

SOCIO-ECONOMIC SURVEY OF PASROOR TEHSIL DISTRICT SIALKOT, PUNJAB



Impact Assessment Unit (IAU)
Rural Support Programmes Network
Islamabad

DFID Department for
International
Development

Socio-Economic Survey of Pasroor Tehsil, District Sialkot, Punjab

Published in October 2008 in Pakistan

Authors: Sarmad Khan, Fazal Ali Saadi

Art Direction: Sumaira Sagheer

Design and Layout: Retroactive Studios, Lahore

Printed at: Pangraphics, Islamabad

Copyrights © 2008 Rural Support Programmes Network (RSPN)

House No 7, Street 49, F-6/4 Islamabad, Pakistan

Tel: (92-51) 2822476, 2821736, Fax: (92-51) 2829115

www.rspn.org



RSPN SOCIO-ECONOMIC SURVEY SERIES - REPORT #3

PUNJAB RURAL SUPPORT PROGRAMME (PRSP)

SOCIO-ECONOMIC BASELINE SURVEY

District Sialkot

PUNJAB

Sarmad Khan, *MER Specialist*
Fazal Ali Saadi, *Rural Economist*

Preface

One of the key challenges for development programmes is to capture the impact of their work. It has been our concerted endeavour at the RSP Network to strengthen our M&E systems and processes and to assess programme impact. For this purpose, the RSPN has established an Impact Assessment Unit (IAU), with professionals possessing expertise in this area. The work of the IAU is also to build the M&E capacities of professionals within the RSPs. Training courses are organised by our own resource persons from the RSPs as well as on the job advice to RSP M&E staff.

This document is one of a series of 11 baseline surveys conducted by the RSPN, IAU. Quantitative research methods are used to establish bench-marks, on the basis of which impact assessments can be carried out later. The processes involved in these baseline surveys provide hands-on training for RSP M&E professionals, by involving them as enumerators for primary data collection, as well as supervisors in data cleaning and entry stages. Data analysis and report writing is a centralised expertise, within the RSPN in Islamabad.

This baseline survey was carried out in Pasroor Tehsil, Sialkot District, Punjab, using a sample of 401 rural respondents. This baseline will be used to carry out an impact assessment of the PRSP programme in this area in 2010. SPSS software was used to analyse the primary data. The document includes a demographic profile, basic analysis on education & health, the economic condition of households in terms of absolute poverty and asset ownership, loans and debts, etc. A special effort has been made to bifurcate indicators and data between poor and non-poor respondents. An interesting dimension of women's and men's perception on problems and the status of household level decision-making has also been presented.

The information and analysis contained in this document will hopefully be of use to the RSPs in enhancing their programme analysis and design, in future, apart from serving as a benchmark for future impact assessment.

RSPN is grateful to Dr Mahmood Hasan Khan, Professor Emeritus, Simon Fraser University, Canada for helping us in institutionalising the process of baselines and impact assessments at the RSPN.

Shandana Khan
Chief Executive Officer

Acknowledgments

It gives us great pleasure to present this socio-economic survey report on Tehsil Pasroor, District Sialkot; the outcome of a joint effort of Punjab Rural Support Programme (PRSP) and Rural Support Programmes Network (RSPN).

We are thankful to Mr. Tariq Sultan (Chairman) PRSP and his M&E team headed by Mr. Farhan, Programme Officer (M&E), who have extended both their cooperation and expertise in collection of meaningful data required for this survey. Special thanks are due to Mr. Mansoor Hassan Khan, SPSS expert, who organised the data and produced the final tables. We would like to express our gratitude to Mr. Ehsan ul Haq, former Rural Economist RSPN, who remained involved in the survey process from beginning to end; his firm commitment throughout the baseline survey brought this task to success. The survey team is particularly grateful to the respondents in Sialkot District who extended their cooperation and generously gave their time to provide information required to complete this survey.

We would like to acknowledge a number of RSPN colleagues whose inputs provided new dimensions to the survey questionnaire. Thanks to Nida Kamal Siddiqui, Programme Officer RSPN for the final editing of the document. Technical support and guidance was provided by Dr. Mahmood Hasan Khan; his input from formulating the questionnaire to drafting and reviewing the report is highly appreciated. A special thanks to Ms. Shandana Khan, CEO RSPN; without her constant guidance it would have been difficult for us to successfully accomplish this survey and complete the report.

Finally, we are deeply indebted to a number of key staff of DFID for their technical support on the questionnaire, methodology, analysis and generous financial support for this large scale survey. Without their timely support this study could not have been successfully conducted.

Sarmad Khan

Fazal Ali Saadi

Rural Support Programmes Network (RSPN) Islamabad

ACRONYMS

BHUs:	Basic Health Units
CEO:	Chief Executive Officer
DFID:	Department for International Development
GM:	General Manager
HIES:	Household Income and Expenditure Survey
LHVs:	Lady Health Vistors
MER:	Monitoring, Evaluation and Research
M&E:	Monitoring and Evaluation
MTDF:	Medium Term Development Framework
NRSP:	National Rural Support Programme
PCO:	Public Call Office
PRSP:	Poverty Reduction Strategy Paper
PSLM:	Pakistan Social and Living Standards Measurement
RSPN:	Rural Support Programmes Network
RSPs:	Rural Support Programmes

Contents

Executive Summary	I
1. Introduction	1
2. Introduction to Sialkot District Socio-Economic Baseline Survey 2006	1
3. Survey Methodology	2
3.1 Sampling Frame	2
3.2 Sample Selection	2
3.3 Sample size	3
3.4 Survey Tools and variables	3
3.5 Data Collection and Analysis	3
3.6 Presentation of Results and Findings	4
4. Profile of Sample Villages	4
4.1 Community Organisations in the Sample Villages	4
4.2 Distance of Infrastructure/Services from Sample Villages	4
5. Profile of the Sample Households - Survey Results	8
5.1 Age, Education and Profession of Respondents	8
5.2 Demographic Structure of Households and Work Status of Household Members	10
5.3 Adult Literacy and Schooling of Children	14
5.4 State of Health and Physical Environment	17
5.5 Household Incomes, Inequality and Poverty	20
5.6 Household Expenditure and Consumption	23
5.7 Household Assets, Value and Distribution	30
5.8 Household Loans, Utilisation and Sources	36
5.9 Household Debt	40
5.10 Perceptions on Problems and Household Level Decision-Making	43
Annex-1: Questionnaires	45
References	52

List of Tables

Table 1: Profile of Sample Community Organisations in Pasroor Tehsil	4
Table 2: Distance of Infrastructure/Services from Sample Villages, 2006	6
Table 3: Village Infrastructure, 2006	7
Table 4: Age of Respondents	8
Table 5: Literacy Levels of Respondents (Percent)	9
Table 6: Profession of Respondents (Percent)	9
Table 7: Demographic Composition of Households	11
Table 8: Work Status of Households	13
Table 9: Adult Literacy in Households	15
Table 10: Schooling of Children	16
Table 11: Health Status of HH (All Households)	17
Table 12: Facilities for Household Members (All Households)	18
Table 13: Household Income 2005-06	21
Table 14 (A): Incidence, Depth and Severity of Poverty in Households	23
Table 15 (A): Household Expenditures (All Households)	24
Table 16(A): Daily Consumption of Food in Households (All Households)	27
Table 17 (A): Assets of Households (All Households)	31
Table 18: Land and Livestock Holdings of Households	36
Table 19 (A): Loan Taken by Households (2005-06, All Household)	37
Table 20 (A): Use of Loan (All Households)	39
Table 21 (A) Current Debt of Households (All Households)	41
Table 22: Perceptions of Respondents about Household Facilities	43
Table 23: Perceptions of Women about Decision-Making at Household Level	44

List of Figures

Figure 1: Sampling Tree	2
Figure 2: Distance of Govt. Education Facilities from Sample Villages	5
Figure 3: Availability of Village Infrastructure	7
Figure 4: Dependent Population (%)	10
Figure 5: Work Status of Females in All Villages	12
Figure 6: Work Status of Males in All Villages	12
Figure 7: Work Status of Males and Females in Sub-Sample and All Villages	12
Figure 8: Percentage of Not-Literate Adults (All Villages)	15
Figure 9: Percentage of Children Not-in-Schools	16
Figure 10: Structure of Houses (All villages)	17
Figure 11: Average Annual Per-Capita Income (Rs.)	20
Figure 12: Percent Share of Different Sources in Household's Income	20
Figure 13: Income Lorenz Curve	22
Figure 14: Head Count Index (HCI) and Poverty Gap Ratio (PGR)	22
Figure 15: Percentage Share of Household Expenditure	24
Figure 16: Average Monthly Per Capita Income (Rs.)	25
Figure 17: Share of Assets	30
Figure 18: Constituents of Value of Assets (%)	30
Figure 19: Constituents of Value of Assets (%) in Poor and Non-Poor Households	32
Figure 20: Percentage of Households Not-Owning Land	35
Figure 21: Percentage of Households Not-Owning Livestock	35
Figure 22: Use of Loans (All Households)	38
Figure 23: Percentage of Debt Owed (All Households)	40
Figure 24: Percentage of Households in Debt	41

Executive Summary

Punjab Rural Support Programme (PRSP), with technical support from Rural Support Programmes Network (RSPN), conducted a baseline survey in 2006 in Pasroor Tehsil, Sialkot District of Punjab. The main objectives of the baseline survey are: i) to ensure availability of core baseline quantitative data on important socio-economic indicators for development planning, policy making and development interventions in the concerned districts, ii) to set a benchmark for future assessment of the RSP impact in its programme districts and iii) to provide RSP staff with the opportunity for on-the-job capacity building in conducting quantitative surveys. Through this activity, RSPs will have trained staff to conduct similar baseline surveys in future.

A quasi-experimental design treatment with control survey method (Khan 2005) has been used in this survey. Primary data has been collected through structured questionnaires from a sample of 401 households comprising of 233 participating households and 168 non-participating households.

Distance of Infrastructures/Services from Sample Villages: Survey results show that the average distance (KM) in accessing different physical and social infrastructure facilities is lower in control villages than that of treatment villages. Almost all of the sample villages have a primary school available within the village. Similarly all the villages have access to electricity and drains while a large number of villages (13 out of 20) lack access to piped water.

Profile of Respondents: Majority of respondents, both in the participating and non-participating households, fall in the middle age group of 26-45 years. The average age of respondents is estimated at 43 years which is less in treatment villages (42 years) as compared to the mean age of respondents in control villages (44 years). In the overall sample households 68% of the respondents are literate with a higher proportion in participating households (71%) than in non-participating households (63%); this difference is statistically significant. The dominant profession among all the respondents is farming (37.2%) followed by

labour (29.9%), services (13%), business (8.7%), while the rest of the respondents (8.7%) are not working either due to old age, sickness or unemployment. A higher proportion of respondents in non-participating households (10%) are not working than that of respondents from participating households (7.7%).

Demographic Composition: The average household size is 8.4 persons without any significant difference between treatment and control villages and between poor and non-poor households. The male to female ratio is higher (100:112) in participating households than the non-participating households (100:107). The dependency ratio is 55% in the overall sample with a higher proportion of dependent population in control villages (40%) than that of treatment villages (34%) and the difference is statistically significant.

Work Status of Households: In the overall sample, a higher proportion of the population falls under the working category (40%) followed by population engaged in household work (34%) and more than one-fourth (26%) are not working. Women are confined to household work with a majority (69%) of women engaged in housework followed by a reasonably good proportion (27%) not working and a very low proportion (4%) working outside the household. Distribution of the working population in different farm and off-farm activities show that a higher proportion of working population is engaged in labour (43%) followed by farming (27%) and public sector or private sector services (17.6%). Almost ten percent of the working population is engaged in trade and business.

Adult Literacy and Schooling of Children: More than one-third (36%) of the adults are non-literate. The proportion of non-literate adults is nearly one-half in female adults and one-fourth in male adults. Not surprisingly, the proportion of non-literates is much higher in poor households than the non-poor households for both male and female adults. However, the proportion of poor female adults (65%) is much higher than that of poor male adults (40%). Among the literate adults 26.5% have primary level education followed by 25%

who have attended middle level (up to 8th class); 18% have attended high school (up to 10th class) and nearly 20% have gone beyond matriculation. Around 11% of the literate adults across the board have never attended any formal school. More than 42% of the school age children are out of school with higher proportion (46%) in control villages than treatment villages (41%). Interestingly, the proportion of female out-of-school children is equal to that of male out-of-school children, as opposed to most of the rural Pakistan where proportion of female out-of-school children is much higher than their male counterparts.

Promisingly, a large proportion of the households (88%) reported their health status as good followed by fair state (9.6%) and then poor¹ (2%).

Facilities for Household Members: A higher proportion of households have *Pacca* structure (82%)² followed by *Mixed* (13%) and *Katcha* structures (5.5%) of houses. The proportion of households having *Katcha* structures is higher in treatment villages (6.6%) than that of control villages (1.2%). The average number of rooms per household is 3 across the board. An overwhelming majority of the households (75%) of the overall sample households depend on water source from hand pump and only one-fourth have access to piped water. Promisingly, 90% of the households have access to drainage facility without any significant difference between treatment and control villages. Similarly, almost 100% of the households have access to electricity barring a very few number of households in treatment village which still do not have access to electricity.

Household Incomes, Inequality and Poverty: In the overall sample, the average monthly per capita income is Rs. 2284 with Rs. 2215 in participating households and Rs. 2386 in non-participating households. Agriculture (livestock and crops) with 57% share in total income is the single largest source of income followed by labour (18%) then services (12%) and rest of the 13% of the households' income comes from different sources including remittances, business, pension and other means. Promisingly, only 17% of the households are living below the poverty line and even lower at 16% in control villages. But the income

distribution is highly skewed with a concentration ratio of 0.30. The top 10% of the population has nearly one-third share of the income as compared to just less than one percent share of bottom 10% population in total income.

Household Expenditure and Consumption:

The per capita monthly expenditure is Rs. 1055 without any significant difference between the participating households and non-participating households. Interestingly, the per capita expenditure is just one-half of the per capita income in all sub-samples of treatment and control villages. But when data is disaggregated for poor and non-poor households, it is found that the per capita expenditure of poor households is almost 29% higher than their per capita income. The single largest share of household expenditure is consumed by foods (68%) followed by utilities (6%) and clothing (6%) without any significant difference among the sub-samples. Education and health have a cumulative share of 9% in total expenditure in the overall sample households. The per capita calorie intake for participating households is much lower than the poverty line level (2500 calories intake per capita per day). This indicates that a large majority of the population is facing considerable under-nourishment.

Household Assets, Value and Distribution:

The value of assets per household is Rs.1,215,374. There is no significant difference in the value of assets in participating households and non-participating households. The major chunk of assets comprises of productive assets (72%) followed by consumer durables (25%) and savings (3%). The distribution of assets is highly skewed with a concentration ratio of 0.49. The bottom 10% of the households own below one percent of the total assets against 40.5% share of the top 10%.

Land and Livestock Holding: More than one third (39%) of the sample households are landless with a higher proportion of landless households in participating households (43%) than in non-participating households (33%). Not surprisingly, the proportion of landless households in poor households is higher (two-third) as compared to the landless households in non-poor households (one-third). Among the land owning households, the average size of

¹Chronic illness and needs continuous treatment

²The house structures have been categorised into three types; *Katcha* (mud based), *Pucca* (bricks or concrete) and *Mixed* (partly *Katcha* and Partly *Pucca*)

land holding per owner is 4.6 acres for sample households with 4.7 acres for non-poor households and 3.4 acres for poor households without any significant difference in all other sub-samples. In this survey, as many as 36.2% of the sample households did not own livestock with more than two-third of the poor households as compared to one third of the non-poor households who do not own livestock.

Household Loan, Utilisation and Sources: The average loan per household is Rs. 36,242 where 62% of the sample households have taken loans. The average amount of loan and number of households taking loan is nearly double in participating households as compared to the non-participating households. The two major sources of loan amount are banks (43%) followed by friends and relatives (41%) and community organisations (9%). The proportion of households who have taken loans is higher for the poor households (67.7%) than the non-poor households (61%). However, the average loan amount is higher for the non-poor households (Rs.38,444) as compared to the poor households (Rs.25,456). In the overall sample, a major chunk of loan amount is utilised for productive purposes (72%) followed by consumption and social functions (14%), repayment of loans (6%), education and health (2.5%). Poor households could only utilise 43% of loan amount on productive purposes while the non-poor households used 76% of the loan amount on productive purposes. In the overall sample, 53% of the households are in debt with higher proportion of households in participating households (63.5%) than non-participating households (38%). The debt-to-income ratio is 14% with an overall average net worth of Rs. 1,165,067.

Perceptions on Problems and Household

Level Decision-making: A higher number of women reported serious problems in accessing health care facility and credit. While among the male respondents, a larger number reported health care and education as a major problem. About household decision-making, most of the decisions are taken with mutual consensus of men and women except when it comes to working outside the household and taking loans, men have the sole decision-making power. Nevertheless, women enjoy dominant say in decisions related to child rearing.

1. Introduction

Rural Support Programmes Network (RSPN) was established in 2001 with the prime objective of building the capacity of RSPs and bringing about programmatic innovations in their interventions with rural households across Pakistan. RSPN's key role includes providing its partner RSPs with technical and professional support in thematic areas of monitoring and evaluation (M&E), social mobilisation, and effective advocacy with the government. The M&E Unit in RSPN provides demand-based support to RSPs in improving their M&E systems and builds RSP staff capacity in planning, monitoring and evaluation systems and processes. As part of its capacity building programme, RSPN initiated quantitative baseline surveys in selected districts of RSPs across Pakistan. The main objectives of these baseline surveys are as follows:

- i) Ensure availability of core baseline quantitative data on important socio-economic indicators for development planning, policy making and development interventions in the concerned districts.
- ii) Set a benchmark for future assessment of the RSP impact in its programme districts.
- iii) Provide RSP staff with the opportunity for on-the-job capacity building in conducting quantitative surveys; Through this means of resource development, RSPs will have trained staff to conduct similar baseline surveys in future.

The series of socio-economic surveys carried out by RSPs, with the technical support of RSPN, started in 2004 with the publication of Mahmood Hasan Khan's, *Methods of Assessment of Rural Poverty, Projects and Programme Impact: A Handbook for Practitioners in Rural Support Programmes*. This book summarised the socio-economic profiles of a sample of villages and rural households in five districts in Upper Sindh (Ghotki, Shikarpur, Khairpur, Jaccobabad, Sukkur). This first phase of baseline surveys (2004) initiated in the five districts, are programme areas of Sindh Rural Support Organization (SRSO).

In the second phase of surveys (2005-06), baseline surveys have been conducted in Noshero Feroze and Larkana Districts of SRSO, Dadu District of TRDP, Shangla District of SRSP and Layyah and Sialkot Districts of PRSP. The findings of each survey have created a baseline against which monitoring, evaluation and impact assessments of future development programmes can be carried out.

This document contains analysis of the baseline survey conducted in Sialkot district.

2. Introduction to Sialkot District Socio-Economic Baseline Survey 2006

Punjab Rural Support Programme (PRSP) was established in 1997 under section 42 of the Companies' Ordinance 1984. Since its inception, PRSP is effectively making progress towards its overarching goal of establishing meaningful partnerships with rural communities for their need-based development. PRSP operates in 27 out of 34 Districts of Punjab province and Sialkot is one of the programme districts. PRSP believes that the availability of core baseline quantitative data on important socio-economic indicators is highly essential for development planning and policy making. Such baseline data will help PRSP design development interventions according to the needs of the local communities. Consequently, PRSP approached its network organisation (RSPN) for technical support in conducting a socio-economic baseline survey in Pusroor Tehsil, Sialkot District of Punjab. The current report presents the survey methodology and its main findings, including the socio-economic profiles of sample villages and households, with focus on poverty.

3. Survey Methodology

The methodology used is taken from Khan [2004], a lucid practitioner's guide, written exclusively for RSPN and its member RSPs. Quantitative methods with experimental design³ have been used in this survey. To make the analysis more complete some qualitative data (information) was also collated wherever necessary.

3.1 Sampling Frame

The sampling frame consists of all the accessible members of the target population. In this survey, the sampling frame comprises of the list of all the Union Councils (UCs), villages in each UC, and households in each village of Pasroor Tehsil, Sialkot district. The list of the UCs and villages containing their geographical location and size were gathered from the census report 1998 of the Government of Pakistan. The list containing information about number and size of households was gathered from the offices of Tehsil Nazim, UC Nazim and PRSP.

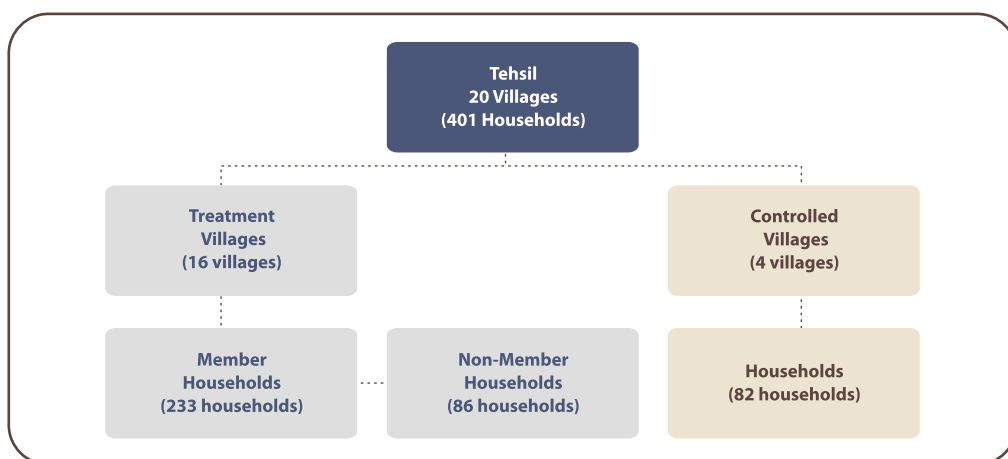
3.2 Sample Selection

In this survey the socio-economic conditions were analysed of a sample of 401 households in Pasroor Tehsil, Sialkot District. A two stage systematic random sampling technique was used to select the sampled households.

In the first stage, a list was compiled of all UCs, villages and households in Tehsil Pasroor. Villages in each Union Council were grouped into two categories: treatment villages (villages with PRSP programmes); and control villages (villages without PRSP programmes). A sample of 20 villages from the entire study area with a breakdown of 16 treatments and 4 control villages⁴ and 20 households from each of the selected sample village. The treatment villages were organised in ascending order according to village size and 16 villages were systematically selected with a random starts to take care of all size of villages. While in selection of the control villages we tried to select a control village that has a close proximity with the selected treatment village (with CO). This technique was followed in order to make a comparative analysis of the programme impact in PRSP programme villages.

In the second stage of sampling, the treatment villages were further bifurcated into CO member (participating) and CO non-member (non-participating) households. From this, it was decided to select 15 participating and 5 non-participating households randomly, however, there was flexibility to have 12 participating and 8 non-participating households in case the number of participating households was less than 15 or there were no participating household members available at

Figure 1: Sampling Tree



³Readers interested in further literature may also see Baker [2000] and Khan [2004]

⁴Readers should use the comparison between treatment and control villages with caution as the ratio of control and sample villages is not equal hence sampling bias can not be ruled out

the time of interview. The total sample size thus turns out to be a total of 233 households from the member households and 86 from the non-member households. In addition to this, 82 household were selected from the selected control villages. In this way the participating households comprised 58% of the total sample and rest of the 42% consists of non-participating households. The process followed is drawn more clearly in the sampling tree (Figure 1).

3.3 Sample Size

The sample size was carefully calculated by employing standard research and statistical tools and techniques used by Gilroy [2001]. Efforts were made to carefully select critical statistical parameters to be used in this process. The parameters used for the calculation of the sample size included a maximum of variability of 100% (usually used in the absence of data to calculate coefficient of variation) among the major population variables, a precision level of 10% and a confidence level of 95%.

$N = (Z * Cv / X)^2$ Where,

Z = Normal variate of 95% confidence level, i.e. 1.96.

Cv = Coefficient of Variation, which 100%

X = Precision level or the acceptable amount of error (expressed in %) or the difference between the averages calculated from the sample data and the population data that is 10%

$N = (1.96 * 100 / 10)^2$

N = 384

Therefore the sample size for district Sialkot is 384. However, in this survey we have increased the sample size by 5% to adjust the inclusion of treatment and control group in the survey design. The effective sample size therefore remains 401 households.

3.4 Survey Tools and Variables

The questionnaire used by Khan [2004] was further refined and some new parameters were added after due field testing (Annex-I). The questionnaire is divided into two components where the first component pertains to village level information and the second to household level information. The household questionnaire is further divided into separate components for men and women. The questionnaires were administered at the household level with a male

and a female respondent from each of the sample households respectively.

Several aspects (variables) of the socio-economic conditions at the village and household level are included. The major variables included are as follows:

1. Access to physical and social infrastructure and services in sample villages
2. Demographic structure and work status of households
3. Adult literacy and schooling of children
4. State of health and physical environment
5. Household income sources, distribution and poverty
6. Household expenditure and food consumption
7. Household assets: value and distribution
8. Household loans: amount sources and uses
9. Household debts
10. Perception of respondents about problems and household decision making

3.5 Data Collection and Analysis

Punjab Rural Support Programme (PRSP) identified enumerators from amongst its staff who were further interviewed by RSPN's MER team to determine their ability in conducting this survey. A team of 4 male and 2 female enumerators were selected. An intensive three day orientation training for the enumerators was conducted at the PRSP Head Office comprising of both classroom training and field testing. The first two days involved conceptual framework of the survey. This involved, explaining the questionnaires, survey code, ethics and responsibilities of the enumerators during the entire process of field enumeration. The third day was used for field testing of the questionnaires to help enumerators gain hands-on experience in practical data collection from the field. The collected data about villages and households was entered into a database (built on Oracle) and further analysed for test hypothesis with the help of standard statistical packages in SPSS and MS Excel.

The data analysis includes the incidence, depth and severity of poverty in Sialkot district with

further investigation of different socio-economic aspects, such as adult literacy, dependency, income levels, sources of incomes, household assets, inequality, land utilisation, labour force and its utilisation, agriculture, livestock, forestry, savings/ credit and the perception of men and women about major constraints. The survey also aimed to shed light on the role of men and women in household decision making.

3.6 Presentation of Results and Findings

Efforts were made to present the data in simple tabular and graphical form, so that the results could be easily and clearly visualised. The overall results have been presented in three main sub-samples of treatment villages, control villages and all villages, with further segregation into participating and non-participating households.

4. Profile of Sample Villages

4.1 Community Organisations in the Sample Villages

Table 1 illustrates the main characteristics of the community organisations (COs) in the sample villages. In the overall sample a total of 43 COs were formed as of April 2006. These COs include 21 male COs, with equal number of female COs and one mix CO. A total of 397 male and 474 females were organised with an average membership of 20 in each CO. PRSP has disbursed a total amount of Rs. 18,417,000 as microcredit to the CO members with an average amount of Rs. 428,302 per CO and Rs. 15338 per CO member. So far, the COs with the support of PRSP implemented a total of three Community Physical Infrastructure (CPI) projects in Pasroor Tehsil of Sialkot.

Table 1: Profile of Sample Community Organisations in Pasroor Tehsil (As of 30 April, 2006)

S.No	Indicators	Update as on 30 th April 2006
1	Number of COs ⁵	43
2	Number of Members (Male)	397
3	Number of Members (Female)	474
4	Average number of members per CO (April 30 th , 2006)	20
5	Total number of trained members	60
6	Total amount of loan (Rs.)	18,417,000
7	Average loan per CO	428,302
8	Total number of loans	1,748
9	Average loan per CO member	15338
10	CPI schemes (Nos)	3

Source: PRSP Head Office

In addition to this, concrete effort has been made to provide gender and poverty disaggregated results and analysis so that gender and poverty-specific results could be provided for the development interventions in Sialkot district. Moreover, keeping in view different audience, the tabulated results are explained descriptively as well; attempts are made to provide meaningful interpretation through building logical links with different variables. The findings are presented in the following sections.

4.2 Distance of Infrastructure/Services from Sample Villages

In this section, information is presented about access (in terms of distance in kilometres) to different physical, economic infrastructure and social services, disaggregated by treatment and control villages.

Data presented in Table 2 illustrates that all of the villages are well-connected with the road transport system. In all of the sample villages, the populace have access to a metalled road within an average distance of one km and access to a bus or wagon (within 1.8 km in

⁵Includes all type of COs: male COs, female COs and mix Cos

treatment villages and 1.1 km in control villages). Only 4 of the sample villages in the treatment group have access to a railway station within 5 km. The average distance to a railway station in control villages is higher (16 km) than that for treatment villages (9.6 km).

Few villages in the treatment group are located within 5 km to key facilities such as a local market, factory, bank, agriculture office or veterinary office; in control villages; the same facilities are available within 5 km. Interestingly, most of the sample villages have PCO facilities within an average distance (0.4 km in treatment villages and 2.4 km in control villages).

Health services are located within 5 km for most of the sample villages in treatment villages and within 3 km for all the control villages. Lady Health Workers are located within 3 km for most of the sample villages in both treatment and control villages. Only in case of the treatment group for three villages, access to the LHW is greater than 5 km. Similarly only two villages

have a Basic Health Unit (BHU) within 5 km; for the rest of the villages, BHUs are located at distances over 5 km. On average, households in control villages have lower distances (2.4 km) to access health facilities than that of treatment villages (3.2-5.2 km).

In terms of access to education, all the control villages and most of the treatment villages have primary boys and girls schools within the village. In terms of access to high schools, all control villages and half of the treatment villages have access to high schools for boys and girls within a distance of 3 km; only in two of the treatment villages, both male and female students are travelling more than 5 km to access a high school. However, access to government colleges and library facilities is limited for all the sample villages; majority of the villages have a college facility at a distance greater than 5 km. The average distance to college is 9.2 km for both men and women in treatment villages while in control villages the distance is even greater (23.8 km).

Figure 2: Distance of Govt. Educational Facilities from Sample Villages

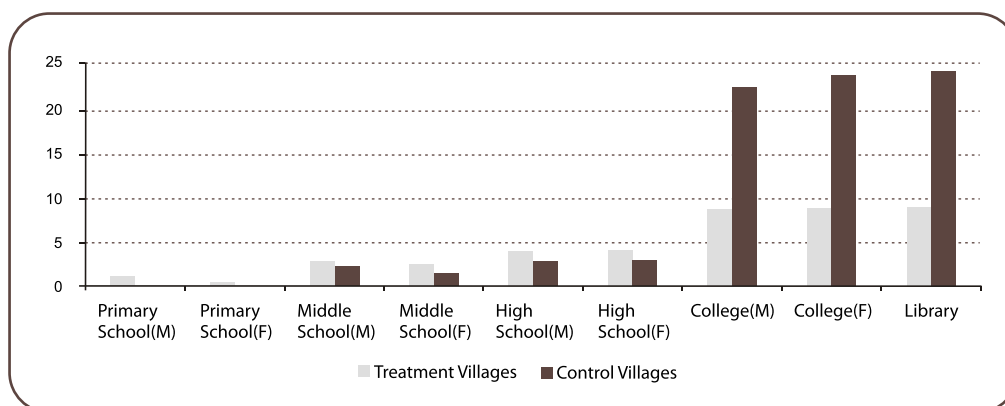


Table 2: Distance of Infrastructure/Services from Sample Villages, 2006

Infrastructure Services	Treatment Villages				Average Distance (KM)	Control Villages				Average Distance (KM)
	up to 1 Km	>1-3	>3-5	>5		Up to 1 Km	>1-3	>3-5	>5	
Metalled Road	14	1	0	1	0.9	3	1	0	0	1.1
Bus/Wagon Stop	8	5	2	1	1.8	3	1	0	0	1.1
Railway Station	0	1	3	12	9.6	0	0	0	4	16.0
Local Mandi/Market	2	3	2	9	6.3	1	3	0	0	2.1
Factory	1	2	4	9	8.1	1	3	0	0	2.1
Post Office	6	4	3	3	3.0	1	3	0	0	2.1
PCO	13	3	0	0	0.4	0	4	0	0	2.4
Bank	3	4	4	5	4.1	0	4	0	0	2.4
Agriculture Office	1	4	2	9	6.3	0	4	0	0	2.4
Veterinary Office	1	4	2	9	6.3	0	4	0	0	2.4
Dispensary	2	3	4	7	5.2	0	4	0	0	2.4
BHU/RHC	1	0	1	14	3.2	0	0	0	0	2.4
Medical Store	2	5	5	4	3.9	0	4	0	0	2.4
Private Doctor Clinic	2	4	3	7	5.1	0	4	0	0	2.4
Lady Health Worker/Visitor	6	7	0	3	2.4	1	3	0	0	2.3
NGO/MFI	7	1	1	7	4.9	0	1	1	2	5.0
Utility Store	0	1	2	13	9.8	0	0	0	4	23.8
Govt. Primary School (M)	13	3	0	0	0.5	4	0	0	0	0.1
Govt. Primary School (F)	15	1	0	0	0.3	4	0	0	0	0.0
Govt. Middle School (M)	3	7	5	1	2.8	0	4	0	0	2.4
Govt. Middle School (F)	3	8	4	1	2.8	1	3	0	0	1.6
Govt. High School (M)	4	3	7	2	3.3	0	4	0	0	2.4
Govt. High School (F)	4	2	8	2	3.4	0	4	0	0	2.4
Govt. College (M)	1	1	2	12	9.3	0	0	0	4	23.3
Govt. College (F)	1	1	3	11	9.2	0	0	0	4	23.8
Govt. Library	1	0	3	12	9.4	0	0	0	4	23.8
Private Primary School	9	5	2	0	1.5	0	3	0	1	6.9
Private Middle School	2	5	5	4	4.9	0	4	0	0	2.6
Private High School	2	3	5	6	6.4	0	4	0	0	2.6
Private College	1	0	3	12	9.5	0	4	0	0	2.4
Private Library	1	0	1	14	10.5	0	0	0	4	17.0
Internet Café	2	2	2	10	8.1	1	1	0	2	12.3

The data on basic village infrastructure that has a direct impact on the livelihoods of people is shown in Table 3. Only seven of the twenty sampled villages have pipe water and the rest of the villages depend on water from tube well and hand pump sources. None of the control villages and only three of the treatment villages have shops in the village; for those villages

without shops, residents have to travel to other villages for purchase of daily consumable items. Most of the villages have access to telephone facility; all of the sample villages have been electrified. Promisingly, all the sampled villages have the facility of paved paths and drains, something that is rare in rural areas of Pakistan.

Figure 3: Availability of Village Infrastructure

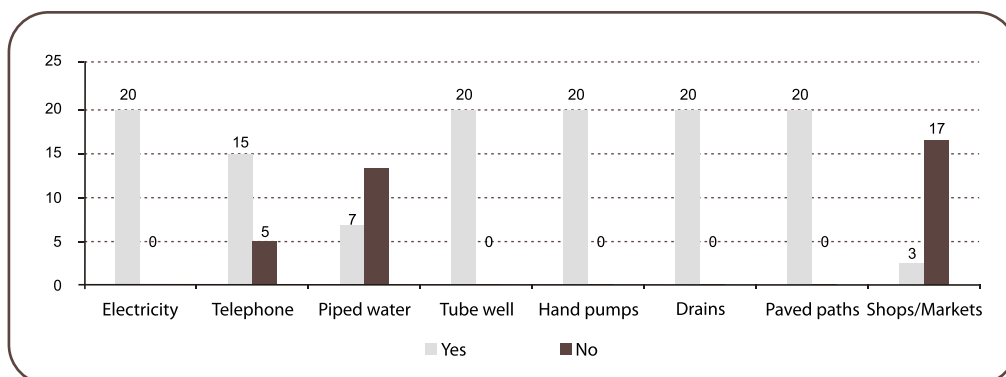


Table 3: Village Infrastructure, 2006

Infrastructure	Number of Treatment Villages		Number of Control Villages		Number of All Villages	
	Yes	No	Yes	No	Yes	No
Electricity	16	0	4	0	20	0
Telephone	12	4	3	1	15	5
Piped Water	6	10	1	3	7	13
Tube Well	16	0	4	0	20	0
Hand Pump	16	0	4	0	20	0
Drains	16	0	4	0	20	0
Paved Path	16	0	4	0	20	0
Shops or Market	3	13	0	4	3	17

5. Profile of the Sample Households - Survey Results

This section presents data on the socio-economic characteristics of the sample households in Pasroor Tehsil, Sialkot. This includes a range of information gathered from member and non-member households in treatment and control villages.

5.1 Age, Education and Profession of Respondents

A total of 401 households (with one male and one female respondent from each household) were interviewed in Pasroor Tehsil of Sialkot District. A vast majority of the respondents are household heads or a well-informed member of

households fall in the age group of 26-45 years. The average age of respondents is estimated at 43 years which is less in treatment villages (42 years) as compared to the mean age of respondents in control villages (44 years).

There are significant differences in the proportion of participating and non-participating respondents in various age groups. For instance, the ratio of participating household is higher (86.2%) in the economically active age group (16-55 years) than that of non-participating households (76.8%) and the ratio of older age (>55 years) is higher in non-participating households (23.3%) than that of participating households (13.7%).

Table 4: Age of Respondents

Respondent	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average Age (Yrs)	42	42	42	44	42	43	43
Total Number of Respondents	233	86	319	82	233	168	401
Respondents % age group:							
16-25	12.4	14.0	12.9	9.8	12.4	11.9	12.2
26-35	21.0	26.7	22.6	22.0	21.0	24.4	22.4
36-45	27.0	20.9	25.4	26.8	27.0	23.8	25.7
46-55	25.8	16.3	23.2	17.1	25.8	16.7	21.9
56-65	10.3	17.4	12.2	19.5	10.3	18.5	13.7
> 65	3.4	4.7	3.8	4.9	3.4	4.8	4.0

the household. Male respondents had to respond to a number of questions related to household's demography, literacy, health, income and expenditures, etc. Women were asked to respond to questions related to major problems/constraints of development and their role in household decision-making. This section provides information of male respondents' age, education and profession.

Data on the age of the respondents presented in Table 4 is distributed over a number of age categories for members and non-members in treatment and control villages. It clearly indicates that majority of respondents both in the participating and non-participating

The literacy levels of respondents are presented in Table 5, where literacy is divided into three main categories: a) 'not literate' can neither read nor write, b) 'literate-but-no-schooling' can do simple reading and writing in any language, and c) 'formal schooling' has attended school up to certain level. The schooling has been further categorised into four levels: Primary (up to grade 5), Middle (up to grade 8), Matric (up to grade 10) and Post-Matric (above grade 10).

In the overall sample households, 68% of the respondents are literate with a higher proportion in participating households (71%) than in non-participating households (63%); this difference is statistically significant.

Nearly seven percent of the respondents are found to be literate without formal schooling. The proportion of respondents reporting literate but no schooling is significantly varying among the sub-samples. Nine percent of respondents from the participating households and 3.6 % from the non-participating households claim to be literate without having any formal schooling. 61% of the respondents have had some schooling.

Information about the profession of respondents is presented in Table 6. The dominant profession among all the respondents is farming (37.2%) followed by labour (29.9%), services (13%) and business (8.7%), while rest of the respondents (8.7%) are not-working either due to old age, sickness or unemployment. Comparison between respondents' profession data from control villages and treatment villages show that in

Table 5: Literacy Levels of Respondents (Percent)

Respondent	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Not Literate	28.8	36.0	30.7	37.8	28.8	36.9	32.2
Literate but no schooling	9.0	0.0	6.6	7.30	9.00	3.6	6.7
Schooling	62.2	64.0	62.7	54.9	62.2	59.5	61.1
Primary	18.0	20.9	18.8	9.8	18.0	15.5	17.0
Middle	21.0	22.1	21.3	18.3	21.0	20.2	20.7
Matric	15.0	12.8	14.4	18.3	15.0	15.5	15.2
Post Matric	8.2	8.1	8.2	8.5	8.2	8.3	8.2

The percentage of respondents who have passed primary school in the treatment group is 18.8%, which is significantly higher than 9.8% of the control group. However, the proportion of respondents reporting level of education up to Matric and Post-Matric are slightly higher in control villages as compared to treatment villages.

treatment villages, one-third of the respondents are engaged in farming and one-third in labour. While in control villages more than one-half of the respondents are engaged in farming followed by nearly one-fifth in labour. A higher proportion of respondents in non-member households (10%) are not-working than that of respondents from member households (7.7%).

Table 6: Profession of Respondents (Percent)

Respondent	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Farming	32.6	36.0	33.5	51.2	32.6	43.5	37.2
Farm Labour	2.1	5.8	3.1	2.4	2.1	4.20	3.0
Off Farm Labour	31.3	24.4	29.5	17.1	31.3	20.8	26.9
Service	14.6	14.0	14.4	7.3	14.6	10.7	13.0
Business	9.4	5.8	8.5	9.8	9.4	7.7	8.7
Other Work	2.1	1.2	1.9	4.9	2.1	3.0	2.5
Not Working	7.7	12.8	9.1	7.3	7.7	10.1	8.7

5.2 Demographic Structure of Households and Work Status of Household Members

The present section examines the basic characteristics and composition of the sample households, such as age, sex ratio, and household size, etc. There are a total of 401 sample households, with a total population of 3,362.

The total population comprises of 1762 male and 1600 female with male to female ratio of (110:100) in the overall sample which is higher than reported in PIHS (2004-05) for district Sialkot (103). The high ratio is mainly because of the large male-female difference among adults (121:100); but there are more girls than boys (102:100). The male to female ratio is higher (112:100) in participating households than the non-participating households (107:100). In the overall sample almost 56% of the sample population is adult (above 18 years) with equal proportion in treatment and control villages but higher proportion (59%) in non-members than members (54%) category in treatment villages. Among the adult population 7% are over the age of 55 years and among the children population (up to 18 years of age) 28% are of very young population of up to 10 years old. The dependency ratio⁶ is approximately 55% with more than one-third (35.4%) of the dependent population (up to 10 years plus over 55 years old) in the overall sample. The proportion of dependent population is quite higher in control villages (40.3%) as compared to the treatment villages (34.2%) and the difference is statistically significant.

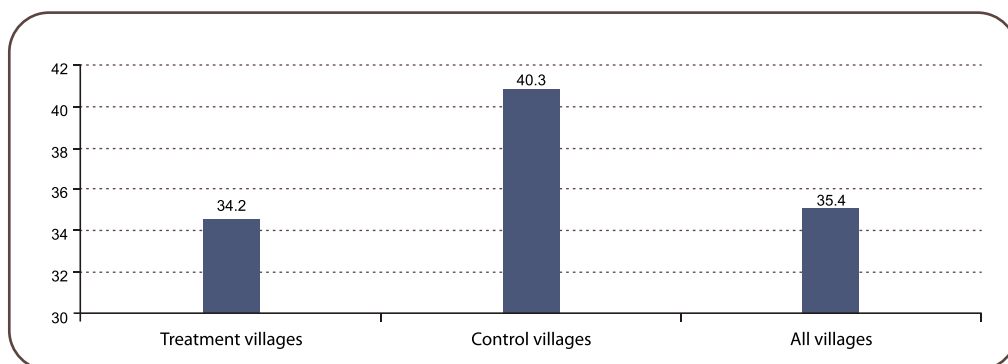
The average household size for sample households is (8.4) with little difference between control and treatment villages. Of the 401 sample households, 68 (17%) are poor and 333 (83%) are non-poor. Of these 68 households are poor and 9 households are very poor. The population of poor households is 557. The household size of poor is slightly lower at 8.2 as compared to household size of 8.4 for all households. It further goes down to 7.9 for very poor households. The average size of the poor member households is higher at 8.6 as compared to 7.3 of non-member poor households in treatment villages and 7.9 in control villages. These differences in household size between poor and non-poor households are statistically insignificant.

Table 8 presents gender disaggregated data about the work status of the households. We categorise the results into three age categories; over 55 years, over 18 to 55 years and over 10 to 18 years under the three classification of work status including:

- (i) not working (either due to old age, illness, unemployment or voluntarily unemployed),
- (ii) engaged in household work,
- (iii) working outside the household.

The working population is further categorised into professional engagements in on-farm and off-farm activities. It is generally observed in Pakistan that the rural population starts contributing to the income of the household at the age of 10 years by helping their parents in household chores and in some cases working

Figure 4: Dependent Population (%)



⁶The ratio of population in the age groups of up to 10 years + over 55 years to those in the age group of over 10 to 55 years.

⁷Poor are identified with national poverty line of Rs.879 per capita per month, very poor is defined as income below half of the poverty line and non-poor is defined as having monthly per capita income more than Rs. 878 (Economic Survey of Pakistan 2006)

Table 7: Demographic Composition of Households

Sex and Age	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Number of HH	233	86	319	82	233	168	401
Total Population	2,000	689	2,689	673	2,000	1,362	3,362
Male	1,058	354	1,412	350	1,058	704	1,762
Female	942	335	1,277	323	942	658	1,600
Male : Female	112.0	106.0	111.0	108.0	112.0	107.0	110.0
Adult	1,084	407	1,491	373	1,084	780	1,864
	(54.2)	(59.1)	(55.4)	(55.4)	(54.2)	(57.3)	(55.4)
Male	594	221	815	207	594	428	1,022
Female	490	186	676	166	490	352	842
Over 55 Years in Population (%)	5.6	8.6	6.3	10.3	5.6	9.4	7.1
Children	916	282	1,198	300	916	582	1,498
	(45.8)	(40.9)	(44.6)	(44.6)	(45.8)	(42.7)	(44.6)
Male	464	133	597	143	464	276	740
Female	452	149	601	157	452	306	758
Upto 10 Years in Population (%)	27.9	28.0	27.9	30.0	27.9	29.0	28.3
Average Size of HH	8.6	8.0	8.4	8.2	8.6	8.1	8.4
Adult / HH	4.7	4.7	4.7	4.5	4.7	4.6	4.6
Non-poor Household							
Number of HH	194	70	264	69	194	139	333
Total Population	1,663	572	2,235	570	1,663	1,142	2,805
Average Size of HH	8.6	8.2	8.5	8.3	8.6	8.2	8.4
Poor Household							
Number of HH	39	16	55	13	39	29	68
Total Population	337	117	454	103	337	220	557
Average Size of HH	8.6	7.3	8.3	7.9	8.6	7.6	8.2
Very Poor Household							
Number of HH	7	0	7	2	7	2	9
Total Population	52	0	52	19	52	19	71
Average Size of HH	7.4	0.0	7.4	9.5	7.4	9.5	7.9

outside the household as unskilled labour, therefore population over 10 years old is included in the table 8 (work status of households). Approximately 72% of the male and 68% of the female folk is over the age of 10 years.

Looking into the different classification of working state of household over age 10, more than one-quarter (26%) of sampled population fall under not-working category with slightly

higher proportion of female (27%) than male (25.6%). Among not-working population majority are in age group of 11-18 years followed by 19-55 years and then above 55 years population. Those not-working in the younger age are mostly students, in the middle age are unemployed or voluntarily unemployed (especially female), while those of the older age group are either sick, old aged or retired from services.

Figure 5: Work Status of Females in All Villages

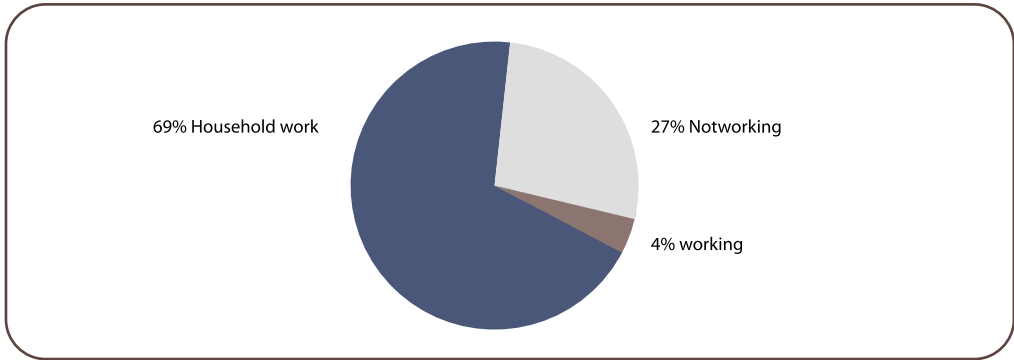
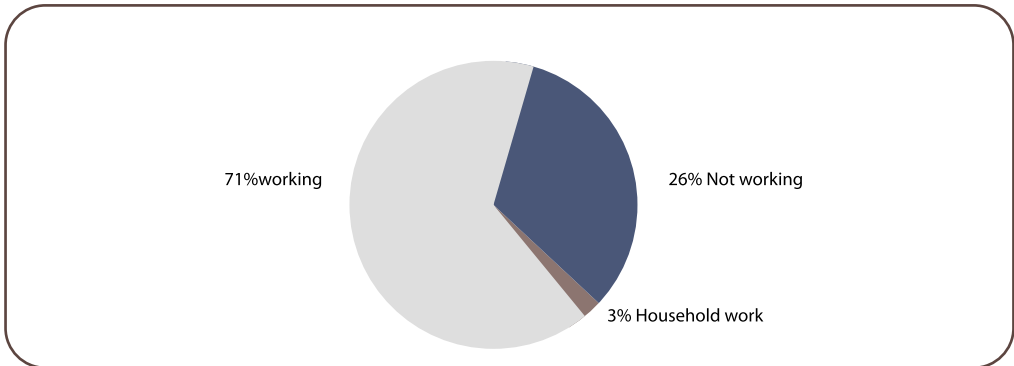


Figure 6: Work Status of Males in All Villages



The household work and outside household work categories provide a clear division of work among male and female population in the rural areas. The difference between men and women involved in household work is very significant: majority of the women population (68.7%) are confined to household work in stereotypical roles of wife and mother against 2.7% of men involved in household chores. The ratio of women involved in household work is higher in participating households (69.7%) than in non-

participating households (67%). Only 4% of the 10 + years female population as compared to 72% male are involved in work outside the household with a similar trend in all sub-samples.

The highest proportion of working men (40%) is involved in off-farm labour followed by 27% work on own-farm and 17.6% in service/job. In the case of women who working outside their homes, 48% (22 out of 48 working women) are

Figure 7: Work Status of Males and Females in Sample Villages

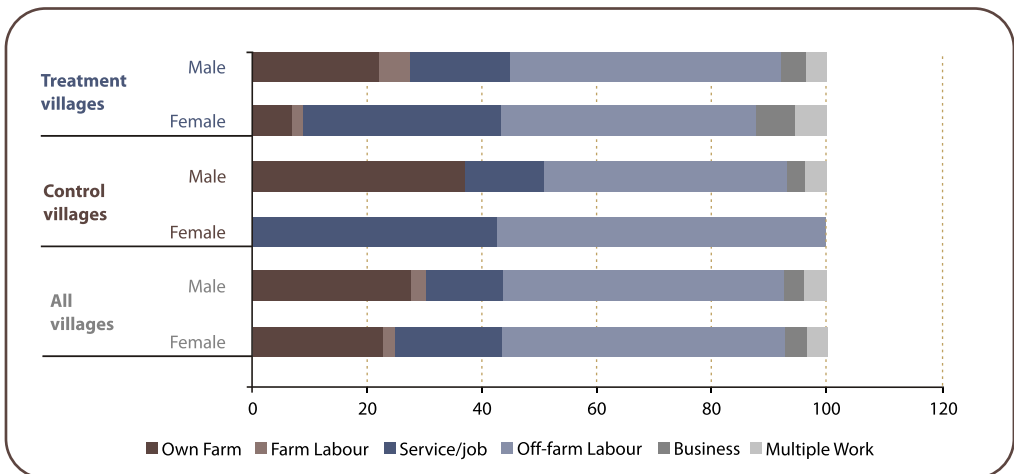


Table 8: Work Status of Households

Sex and Age	Treatment Villages									Control Village		
	Member			Non-member			Total			M	F	T
	M	F	T	M	F	T	M	F	T			
All over 10 years	773	670	1443	257	239	496	1030	909	1939	249	222	471
Not-working	199	178	377	64	64	128	263	242	505	64	64	128
	(25.7)	(26.6)	(26.1)	(24.9)	(26.8)	(25.8)	(25.5)	(26.6)	(26.0)	(25.7)	(28.8)	(27.2)
>55 years	19	9	28	11	6	17	30	15	45	13	14	27
>18-55	36	25	61	16	10	26	52	35	87	16	3	19
>10-18	144	144	288	37	48	85	181	192	373	35	47	82
Household work	22	467	489	11	159	170	33	626	659	1	151	152
	(2.8)	(69.7)	(33.9)	(4.3)	(66.5)	(34.3)	(3.2)	(68.9)	(34.0)	(0.4)	(68.0)	(32.3)
>55 years	7	34	41	6	20	26	13	54	67	0	17	17
>18-55	8	363	371	3	120	123	11	483	494	0	121	121
>10-18	7	70	77	2	19	21	9	89	98	1	13	14
Working	552	25	577	182	16	198	734	41	775	184	7	191
	(71.4)	(3.7)	(40.0)	(70.8)	(6.7)	(39.9)	(71.3)	(4.5)	(40.0)	(73.9)	(3.2)	(40.6)
>55 years	39	3	42	16	0	16	55	3	58	25	0	25
>18-55	448	15	463	155	15	170	603	30	633	139	4	143
>10-18	65	7	72	11	1	12	76	8	84	20	3	23
% own farm	26.3	8.0	25.5	25.3	6.3	23.7	26.0	7.3	25	36.4	0.0	35.1
% farm labour	2.5	0.0	2.4	4.9	6.3	5.1	3.1	2.4	3.1	1.6	0.0	1.6
% service/job	17.8	28.0	18.2	17.6	37.5	19.2	17.7	31.7	18.5	13.0	42.9	14.1
% off-farm labour	41.3	44.0	41.4	39.6	43.8	39.9	40.9	43.9	41.0	36.4	57.1	37.2
% Business	8.7	8.0	8.7	6.0	6.3	6.1	8.0	7.3	8.0	7.6	0.0	7.3
% Multiple work	3.4	12.0	3.8	6.6	0.0	6.1	4.2	7.3	4.4	4.9	0.0	4.7

Note: Figures in parenthesis indicate percentage.

engaged in off-farm labour followed by 33% (16 out of 48 working women) in service/job. This clearly demonstrates that working women are involved in low skilled labour work. Similar trends are observed for men and women in both participating and non-participating households. Interestingly 7.3% of the working women are involved in small enterprises and businesses in treatment villages, while none of the women have any business activity in control villages. This may be attributed to the Women Community Organisations (WCOs) working in the treatment villages that seek to diversify the

traditional role of women and bring new opportunities and avenues for the women folk. On the other hand, new working opportunities has increased the workload for the women and engaged them in multiple activities; 7.3% of the women in treatment villages are engaged in multiple work as compared to none in control villages. Multiple work for women is higher in member households (12%) of treatment villages than their male counterparts (3.4%).

Table 8: Work Status of Households (continued from last table)

Sex and Age	All Villages								
	Member			Non-member			Total		
	M	F	T	M	F	T	M	F	T
All over 10 years	773	670	1443	506	461	967	1279	1131	2410
Not-working	199	178	377	128	128	256	327	306	633
	(25.7)	(26.6)	(26.1)	(25.3)	(27.8)	(26.5)	(25.6)	(27.1)	(26.3)
>55 years	19	9	28	24	20	44	43	29	72
>18-55	36	25	61	32	13	45	68	38	106
>10-18	144	144	288	72	95	167	216	239	455
Household work	22	467	489	12	310	322	34	777	811
	(2.8)	(69.7)	(33.9)	(2.4)	(67.2)	(33.3)	(2.7)	(68.7)	(33.7)
>55 years	7	34	41	6	37	43	13	71	84
>18-55	8	363	371	3	241	244	11	604	615
>10-18	7	70	77	3	32	35	10	102	112
Working	552	25	577	366	23	389	918	48	966
	(71.4)	(3.7)	(40.0)	(72.3)	(5.0)	(40.2)	(71.8)	(4.2)	(40.1)
>55 years	39	3	42	41	0	41	80	3	83
>18-55	448	15	463	294	19	313	742	34	776
>10-18	65	7	72	31	4	35	96	11	107
% own farm	26.3	8.0	25.5	30.9	4.3	29.3	28.1	6.3	27.0
% farm labour	2.5	0.0	2.4	3.3	4.3	3.3	2.8	2.1	2.8
% service/job	17.8	28.0	18.2	15.3	39.1	16.7	16.8	33.3	17.6
% off-farm labour	41.3	44.0	41.4	38.0	47.8	38.6	40.0	45.8	40.3
% Business	8.7	8.0	8.7	6.8	4.3	6.7	8.0	6.3	7.9
% Multiple work	3.4	12.0	3.8	5.7	0.0	5.4	4.4	6.3	4.5

Note: Figures in parenthesis indicate percentage.

5.3 Adult Literacy and Schooling of Children

Data presented in Table 9 illustrates the literacy level of adult member of the sample households. Adult literacy in sample population is 64%. The PSLM 2005-06 shows adult literacy 47% for rural Punjab, while District Based Multiple Indicators Cluster Survey 2003-04 of the government of Punjab shows adult literacy at 66% for Sialkot district. Not surprisingly, a much higher proportion of poor adults (52%) are not-literate as compared to the non-poor adult population (33.5%).

Analysis from a gender perspective illustrates

that the total not-literate adult population of sample households constitutes 38.3% male and 61.7% female population. The proportion of not-literate female (49.3%) is nearly double than that of its male counterpart (25.2%) in both the overall sample as well as in all sub-samples including poor and non-poor sub-samples. It is interesting to note that even the proportion of female not-literate adult population in non-poor households is double than that of male not-literate adult population in non-poor households and this is statistically significant. The results presented in Table 9, further reveals that the proportion of not-literate adults is higher in control villages as compared to treatment villages across the board.

Among the literate adult population one fourth of the adult population have at least primary level education with a higher proportion in participating households (27.5%) than in non-participating (25.1%) households. But at higher levels of education (high school and post matriculation) the proportion of literate adult

population is higher in non-participating households (41%) than the participating households (34.8%). A total of 10.8% of the literate population have not attended any school. This category of literate adult is higher in treatment group (11.1%) than that of control group (9.9%).

Figure 8: Percentage of Not-Literate Adults (All Villages)

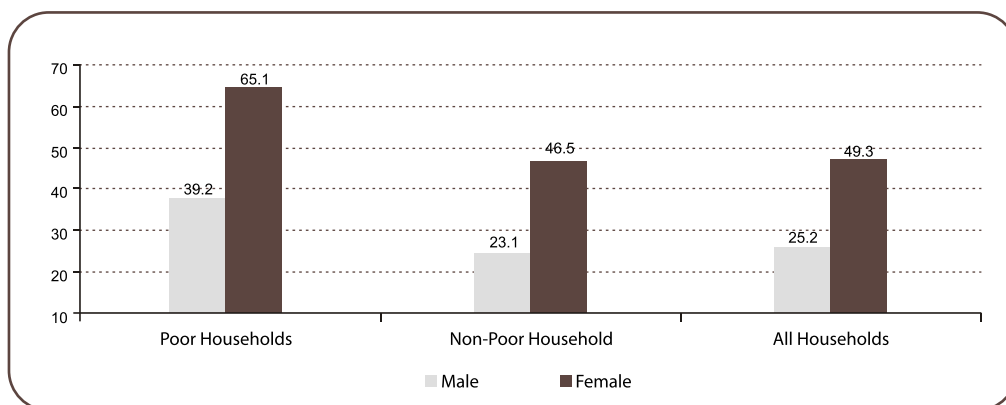


Table 9: Adult Literacy in Households

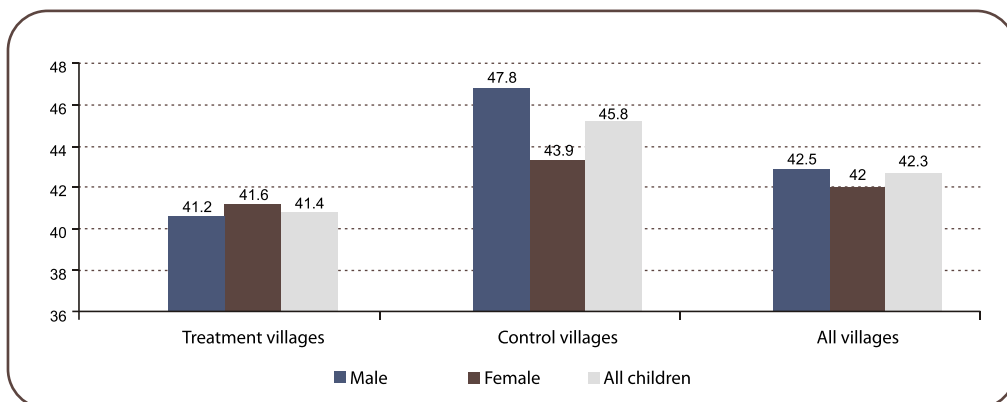
Literacy Level	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Not literate adults	368	154	522	151	368	305	673
<i>% of adult population</i>							
All households	33.9	37.8	35.0	40.5	33.9	39.1	36.1
Poor households	51.7	47.1	50.2	60.9	51.7	52.6	52.1
Non-poor households	31.2	35.9	32.5	37.6	31.2	36.7	33.5
Male adults not (literate)	140	56	196	62	140	118	258
<i>% of male adult population (not literate)</i>							
All households	23.6	25.3	24	30.0	23.6	27.6	25.2
Poor households	43.2	29.7	38.7	45.5	43.2	35.6	39.8
Non-poor households	20.8	24.5	21.7	28.1	20.8	26.3	23.1
Female adults (not literate)	228	98	326	89	228	187	415
<i>% of female adult population (not literate)</i>							
All households	46.5	52.7	48.2	53.6	46.5	53.1	49.3
Poor households	60.9	66.7	62.7	75.0	60.9	70.2	65.1
Non-poor households	44.2	49.7	45.6	50.0	44.2	49.8	46.5
Literate adults (all HHs)	716	253	969	222	716	475	1191
Percentage of literate							
Primary school	27.5	29.6	28.1	19.8	27.5	25.1	26.5
Middle school	26.5	22.9	25.6	24.3	26.5	23.6	25.4
High school	16.9	15.0	16.4	23.0	16.9	18.7	17.6
Post matriculation	17.9	21.7	18.9	23.0	17.9	22.3	19.6
No schooling	11.2	10.7	11.0	9.9	11.2	10.3	10.8

Note: Adult literacy is taken as the ability to read and write a simple letter in any language for population aged 10 years or older.

Table 10 provides information about schooling of children age up to 18 years old. Out of 1626 children, 687, (42.3%), have never been to school with an even higher proportion in control villages (46%) than in treatment villages (41%)

schooling opportunities. A higher proportion of children in up to 5 years age group are not in school, this is followed by children in age group of 10-18 years and 5-10 years age group. This trend is true for both male and female children. In the ages of 5-10 years, higher proportion of

Figure 9: Percentage of Children Not In School



Encouragingly, the proportion for male and female school-aged children who are not in school does not vary significantly, whereas in rural areas female children usually cannot avail

girls are out of school as compared to boys while the situation is reverse for ages 11-18 years where fewer proportions of girls and higher proportions of boys are out of school.

Table 10: Schooling of Children

Children in school	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
All Children	994	311	1305	321	994	632	1626
Male	501	147	648	157	501	304	805
Female	493	164	657	164	493	328	821
Children not in school	414	126	540	147	414	273	687
% of all children not in school	41.6	40.5	41.4	45.8	41.6	43.2	42.3
Male children not in school	202	65	267	75	202	140	342
% of male children not in school	40.3	44.2	41.2	47.8	40.3	46.1	42.5
Up to 5 years	85.1	90.4	86.5	92.5	85.1	91.4	87.8
5-10 years	2.1	2.2	2.1	4.2	2.1	3.2	2.5
>10-18 years	36.6	34.0	36.1	42.9	36.6	38.7	37.3
Female children not in school	212	61	273	72	212	133	345
% of female children not in school	43.0	37.2	41.6	43.9	43.0	40.5	42.0
Up to 5 years	90.8	79.2	87.8	87.7	90.8	83.8	87.8
5-10 years	4.6	4.2	4.5	13.6	4.6	8.7	6.3
>10-18 years	35.3	30.9	34.3	25.4	35.3	28.2	32.7
Children not in school in poor households % of:							
All children	23.2	22.2	23.0	21.8	23.2	22.0	22.7
Male children	20.8	18.5	20.2	20.0	20.8	19.3	20.2
Female children	25.5	26.2	25.6	23.6	25.5	24.8	25.2

5.4 State of Health and Physical Environment

The survey included responses from the respondents about the health status of the household members and their perceptions were categorised as good, fair, and poor⁸. The majority of the participating and non-participating households placed themselves in good health; less than 10% have reported fair state of health. Only two percent of the population reported that they are in poor

The gender disaggregated data indicates slight differences in the proportion of men and women in all three categories of good, fair and poor health. The proportion of men in good health is higher than women for both participating and non-participating households in treatment and control villages. In terms of age, the percentage of children in good health is higher than adult in all households. When data is disaggregated for poor and non-poor households, there is no significant difference.

Table 11: Health Status of Household Members (All households)

Health Status of HH Members	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Percent in Good Health	87.9	89.6	88.3	88.1	87.9	88.8	88.3
Male	89.6	91.0	89.9	91.4	89.6	91.2	90.2
Female	86.0	88.1	86.5	84.5	86.0	86.3	86.1
Adults	82.2	84.0	82.7	83.1	82.2	83.6	82.8
Children	94.7	97.5	95.3	94.3	94.7	95.9	95.1
Percent in Fair Health	9.8	8.30	9.4	10.3	9.8	9.30	9.6
Male	8.7	7.1	8.3	7.7	8.7	7.4	8.2
Female	11.0	9.6	10.6	13	11	11.2	11.1
Adults	13.6	12.5	13.3	14.2	13.6	13.3	13.5
Children	5.30	2.1	4.6	5.3	5.3	3.8	4.7
Percent in Poor Health	2.3	2.2	2.3	1.6	2.3	1.9	2.1
Male	1.7	2.0	1.8	0.9	1.7	1.4	1.6
Female	3.0	2.4	2.8	2.5	3.0	2.4	2.8
Adults	4.2	3.4	4.0	2.7	4.2	3.1	3.8
Children	0.0	0.4	0.1	0.3	0.0	0.3	0.1
Percent Died	1.6	3.2	2.0	0.6	1.6	1.9	1.7
Male	1.2	2.8	1.6	0.6	1.2	1.7	1.4
Female	1.9	3.6	2.4	0.6	1.9	2.1	2.0
Adults	2.2	4.0	2.7	0.6	2.2	2.3	2.3
Children	0.9	2.3	1.2	0.7	0.9	1.4	1.1

health. As shown in Table 11, the health status of both men and women for non-participating households is relatively better than participating households. This may partially be attributed to relatively better connectivity to the health facilities available to the non-participating households (see Table 1) and partly because of relatively higher per capita income in the non-participating household as compared to the participating households (See Table 13).

The data presented in Table 12 shows that the sample households are enjoying a relatively higher quality of physical environment. First, more than 75-90% of households reside in 'pucca' structures with three rooms on average. Second, almost all homes have electricity; nearly 90% have drains; and 70% of them have a latrine inside. Third, while no more than one-quarter of homes have access to piped water, the rest are apparently well-served by hand pumps and tube-wells. Admittedly, these two

⁸ Chronic illness and need for continuous treatment

Figure 10: Structure of Houses (All Villages)

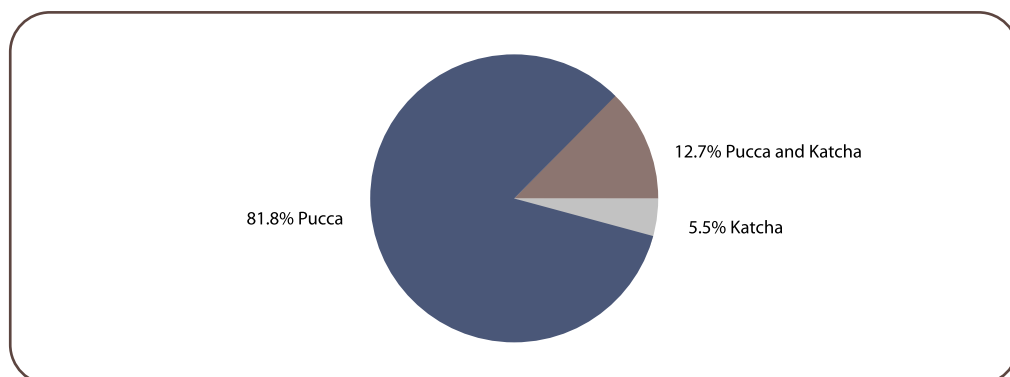


Table 12: Facilities for Household Members (All Households)

Housing Facilities	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
All Households	233	86	319	82	233	168	401
% Pucca Structure	81.1	75.6	79.6	90.2	81.1	82.7	81.8
% Katcha Structure	4.7	11.6	6.6	1.2	4.7	6.5	5.5
% P+K Structure	14.2	12.8	13.8	8.5	14.2	10.7	12.7
Avg. no of Rooms	3	3	3	3	3	3	3
% Household With							
Up to 2 Rooms	39.1	43.0	40.1	35.4	39.1	39.3	39.2
3 – 4 Rooms	47.2	50.0	48.0	48.8	47.2	49.4	48.1
5 or more rooms	13.7	7.0	11.9	15.9	13.7	11.3	12.7
Water Supply							
% Piped	25.3	36.0	28.2	12.2	25.3	24.4	24.9
% Canal	0.0	0.0	0.0	0.0	0.0	0.0	0.0
% Well	0.0	0.0	0.0	0.0	0.0	0.0	0.0
% Hand/Motor Pump	74.7	64	71.8	87.8	74.7	75.6	75.1
Latrine							
% Inside	70.4	60.5	67.7	69.5	70.4	64.9	68.1
% Outside	29.6	39.5	32.3	30.5	29.6	35.1	31.9
Drainage							
% Yes	89.7	91.9	90.3	87.8	89.7	89.9	89.8
% No	10.3	8.1	9.7	12.2	10.3	10.1	10.2
Electricity							
% Yes	99.6	100	99.7	100	99.6	100	99.8
% No	0.4	0.0	0.3	0.0	0.4	0.0	0.2
Fuel Used							
% Wood	64.8	75.6	67.7	39.0	64.8	57.7	61.8
% Other	35.2	24.4	32.3	61.0	35.2	42.3	38.2

sources are less convenient than pipes connected to each house. A large number of sample households (82 %) have *pucca* structures (bricks or concrete) followed by 13% houses with mixed structure (partly *katcha* and partly *pucca*) and a smaller number (5.5%) have *katcha* structures (mud-based).

Table 12 depicts that participating households have better housing structures with 81.1% *pucca* houses as compared to non-participating (75.6%) in the treatment villages while the ratio with *pucca* structure is lower as compared to non-members in control villages (90.2%). The percentage of *katcha* structures of non-members in the treatment villages is quite higher at 11.6% against 4.7% for member households in treatment villages and 1.2% for non-members in the control villages.

As shown in Table 7, the average sample household size is 8.4 members, with high living density of average 3 rooms per house or 2.4 persons per room. This is even higher for the poor households in all categories with 2 rooms per house or over 4 persons per room.

The major problem faced by the people of Pasroor is lack of clean drinking water; only one-fourth of the sampled households have access to pipe-water where the rest of the population is heavily dependent upon hand/electronic pump water. In control villages, this proportion is even worse where only 12% of the households have access to pipe-water. On a positive note, households in Pasroor have better access to other household facilities including; electricity, drainage and latrines. A sizeable proportion of households (68%) have indoor-latrines facility with a higher proportion in participating households (70.4%) as compared to the non-participating households (64.9%). Similarly, approximately 90% of the households have drainage facility without a significant difference among participating and non-participating households. All households in the overall sample have electricity facility except a few households in non-participating households.

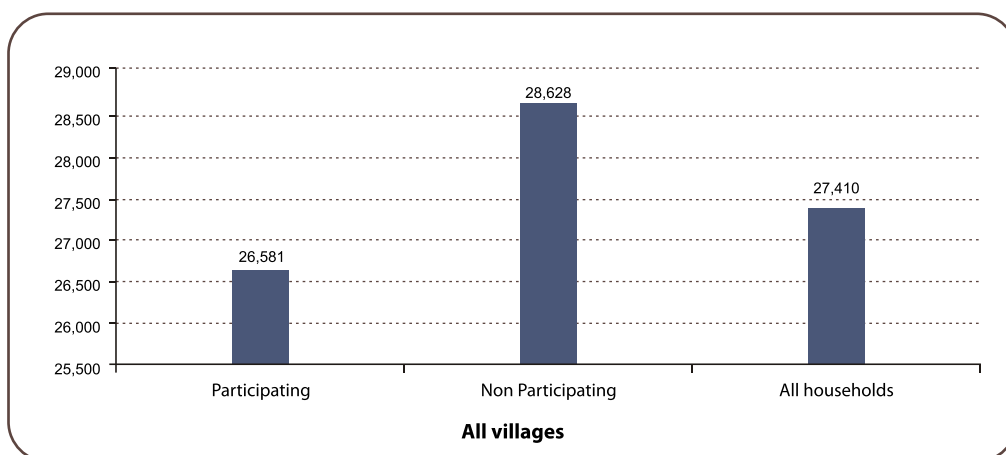
5.5 Household Incomes, Inequality and Poverty

This section presents information about the household's income, its distribution among different income groups and different shares of farm and off-farm activities in the total households' income. The average monthly income per households in the sample households is Rs. 19151 which is higher as compared to the average monthly income of Rs. 11194 reported in HIES 2005-06 for rural Punjab.

difference in the average incomes of participating and non-participating household is statistically significant.

In Table 13, we classify the total households into six income bands according to poverty line income. More than one-half of the sample households fall in per capita per month income level of Rs. 880-1098 (Transitory Vulnerable), followed by nearly one-quarter (24%) fall under income bracket of Rs. 1099-1757 (Transitory non-poor), and 9% under the income bracket of

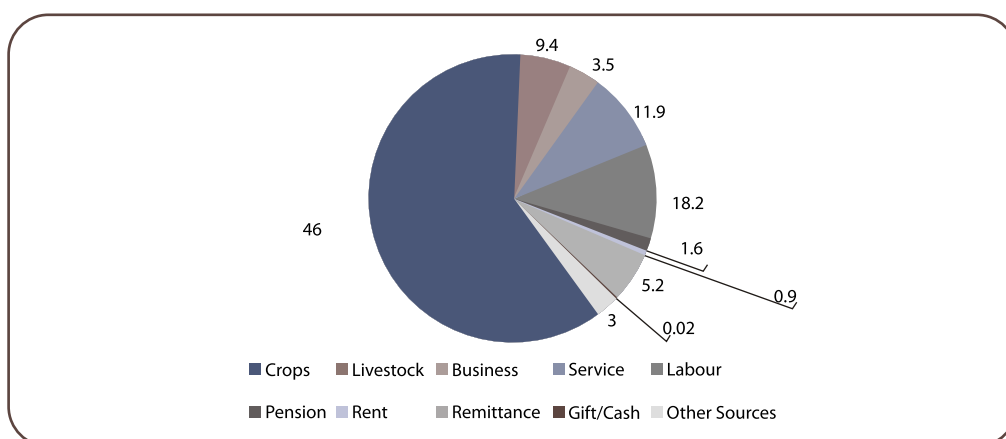
Figure 11: Average Annual Per Capita Income (Rs)



The average yearly income per household for the overall sample is Rs.229, 808 (Rs. 228,165 for participating households and Rs. 232,087 for non-participating households). Similarly the average per-capita income stands at Rs. 27,410 with 7 percentage point higher in non-participating households at Rs. 28,628 than that of participating households at Rs.26, 581. The

Rs. 440-659 (chronically poor) and 2.5% have an income level below Rs.439 (very poor) per capita per month. The same pattern is followed in all other sub-samples except with a higher proportion of very poor in control villages (3.7%) as compared to the treatment villages (2.2%).

Figure 12: Percent Share of Different Sources in Household Income (All Households)



³ Poverty line income is defined as per capita per month income below Rs. 879 (Economic survey of Pakistan 2005-06)

The last portion of Table 13 presents data on different shares of livelihoods sources in total income of the households. In the overall sample over 55% of the household income is generated by farming (crops and livestock) followed by labour (18%), and then services (12%), while remittances make up over 5% of the household income. In this context apparently there is no significant difference between the sub-samples.

As shown in Table 13(B), the income distribution is highly skewed with a concentration ratio of

0.30. The top 10% of the households have nearly one-third of the total income as compared to less than one percent in bottom 10%. Similarly the top 20% have a share of 48% of total income, while the bottom 20% have just less than 5% share in total income. Worryingly, majority of the households (the middle 60%) have an equal income share to the top 20% households. The same is graphically presented in Lorenz curve.

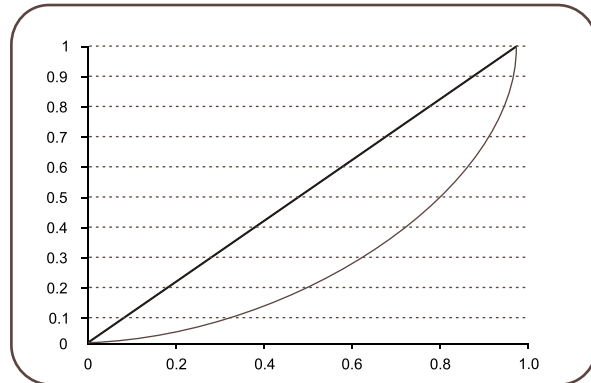
Table 13: Household Income 2005-06

Household Income	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average/HH (Rs.)	228,165	235,649	230,183	228,351	228,165	232,087	229,808
Average/Capita (Rs.)	26,581	29,413	27,307	27,823	26,581	28,628	27,410
Per Capita/Month (Rs.)	2,215	2,451	2,276	2,319	2,215	2,386	2,284
Percent households with income of:							
Above 1757 (Non-poor)	10.3	3.5	8.5	7.3	10.3	5.4	8.2
1099 – 1757 (Transitory Non-poor)	24.0	26.7	24.8	19.5	24.0	23.2	23.7
880 – 1098 (Transitory Vulnerable)	49.4	51.2	49.8	57.3	49.4	54.2	51.4
660 - 879 (Transitory poor)	4.3	8.1	5.3	6.1	4.3	7.1	5.5
440 – 659 (Chronically poor)	9.9	9.3	9.7	6.1	9.9	7.7	9.0
Up-to 439 (Very Poor)	2.6	1.2	2.2	3.7	2.6	2.4	2.5
% Share in Income							
Crops	47.30	41.90	45.80	46.80	47.30	44.20	46.00
Livestock	8.60	9.40	8.80	11.70	8.60	10.50	9.40
Business	4.00	2.20	3.50	3.20	4.00	2.70	3.50
Service	11.00	13.70	11.80	12.40	11.00	13.10	11.90
Labour	19.00	19.00	19.00	15.40	19.00	17.30	18.20
Pension	1.40	1.30	1.40	2.30	1.40	1.80	1.60
Rent	0.50	1.00	0.60	2.10	0.50	1.50	0.90
Remittance	4.40	8.20	5.50	4.30	4.40	6.30	5.20
Gift/Cash	0.02	0.00	0.02	0.02	0.02	0.01	0.02
Other Sources	3.50	2.80	3.30	1.80	3.50	2.30	3.00

Figure 13: Incom Lorenz Curve

Table 13(B) Quintile Distribution of Income in 2006

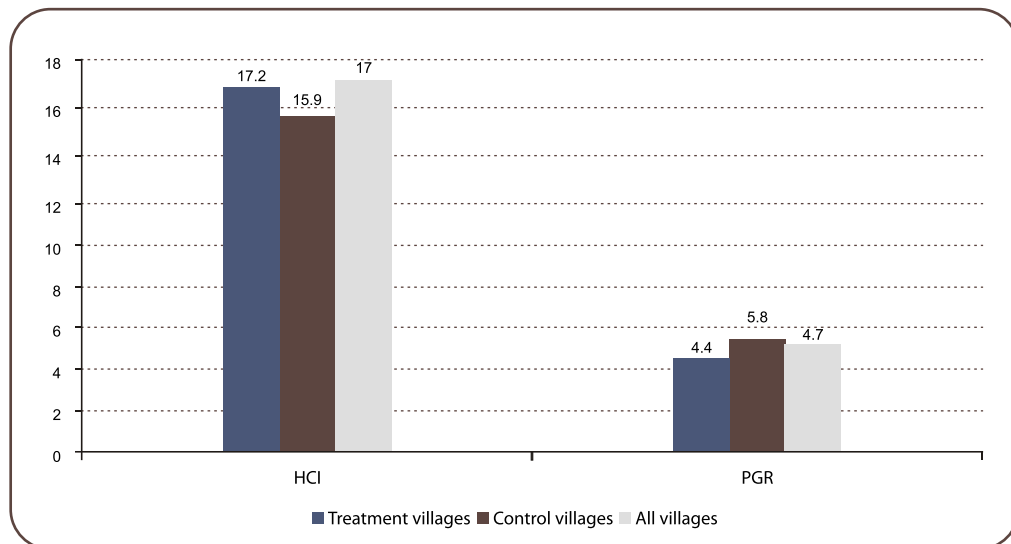
Income Quintiles	Percentage Share
Bottom 10%	0.65
Bottom 20%	4.63
Middle 60%	47.64
Top 10%	32.26
Top 20%	47.73
Gini Coefficient	0.30



Data presented in Table 14 shows the incidence¹⁰, depth¹¹ and severity¹² of poverty with a clear classification of the characteristics of poor and non-poor. On average 17% of the households live below the poverty line, this is substantially lower than reported for rural Pakistan (28%) and overall Pakistan (24%) in Economic Survey of Pakistan (2005-06), while the District Based Multiple Indicators Cluster Survey (2003-04) conducted by government of Punjab reports poverty rate at 15% for district Sialkot. The numbers of poor households living

below the poverty line are slightly lower in control villages (16%) as compared to treatment villages (17%), but within the treatment village the proportion is higher for the non-members (18.6%) as compared to member household (16.7%). The head count index ratio shows that 16.6% (557) of the sampled population live below the poverty line. The proportion of people living below the poverty line ranges from 17% in non-member treatment group to 15.3% in control group.

Figure 14: Head Count Index (HCI) and Poverty Gap Ratio (PGR)



¹⁰Incidence of poverty measured through Head Count Ratio (percentage of population/households with per capita income below the national poverty line, i.e., Rs.879). ($HCI=q/n$, where q is the number of poor and n is the total population)

¹¹Depth of poverty is measured through Poverty Gap Ratio (PGR). PGR is the sum of income gap ratios of the population below the poverty line divided by the population of the poor. ($PGR=1/n \sum [(z-y_i)/z]$, where z is the poverty line income, y_i is the income of each poor person and n is the population of the poor).

¹²Severity of poverty (SP) measured through Sen poverty index. SP takes into account the distribution of income among the poor and is measured by the squared proportionate poverty gap ratio. ($SP=1/n (z^{-1} y_1^2 + z^{-1} y_2^2 + \dots + z^{-1} y_q^2)$, where z is the poverty line income level, y_1 to y_q is the income level of the poor and n is the population of the poor).

The average monthly per capita income of poor households is significantly lower than the average income of sample households across the board. The average per capita income of poor households is Rs. 641, which is only one-fourth of the non-poor household's income of Rs. 2518. The estimate of depth of poverty measured by PGR in the overall sample is 4.7, with 5.8% in control villages and 4.4% in treatment villages. The number of PGR shows

the extent of income transfer (5-6% of the income of the non-poor households) to the poor households to eliminate their poverty. Promisingly, there is relatively low severity of poverty or that the income is relatively equally distributed among the poor households in this sample. The overall severity of poverty is 0.02% without any difference between the sub samples.

Table 14: Incidence, Depth and Severity of Poverty in Households

Poverty Status	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
All Households	233	86	319	82	233	168	401
Poor Households	39	16	55	13	39	29	68
Total Population	2000	689	2689	673	2000	1362	3362
Poor Population	337	117	454	103	337	220	557
% of HHs in Poverty	16.7	18.6	17.2	15.9	16.7	17.3	17.0
Poverty Gap Ratio (%)	4.3	4.8	4.4	5.8	4.3	5.3	4.7
Severity of Poverty	0.02	0.02	0.02	0.03	0.02	0.02	0.02
% of Population in Poverty	16.9	17.0	16.9	15.3	16.9	16.2	16.6
Average per capita Income/month							
Poor HHs (Rs)	654	652	653	560	654	611	635
Non-Poor HHs (Rs)	2616	3003	2719	2895	2616	2949	2755

5.6 Household Expenditure and Consumption

This section provides the survey results for household expenditure, share of different categories of expenditures in total household expenditure, food consumption with estimated calories intake and comparison of household expenditure between poor and non-poor households.

The average annual expenditure for the sample households is Rs.106,100 without any significant difference between the participating and non-participating households which are Rs. 108,803 and Rs. 102,352 respectively. Similar results are also true if calculated for per capita expenditure. The average per capita expenditure is Rs. 12,655 with no significant difference between participating and non-participating households but the average expenditure is slightly higher for the non-member households (Rs.13032) as compared to

the member households in treatment villages (Rs.12676). Interestingly, the per capita expenditure is just one-half of the per capita income in the overall sample, with almost no difference between the sub-samples. But when data is disaggregated for poor and non-poor households, the data clearly indicates that the expenditure level of the poor households far exceeds their income level (by almost one-third) and the income level of the non-poor households is more than double of their expenditure levels. The poor households may cover the income-expenditures shortfall partly through taking loans and partly by selling assets. More than two-third of poor households have taken loans and only 41% of the loan amount is utilised on productive purpose while rest of the loan amount is utilised on consumption and other household expenditures (see Table 18 and 19). Similarly among the poor households almost nine percent of the poor households sold assets in this survey (see Table 17 B).

Table 15 (A): Household Expenditures (All Households)

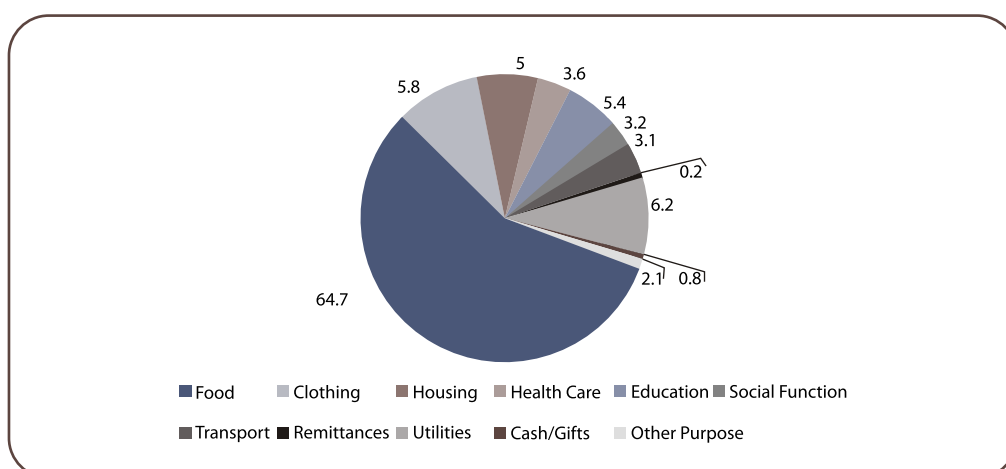
Expenditures	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average/HH (Rs)	108803	104408	107618	100195	108803	102352	106100
Average/Capita (Rs)	12676	13032	12767	12208	12676	12625	12655
Per Capita/month (Rs)	1056	1086	1064	1017	1056	1052	1055
Monthly Per Capita Food expenditures (Rs)	674.9	688.1	678.3	699.6	674.9	693.8	682.6
% Share of household Expenditure							
Food	63.9	63.4	63.8	68.8	63.9	65.9	64.7
Clothing	5.9	6.3	6.0	4.9	5.9	5.6	5.8
Housing	6.0	2.6	5.1	4.3	6.0	3.4	5.0
Health Care	3.8	4.3	3.9	2.5	3.8	3.4	3.6
Education	4.9	7.8	5.7	4.2	4.9	6.0	5.4
Social Function	3.6	2.5	3.3	2.5	3.6	2.5	3.2
Transport	3.0	4.1	3.3	2.5	3.0	3.3	3.1
Remittances	0.0	0.0	0.0	1.2	0.0	0.6	0.2
Utilities	6.0	6.6	6.2	6.2	6.0	6.4	6.2
Cash/Gifts	0.9	0.6	0.8	0.4	0.9	0.5	0.8
Other Purpose	2.1	1.9	2.0	2.5	2.1	2.2	2.1

Nearly two-thirds (65%) of the total expenditure goes to food items in the overall sample without significant difference among all the sub-samples except for control villages where the proportion is higher at 69%. Health and education jointly share nine percent of the total expenditure, with higher expenditure on education than on health. The percentage of expenditure on education is higher for the participating households if compared with non-participating households but the vice versa is

true regarding expenditures on health. Utilities have 6.2% share in total expenditure in the overall sample household with no difference among other sub-samples of participating and non-participating households. Utilities have the second highest percentage share (6.2%) in total expenditure after food expenditure.

Table 15 (B) and 15 (C) present household expenditure data disaggregated by poor and non-poor households respectively. The average annual expenditure for the poor households is

Figure 15: Percentage Share of Household Expenditure



Rs. 80,547 with a higher amount for the participating households (Rs.83651) as compared to non-participating households (Rs.76372). However, if household size is included in the analysis and incorporated in the calculation for per capita expenditure, the average per capita expenditure of non-participating households (Rs.10,067) becomes higher than the participating households (Rs.9,681). This is because the average household size in participating households is higher by one percentage point than that of non-participating households in poor households (Table 7).

There is a huge difference between the expenditure of poor and non-poor households. The per capita expenditure of poor households is 74 % of the per capita expenditure of the non-poor households. Per capita monthly expenditure on food in poor households is 23% lower than that of the non-poor households and the same pattern follows for all other necessary expenditures like health and education.

Food claims 64% of household's budget in non poor households and almost 70 per cent of the household's budget in poor households and the difference is statistically significant. ter.

Figure 16: Average Monthly Per Capita Expenditure (Rs)

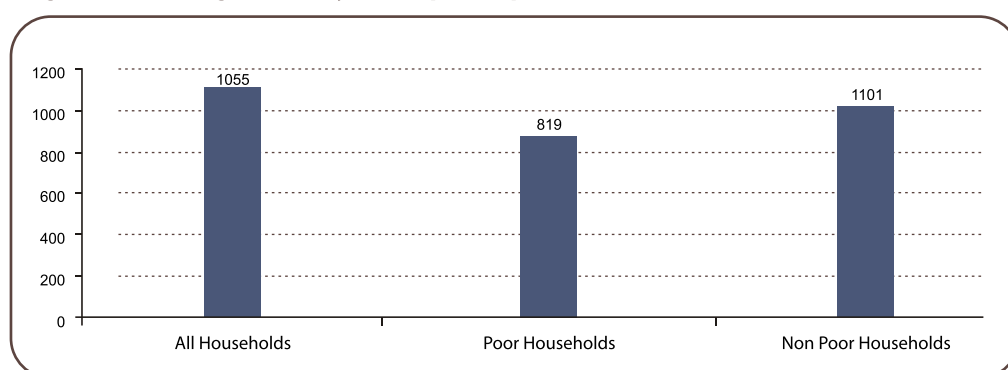


Table 15 (B): Household Expenditures (Poor Households)

Expenditures	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average/HH (Rs)	83,651	73,317	80,645	80,132	83,651	76,372	80,547
Average/Capita (Rs)	9,681	10,026	9,770	10,114	9,681	10,067	9,833
Per Capita/month (Rs)	807	836	814	843	807	839	819
Monthly Per Capita Food expenditures (Rs)	553.1	560.1	554.9	644.6	553.1	599.7	571.5
% Share of household Expenditure							
Food	68.6	67.0	68.2	76.5	68.6	71.5	69.7
Clothing	5.4	5.0	5.3	4.2	5.4	4.6	5.1
Housing	1.7	1.0	1.5	1.6	1.7	1.3	1.5
Health Care	6.2	8.0	6.7	2.5	6.2	5.5	5.9
Education	4.6	5.5	4.8	2.1	4.6	4.7	4.3
Social Function	2.7	2.5	2.6	2.2	2.7	2.4	2.6
Transport	2.8	2.6	2.7	2.1	2.8	2.4	2.6
Remittances	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Utilities	5.6	6.2	5.7	5.6	5.6	5.9	5.7
Cash/Gifts	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Other Purpose	2.5	2.1	2.4	3.1	2.5	2.5	2.5

Housing and utilities have 12% share in non-poor households expenditure and 7% in poor households expenditure, the difference between the non-poor and poor is because the former spends far high on housing than do the later. Nonetheless, the poor households use higher proportion of their budget on education and health care than do the non-poor, but the difference is not significant statistically.

The next tables capture data about the daily food consumption in quantity, converted into daily calories intake using the method applied by Mahmood Hasan Khan in "Methods of Assessment of Rural Poverty, Projects and

Programme Impacts"¹³. Table 16 (A) shows that the per capita daily calories intake is 2009.5 for the entire sample households; the per capita calories intake is higher in participating households (2032) as compared to the non-participating households (1976). The per capita calorie intake for participating households is much lower than the poverty line level (2350¹⁴ calories intake per capita per day). This indicates that a large majority of the population is facing considerable under-nourishment. It is noteworthy that more than two third of the calories are from two major sources: grains plus oils across the board with no difference among the sub-samples.

Table 15(c): Household Expenditures (Non-poor Households)

Expenditures	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average/HH (Rs)	113859	111515	113237	103975	113859	107772	111318
Average/Capita (Rs)	13282	13647	13376	12587	13282	13118	13215
Per Capita/month (Rs)	1107	1137	1115	1049	1107	1093	1101
Monthly Per Capita Food Expenditures (Rs)	699.6	714.3	703.4	709.5	699.6	711.9	704.6
% Share of household Expenditure							
Food	63.2	62.8	63.1	67.6	63.2	65.1	64
Clothing	5.9	6.5	6.1	5.0	5.9	5.8	5.9
Housing	6.6	2.9	5.6	4.7	6.6	3.7	5.5
Health Care	3.4	3.7	3.5	2.5	3.4	3.1	3.3
Education	5.0	8.1	5.8	4.5	5.0	6.4	5.5
Social Function	3.7	2.6	3.4	2.5	3.7	2.5	3.2
Transport	3.0	4.3	3.4	2.6	3.0	3.5	3.2
Remittances	0.0	0.0	0.0	1.4	0.0	0.7	0.3
Utilities	6.1	6.7	6.2	6.3	6.1	6.5	6.2
Cash/Gifts	1.0	0.7	0.9	0.5	1.0	0.6	0.8
Other Purpose	2.0	1.9	2.0	2.4	2.0	2.1	2.1

¹³The data on food consumption was collected on a weekly basis from each sampled household. Given the size of household, the daily per capita food intake for each category of food was estimated separately. Then, using the price data for food items collected in each sample village, the per capita calorie intake was estimated, using the estimated value of food items in terms of its calorie content. The average number of calories per kg of food eaten was used, except for eggs: grains (3420), pulses (3380), fats/oils (8829), vegetable (600), fruits (850), meat (1400), milk (1062), sugar (3750), and eggs (105 per egg). These results should be used with caution equal weights are assigned to every person in the household irrespective of age and gender.

¹⁴Poverty Line calories intake is 2350 taken as adult equivalent in Economic Survey of Pakistan 2006-07.

Table 16(A): Daily Consumption of Food in Households (All Households)

	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Daily per capita intake:							
Grains (Grams)	294.1	281.8	290.9	280.3	294.1	281	288.8
Calories	1,005.70	963.6	994.9	958.6	1,005.70	961.1	987.6
Pulses (Grams)	30.9	33.5	31.6	31.3	30.9	32.4	31.5
Calories	104.6	113.2	106.8	105.6	104.6	109.4	106.5
Vegetables (Grams)	102.6	117.2	106.3	105.0	102.6	111.2	106.0
Calories	61.5	70.3	63.8	63.0	61.5	66.7	63.6
Fruits (Grams)	13.8	20.4	15.5	10.5	13.8	15.5	14.5
Calories	11.7	17.4	13.2	9.0	11.7	13.2	12.3
Meat (Grams)	27.4	27.9	27.5	26.8	27.4	27.3	27.4
Calories	38.4	39.0	38.5	37.5	38.4	38.3	38.3
Eggs (numbers)	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Calories	11.0	13.0	11.5	12.0	11.0	12.5	11.6
Milk (Grams)	265.0	250.4	261.3	249.9	265.0	250.2	259.0
Calories	281.4	266.0	277.5	265.4	281.4	265.7	275.0
Sugar (Grams)	40.0	46.1	41.5	35.8	40.0	41.0	40.4
Calories	149.8	172.9	155.7	134.1	149.8	153.7	151.4
Fats (Grams)	41.7	43.8	42.2	36.7	41.7	40.3	41.1
Calories	368.3	386.6	373.0	324.0	368.3	355.7	363.2
Total calories per capita per day	2,032.4	2,042.0	1,882.1	1,909.2	2,032.4	1,976.3	2,009.5
% from grains	49.5	47.2	52.9	50.2	49.5	48.6	49.1
% from grains + oils	67.6	66.1	72.7	67.2	67.6	66.6	67.2
Daily per capita food expenditure (Rs.)	22.5	22.9	22.6	23.3	22.5	23.1	22.8

Daily consumption of food and their calories intake is quite low in poor households (1887) than the non-poor households (2034). Similarly the average daily per capita food expenditure of the non-poor households is higher (Rs. 23.5) than the poor households (Rs.19). Non-poor households comparatively consume higher

calories intake from fruit, milk and meat than the poor households. Fruit, milk and meat jointly contribute 217 calories in poor households and 347 calories in non-poor household's daily calories intake.

Table 16 (B): Daily Consumption of Food in Households (Poor Households)

	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Daily per capita intake:							
Grains (Grams)	284.0	279.2	282.7	340.1	284.0	308.0	293.4
Calories	971.2	954.9	967	1163.2	971.2	1052.4	1003.3
Pulses (Grams)	26.5	26.5	26.5	30.1	26.5	26.7	26.6
Calories	89.6	89.6	89.6	101.7	89.6	90.1	89.8
Vegetables (Grams)	99.0	108.5	101.5	99.0	99.0	103.9	101.0
Calories	59.4	65.1	60.9	59.2	59.4	62.4	60.6
Fruits	6.9	6.0	6.7	11.7	6.9	8.6	7.6
Calories	5.9	5.1	5.7	9.9	5.9	7.3	6.5
Meat	14.6	15.4	14.8	15.2	14.6	15.3	14.9
Calories	20.5	21.5	20.8	21.3	20.5	21.4	20.9
Eggs (Grams)	0.12	0.19	0.14	0.16	0.12	0.17	0.14
Calories	13.1	19.4	14.7	16.0	13.1	17.8	14.9
Milk (Grams)	178.0	169.1	176.0	189.3	178	178.6	178
Calories	189.1	179.6	186.6	201.1	189.1	189.6	189.3
Sugar	41.0	47.9	42.6	33.0	41.0	41.0	40.8
Calories	152.8	179.5	159.7	123.8	152.8	153.4	153.1
Fats (Grams)	40.3	42.5	40.8	33.7	40.3	38.3	39.5
Calories	355.4	374.8	360.4	297.2	355.4	338.4	348.7
Total Calories per capita per day	1857	1890	1716.84	1993.4	1857	1932.8	1887.1
% from Grains	52.3	50.5	56.3	58.4	52.3	54.4	53.2
% from Grains + Oils	71.4	70.4	77.3	73.3	71.4	72.0	71.6
Daily Per Capita Food Expenditures (Rs.)	18.4	18.7	18.5	21.5	18.4	20.0	19.1

Table 16 (C): Daily Consumption of Food in Households (Non-poor Households)

	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Daily per capita intake:							
Grains (Grams)	296.1	282.3	292.6	269.5	296.1	276.0	287.9
Calories	1012.7	965.4	1000.6	921.6	1012.7	943.5	984.5
Pulses (Grams)	31.8	34.9	32.6	32.0	31.8	33.5	32.5
Calories	107.6	118	110.2	108.3	107.6	113.2	109.9
Vegetables (Grams)	103.3	118.9	107.3	106.0	103.3	112.6	107.0
Calories	62.0	71.4	64.4	63.7	62.0	67.5	64.2
Fruits	15.2	23.4	17.3	10.4	15.2	16.9	15.9
Calories	12.9	19.9	14.7	8.8	12.9	14.3	13.5
Meat	30.0	30.4	30.1	28.9	30.0	29.7	29.9
Calories	42.0	42.6	42.2	40.4	42.0	41.5	41.8
Eggs (Grams)	0.1	0.11	0.1	0.11	0.1	0.11	0.1
Calories	10.5	11.8	10.9	11.2	10.5	11.5	10.9
Milk (Grams)	282.6	267.1	279.0	260.8	282.6	264.0	275.0
Calories	300.1	283.6	295.9	277.0	300.1	280.3	292.1
Sugar	40.0	45.7	41.3	36.3	40.0	41.0	40.3
Calories	149.2	171.5	154.9	136.0	149.2	153.8	151.1
Fats (Grams)	42.0	44.1	42.5	37.3	42.0	40.7	41.5
Calories	370.9	389	375.5	328.9	370.9	359.0	366.1
Total Calories per Capita per day	2068	2073	1915.5	1895.9	2068	1984.6	2034.1
% from Grains	49.0	46.6	52.2	48.6	49.0	47.5	48.4
% from Grains + Oils	66.9	65.3	71.8	66.0	66.9	65.6	66.4
Daily Per Capita Food Expenditures (Rs.)	23.4	23.8	23.5	23.6	23.4	23.7	23.5

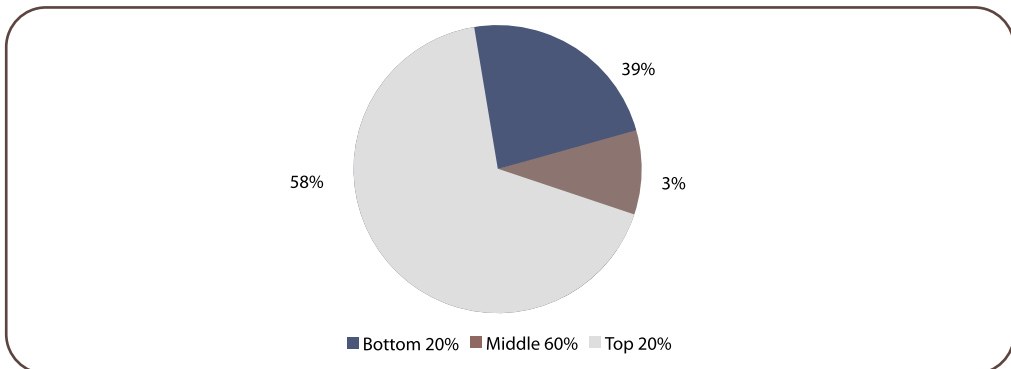
5.7 Household Assets, Value and Distribution

The value of assets is a key indicator for the measurement of the social and economic security of a household as it demonstrates the capability of a household to absorb economic shocks. The distribution of asset is highly skewed in the overall sample: 59% of the total value of assets is with the top 20% compared with only 2.5% with the bottom 20%. Similarly, the bottom 10% of the households own just below one percent of the total assets against 40.5% share of the top 10%. Interestingly even

the middle 60% of the household own assets values less than that of the top 10% households; 38.6% and 40.5%. The distribution of assets among sample households is more unequal than that of income distribution. The concentration ratio for assets is 0.49 which is much higher than the concentration ratio for income (0.30).

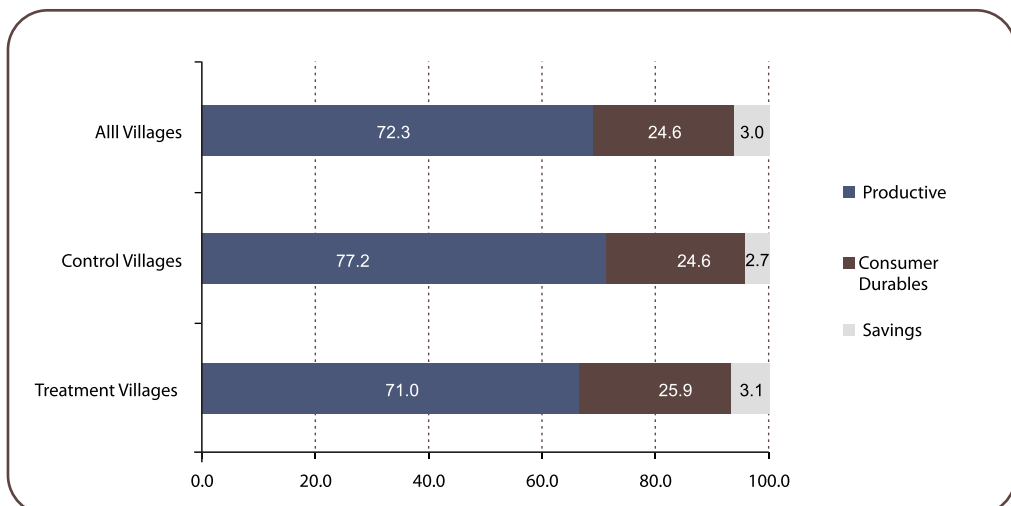
This section highlights the total value of assets and share of different asset portfolios in total households' asset. The value of assets of households is directly estimated as provided by households during this survey.

Figure 17: Share of Assets



Share of Assets:	Percentage Share
Bottom 10%	0.8%
Bottom 20%	2.5%
Middle 60%	38.6%
Top 10%	40.5%
Top 20%	58.9%
Gini Coefficient	0.491

Figure 18: Constituents of Value of Assets (%)



To determine the total value of assets per household, the survey used values provided for livestock, land, fruit and forest trees, farm equipment, houses, farms, non-farm enterprises, loans, financial savings, consumer durables, cash in hand, and other assets. For each of these assets, the value of assets is constructed by multiplying the number of assets held by each household by the value provided for that household. Loan includes original loan amounts less repayments made in the preceding 12 months. The results are categorised into three broader categories; (i) productive assets including, land, trees, livestock, machinery and business (ii) consumer durables including house with associated land, home appliances and other assets and (iii) savings including cash in hand, savings with CO, banks, and with cooperative societies, and value of jewellery held with the household. Figures presented in Table 17 (A) shows that the

average value of assets of sample households is Rs.1,215,374. The highest value of assets per capita is reported for the households in control villages (Rs. 158358) with almost no difference between member and non-member households in treatment villages. There is considerable variety of asset holding in sample households but the concentration is in holding productive assets. Thus, it is not surprising from this survey that the major chunk of assets comprises of productive assets (72%) followed by consumer durables (25%) and savings (3%). The two major assets, land and livestock have a share of more than two third of the total value of assets without significant difference among different sub-samples. A comparison between treatment and control villages reveal that households in control villages hold higher value of productive assets than households in treatment villages.

Table 17 (A): Assets of Households (All Households)

	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Values of assets (Rs.):							
Per HH	1,220,865	1,120,097	1,193,699	1,299,695	1,220,865	1,207,757	1,215,374
Per Capita	142,231	139,809	141,610	158,358	142,231	148,974	144,963
Values Of Assets:							
% of Productive assets	71.8	68.7	71.0	77.2	71.8	73.2	72.3
Land	63.2	57.3	61.7	68.5	63.2	63.2	63.2
Trees	0.3	0.4	0.4	0.1	0.3	0.2	0.2
Livestock	5.2	5.5	5.3	6.0	5.2	5.8	5.5
Machinery	2.7	4.7	3.2	2.3	2.7	3.5	3.0
Business	0.3	0.8	0.4	0.3	0.3	0.5	0.4
% Consumer durables	25.3	27.9	25.9	20	25.3	23.8	24.6
House & Other Struc.	21.6	23.4	22.1	17.4	21.6	20.2	21.0
Others	3.7	4.5	4.0	2.7	3.7	3.5	3.6
% Saving	3.0	3.4	3.1	2.7	3.0	3.1	3.0
Cash/Account	1.0	1.2	1.0	0.7	1.0	0.9	0.9
Loan Given	0.1	0.4	0.2	0.0	0.1	0.2	0.1
Jewellery	1.7	1.6	1.7	1.8	1.7	1.7	1.7
Other	0.2	0.3	0.2	0.2	0.2	0.3	0.2
Percent Households:							
Purchased Assets	10.7	15.1	11.9	4.9	10.7	10.1	10.5
Sold Assets	8.6	16.3	10.7	4.9	8.6	10.7	9.5
Value of Assets Per Household (Rs)							
Purchased (Rs)	18,202	25,023	20,041	4,055	18,202	14,789	16,772
Sold (Rs)	6,755	16,302	9,329	3,037	6,755	9,827	8,042

Table 17 (B) and Table 17 (C) provide household asset data segregated by poor and non-poor households. The value of assets in the non-poor households is nearly four times the value of assets in the poor households. Among wealthier households, people are more likely to own productive assets (73.4%) than that of the poor households (53%), while consumer durables (house in particular) are far dominant in poor households.

In terms of the participating/non-participating household divide, the likelihood of owning productive assets shows hardly any difference in non-poor households. In poor households the proportion of owning productive assets is much higher in treatment villages (55.3%) than control villages (38.4%). A much higher proportion of non-poor households purchased

and sold assets during the year than did the poor households and the values for purchased and sold assets were also much higher for the former group. Not surprisingly, among the poor households the assets purchased (value) is 39% of the sold assets value. While among the non-poor households the purchase asset (value) is 128% higher than the sold value. This result indicates that the poor households, in the absence of any other coping mechanism, are becoming vulnerable over time by selling out their assets in difficult times of their lives. The value of asset sold is five times and asset purchased is three times higher in treatment villages as compared to that of control villages in non-poor households. In poor households the value of asset purchased and sold are dramatically higher in treatment villages as compared to control villages. (Table 17 B).

Figure 19: Constituents of Value of Assets (%) in Poor and Non-Poor Households

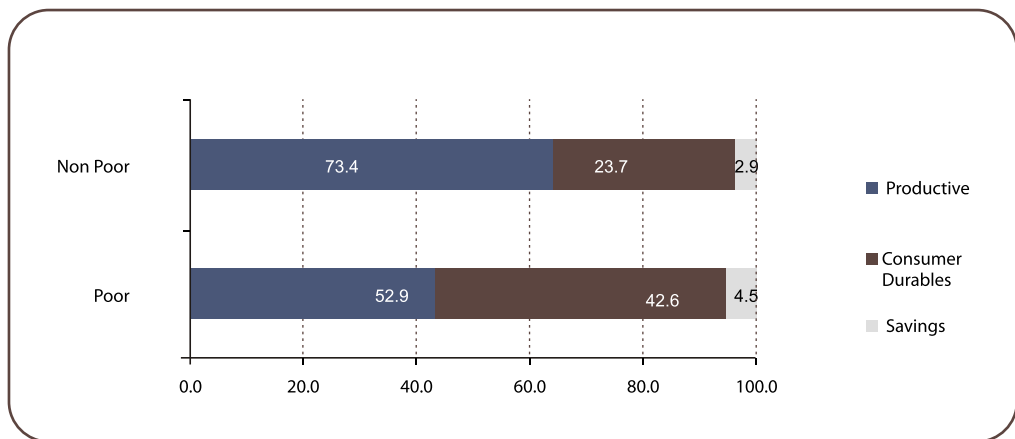


Table 17 (B): Assets of Households (Poor Households)

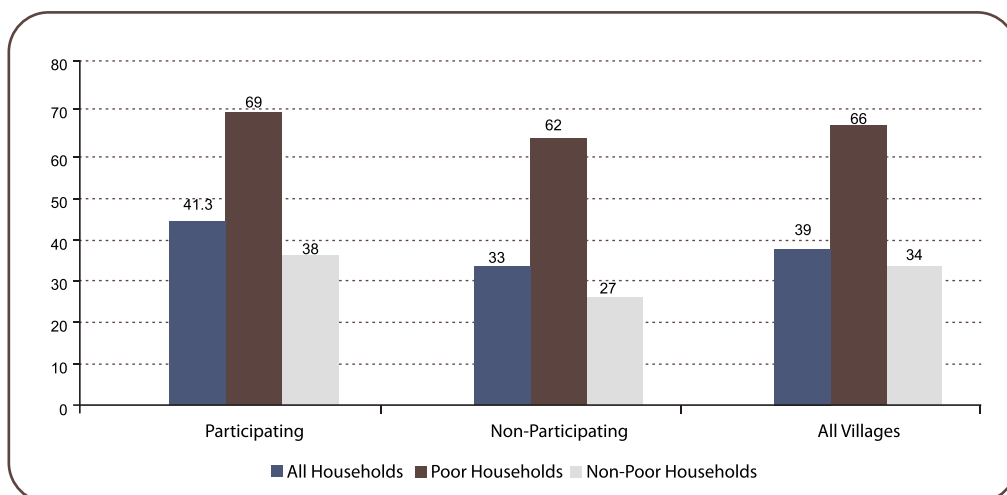
	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Values of assets (Rs.):							
Per HH	403,663	358,613	390,557	272,962	403,663	320,217	368,076
Per Capita	46,715	49,041	47,314	34,451	46,715	42,210	44,936
Values Of Assets:							
% Productivity	55.6	54.6	55.3	38.4	55.6	48.4	52.9
Land	48.7	45.3	47.8	25.4	48.7	37.7	44.6
Trees	0.3	0.1	0.1	0.0	0.3	0.1	0.2
Livestock	4.1	6.2	4.7	12.3	4.1	8.6	5.7
Machinery	1.0	2.1	1.3	0.7	1.0	1.6	1.2
Business	1.6	0.9	1.4	0.0	1.6	0.5	1.2
% Consumer durables	41.0	38.9	40.5	56.0	41.0	45.3	42.6
House & Other Structure	35.8	31.7	34.7	49.3	35.8	38.4	36.8
Others	5.2	7.2	6.0	6.2	5.2	6.8	5.8
% Saving	3.4	6.5	4.2	6.1	3.4	6.3	4.5
Cash/Account	0.0	3.4	1.0	0.5	0.0	2.3	1.1
Loan Given	0.5	0.3	0.5	0.0	0.5	0.2	0.4
Jewellery	1.8	2.0	1.8	4.6	1.8	3.0	2.2
Other	0.7	0.7	0.7	0.9	0.7	0.8	0.7
Percent Households:							
Purchased Assets	7.7	0.0	5.5	7.7	7.7	3.4	5.9
Sold Assets	7.7	18.8	10.9	0.0	7.7	10.3	8.8
Value of Assets Per Household (Rs):							
Purchased (Rs)	3,282	0.0	2,327	192	3,282	86.0	1,919
Sold (Rs)	7,231	3,500	6,146	0.0	7,231	1,931	4,971

Table 17 (C): Assets of Households (Non-poor Households)

	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Values of assets (Rs.):							
Per HH	1,385,148	1,294,150	1,361,020	1,493,137	1,385,148	1,392,928	1,388,396
Per Capita	161,587	158,375	160,765	180,748	161,587	169,542	164,826
Values Of Assets:							
% Productivity	72.7	69.6	71.9	78.6	72.7	74.4	73.4
Land	64.1	58.1	62.6	70	64.1	64.4	64.2
Trees	0.3	0.4	0.4	0.1	0.3	0.2	0.3
Livestock	5.3	5.5	5.3	5.8	5.3	5.7	5.4
Machinery	2.8	4.9	3.30	2.4	2.8	3.6	3.1
Business	0.3	0.8	0.4	0.3	0.3	0.5	0.4
% Consumer durables	24.4	27.2	25.1	19.0	24.4	22.7	23.7
House & Other Struc.	20.8	22.9	21.3	16.3	20.8	19.4	20.2
Others	3.6	4.3	4.0	2.5	3.6	3.4	3.5
% Saving	2.9	3.2	3.0	2.6	2.9	2.9	2.9
Cash/Account	1.0	1.0	1.0	0.7	1.0	0.8	0.9
Loan Given	0.1	0.4	0.1	0.0	0.1	0.2	0.1
Jewellery	1.7	1.6	1.6	1.7	1.7	1.7	1.7
Other	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Percent Households:							
Purchased Assets	11.3	18.6	13.3	4.3	11.3	11.5	11.4
Sold Assets	8.8	15.7	10.6	5.8	8.8	10.8	9.6
Value of Assets Per Household:							
Purchased (Rs)	21,201	30,743	23,731	4,783	21,201	17,856	19,805
Sold (Rs)	6,660	19,229	9,992	3,609	6,660	11,475	8,670

Table 18 (on page 36) presents land and livestock holding of households in more detail. More than one-third (39%) of the sample households are landless. The proportion of landless households in participating households is 43% as compared to non-participating households (33%). Not surprisingly, the proportion of landless households in poor households is two-third in

the overall sample with higher proportion of landless in the sub-sample of participating households (69%) than that of the non-participating households (62%). Similarly one-third (34%) of the non-poor do not own land with a higher proportion of landless in participating households (38%) than non-participating households (34%).

Figure 20: Percentage of Households Not-Owning Land

The average size of land holding per owner is 4.6 acres for sample households with 4.7 acres for non-poor households and 3.4 acres for poor households without any significant difference in all other sub-samples. About one-quarter of the land owners own 2-5 acres land, followed by 14% that own 1-2 acres land; none of the sample households own more than 25 acres land.

In livestock ownership, it may be noted that a large no of farming households do not own livestock whereas generally in rural areas people are more likely to own livestock. In this survey as many as 36.2% of the sample households did not own livestock. More than two-third of the poor households as compared to one third of the non-poor households do not own livestock.

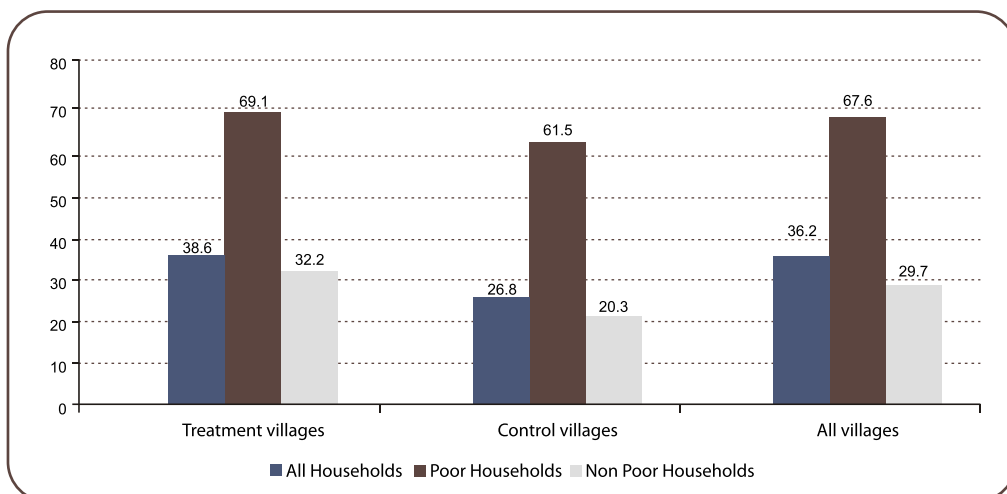
Figure 21: Percentage of Households Not-Owning Livestock

Table 18: Land and Livestock Holdings of Households

Landholdings and Livestock	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
% of Households not owning land:							
All Households	43.3	32.6	40.4	34.1	43.3	33.3	39.2
Poor Households	69.2	56.3	65.5	69.2	69.2	62.1	66.2
Non-Poor HHs	38.1	27.1	35.2	27.5	38.1	27.3	33.6
% of owner HHs							
Up to 1.0 acres	5.2	12.8	7.2	8.5	5.2	10.7	7.5
>1.0 to 2.0	10.7	14	11.6	23.2	10.7	18.5	14
>2.0 to 5.0	25.8	25.6	25.7	19.5	25.8	22.6	24.4
>5.0 to 12.5	10.3	10.5	10.3	12.2	10.3	11.3	10.7
>12.5 to 25.0	4.7	4.7	4.7	2.4	4.7	3.6	4.2
> 25.0 acres	0	0	0	0	0	0	0
Average size of land holding per owner:							
All Households	4.8	4.4	4.7	4.2	4.8	4.3	4.6
Poor Households	3.3	3.8	3.4	3.1	3.3	3.5	3.4
Non-Poor HHs	5	4.5	4.8	4.3	5	4.4	4.7
% of HH not owning livestock:							
All Households	41.2	31.4	38.6	26.8	41.2	29.2	36.2
Poor Households	69.2	68.8	69.1	61.5	69.2	65.5	67.6
Non-Poor HHs	35.6	22.9	32.2	20.3	35.6	21.6	29.7
Average number of Livestock/HH:							
All Households	1.7	2	1.9	2	1.7	2	1.8
Poor Households	1.2	1.4	1.80	1.5	1.2	1.4	1.3
Non-Poor HHs	1.9	2.3	2.1	2.1	1.9	2.2	2.1

5.8 Household Loans, Utilisation and Sources

A sizeable number and amount of loans are taken by households: average amount of loan per household is Rs.36,242 for the sampled households with almost double in amount and numbers for the participating households as compared to the non-participating households. The loan amount ranges from maximum of Rs. 45,086 in participating households of treatment villages to a minimum of Rs.18,890 per household in control villages. Similarly nearly three-fourth of participating household of treatment villages access loan facility as compared to only 36.6% of the control village households. The loan-to-income ratio is higher at 19.8% for participating households than that of 10.3% for non-participating households,

because the number and amount of loan taken in the participating households is much higher than that of non-participating households.

Data in Table 19 (A), shows that people use a range of formal and informal sources to finance their loan needs. Around 43% of the loans are from formal banks, 40.6% from friends & relatives, 8.8% from community organisations, 3.9% from shopkeepers and others (3.2%); NGOs have a low share in loan services (0.6%). It is worth mentioning here that the participating households have diversified their loan access to more sources and inclined towards the formal sources of loan. Banks and community organisations are the biggest sources of loan for the participating households while for the non-participating households, friends & relatives are the biggest source of loan.

Table 19 (A): Loan Taken by All Households (2005/2006)

Loans	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average amount of loan per HH(Rs.)	45,086	28,826	40,702	18,890	45,086	23,976	36,242
Loan to income ratio	19.8	12.2	17.7	8.3	19.8	10.3	15.8
% HH taken loans	74.7	52.3	68.7	36.6	74.7	44.6	62.1
% of loan amount from:							
friends & relatives	38.1	54.8	41.3	35.2	38.1	47.3	40.6
Shopkeepers	3.5	2.8	3.3	8.7	3.5	5.1	3.9
Banks	44.3	29.9	41.5	54.2	44.3	39.2	42.9
NGOs	0.5	1.2	0.7	0.0	0.5	0.7	0.6
Community org.	11.8	1.2	9.8	0.0	11.8	0.7	8.8
Other sources	1.8	10.1	3.4	1.9	1.8	7.0	3.2

Table 19 (B) and 19 (C) show a comparative assessment of the loan data for poor and non-poor households, demonstrating that the proportion of households who have taken loans are higher for the poor households (67.7%) than the non-poor households (61%) but the average loan amount is higher for the non-poor households (Rs. 38,444) as compared to the poor households (Rs. 25,456). The loan amount as well as the percentage of households who have taken loans is significantly higher for participating households as compared to non-participating households in both categories of poor and non-poor households.

Not surprisingly, the loan-to-income ratio is 40.2% for poor households and is significantly higher than that of the non-poor households at 15.8%.

The bulk of the loan availed from friends & relatives by poor households are 51% against 39.2% for the non-poor households. This might be due to comparatively better repayment pattern, easy access and at times, free of interest, for the poor. The other sources for the poor include 28.5% from banks, and 10% from COs. For the non-poor, the main sources of loans are banks (45%) and community organisations (8.6%).

Table 19 (B): Loan Taken by Households 2005-06 (Poor Household)

Loans	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average amount Of loan per HH(Rs.)	31,026	19,688	27,727	15,846	31,026	17,966	25,456
Loan to income ratio	45.5	33.7	42.4	29.1	45.5	31.7	40.2
% HH taken loans	87.2	37.5	72.7	46.2	87.2	41.4	67.7
% of loan amount from:							
friends & relatives	42.8	76.2	49.7	60.7	42.8	70.1	51.0
Shopkeepers	9.3	0.0	7.4	2.9	9.3	1.2	6.9
Banks	28.3	23.8	27.4	36.4	28.3	28.8	28.5
NGOs	3.3	0.0	2.6	0.0	3.3	0.0	2.3
Community org.	14.4	0.0	11.4	0.0	14.4	0.0	10.1
Other sources	1.8	0.0	1.4	0.0	1.8	0.0	1.3

Table 19 (C): Loan Taken by Households 2005-06 (Non-Poor Households)

Loans	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average amount Of loan per HH(Rs.)	47,912	30,914	43,405	19,464	47,912	25,230	38,444
Loan to income ratio	19.7	13.3	18.0	7.7	19.7	10.4	15.8
% HH taken loans	72.2	55.7	67.8	34.8	72.2	45.3	61.0
% of loan amount from:							
friends & relatives	37.5	51.7	40.2	31.3	37.5	43.9	39.2
Shopkeepers	2.7	3.2	2.8	9.5	2.7	5.6	3.5
Banks	46.3	30.7	43.4	57.0	46.3	40.8	44.8
NGOs	0.2	1.4	0.4	0.0	0.2	0.9	0.4
Community org.	11.5	1.4	9.6	0.0	11.5	0.9	8.6
Other sources	1.8	11.6	3.7	2.2	1.8	8.0	3.5

The data on actual utilisation of loan amount is presented in Table 20 (A). Utilisation of loans is categorised into:

- (i) productive purposes including purchase and development of land, livestock, machinery, farm input, business and housing
- (ii) consumption and social functions, including food consumption and expenses on social events like marriage ceremonies, deaths and religious events
- (iii) health and education including expenses on books, fees, uniform and accommodation

(iv) repaying loan

(v) other purposes.

In the overall sample, a major chunk of the loan amount has been used on productive purposes. Among the total sampled households, around 72% of the loan amount was utilised for productive purposes with highest share for purchase of farm input (22.1%) and lowest share for land purchase (1.5%). If loan utilisation patterns for participating and non-participating households are compared, it is found that participating households invest loan amounts for more productive and long term purposes.

Figure 22: Use of Loan (All Households)

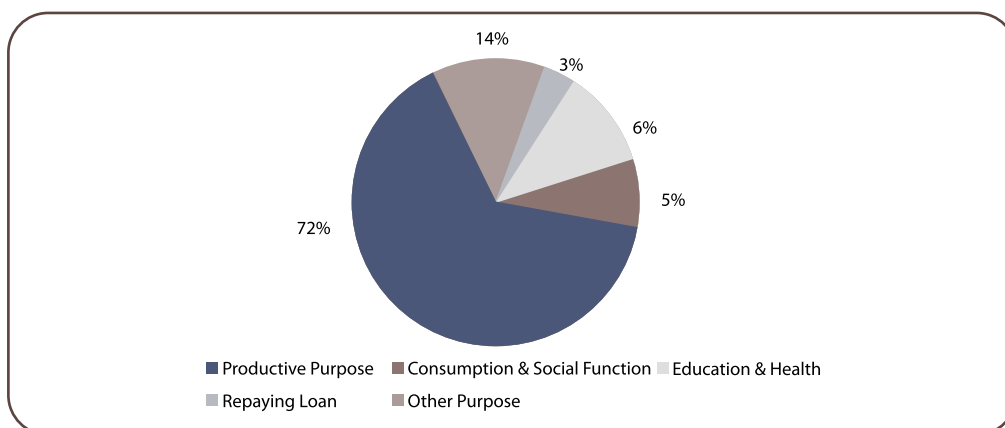


Table 20 (A): Use of Loan (All Households)

Use of Loans	Treatment Villages			Control Village	All Villages		
	Member	N-Mem	Total		Member	N-Mem	Total
% of loan amount used:							
Productive purpose	77.6	59.0	73.5	59.4	77.6	59.1	71.9
Land	2.2	0.0	1.7	0.0	2.2	0.0	1.5
Livestock	15.8	5.2	13.5	18.9	15.8	10.3	14.1
Machinery	20.6	14.4	19.2	6.4	20.6	11.4	17.8
Farm inputs	24.0	15.5	22.2	21.6	24.0	17.8	22.1
Business	2.5	3.6	2.8	0.0	2.5	2.3	2.5
Housing	12.5	20.2	14.2	12.5	12.5	17.4	14.0
Consumption & social functions	11.0	18.1	12.6	27.6	11.0	21.6	14.3
Education & health	2.9	2.0	2.7	0.6	2.9	1.5	2.5
Repaying loan	3.5	11.5	5.3	11.1	3.5	11.4	5.9
Other purpose	5.0	9.4	5.9	1.3	5.0	6.4	5.4

Table 20 (B) and 20 (C): There is a significant difference between the poor and non-poor households in utilisation patterns of the loan according to their respective needs and priorities. For the poor households, the most preferred area is consumption and social function (19.7%), livestock (17.17%), education and health (15.8%) and loan repayments (10.6%), while for the non-poor households the highest amount were utilised for purchase of

farm input (23.85%), purchase of machinery (20.12%), housing (15.17%), livestock (13.67%) and consumption & social functions (13.5%). This clearly indicates that non-poor households invest in durable and profitable businesses when compared to the poor households that utilise most of the loan amount on current consumption needs due to its inelastic nature of demand.

Table 20 (B): Use of Loan (Poor Households)

Use of Loans	Treatment Villages			Control Village	All Villages		
	Member	N-Mem	Total		Member	N-Mem	Total
% of loan amount used:							
Productive purpose	44.9	23.4	40.2	63.6	44.9	39.2	43.1
Land	0.9	0.0	0.7	0.0	0.9	0.0	0.6
Livestock	18.1	0.0	14.1	38.8	18.1	15.2	17.2
Machinery	1.3	0.0	1.0	0.0	1.3	0.0	0.9
Farm inputs	12.6	0.0	9.9	7.3	12.6	2.9	9.5
Business	6.9	23.4	10.5	0.0	6.9	14.3	9.2
Housing	5.1	0.0	4.0	17.5	5.1	6.8	5.7
Consumption & social function	20.2	6.9	17.3	36.4	20.2	18.4	19.7
education & health	19.3	13.8	18.1	0.0	19.3	8.4	15.8
repaying loan	14.6	3.1	12.1	0.0	14.6	1.9	10.6
Other purpose	1.0	52.8	12.3	0.0	1.0	32.1	10.8

Table 20 (C): Use of Loan (Non-poor Households)

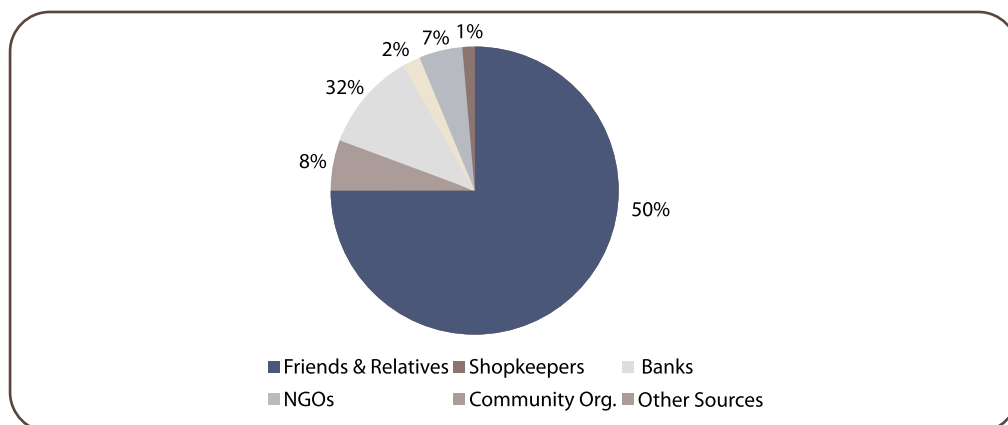
Use of Loans	Treatment Villages			Control Village	All Villages		
	Member	N-Mem	Total		Member	N-Mem	Total
% of loan amount used:							
Productive purpose	82.1	63.9	78.1	58.7	82.1	62.0	75.9
Land	2.3	0.0	1.8	0.0	2.3	0.0	1.6
Livestock	15.5	5.9	13.4	15.8	15.5	9.6	13.7
Machinery	23.2	16.4	21.7	7.4	23.2	13.0	20.1
Farm inputs	25.6	17.7	23.9	23.7	25.6	19.9	23.9
Business	1.9	0.9	1.7	0.0	1.9	0.5	1.5
Housing	13.5	23.0	15.6	11.8	13.5	18.9	15.2
Consumption & social function	9.8	19.6	11.9	26.2	9.8	22.0	13.5
education & health	0.6	0.4	0.6	0.7	0.6	0.5	0.6
repaying loan	2.0	12.7	4.3	12.8	2.0	12.7	5.3
Other purpose	5.5	3.4	5.0	1.5	5.5	2.7	4.6

5.9 Household Debt

This section provides information on outstanding debts of household in 2006. The amount of outstanding debt at the time of interview is far lower than the amount of loan taken during the preceding year. That means the sample households had paid back part of the loan amount taken during the preceding year. The average amount of debt in sample households is Rs. 28,865 with a higher average

debt of Rs. 34,283 for participating households and Rs. 16,340 for non-participating households. Similarly, a higher proportion of households are in debt in participating households (63.5%) as compared to the non-participating households (38.1%) but on average more than one-half of the households are in debt. Debt-income ratio is 14% for the entire sample households with 16% for participating and 8% for non-participating households.

Figure 23: Percentage of Debt Owed (All Villages)



The major debt is to banks (47.1%), friend & relatives (39.6%), community organisations (6.3%), shopkeepers (3%) and a negligible amount to NGOs (0.6%). The difference in terms of participating and non-participating households follows the same pattern as discussed in the preceding section for the source of loan. The average net-worth (value of asset minus debt) per household is Rs.1,165,067 which is quite high because of low amount of debt.

Table 20(B) and 20(C) show that the average debt per household is higher for the non-poor households (Rs.28,282) as compared to the poor households (Rs.19,191). Similarly, higher proportions of poor households (60%) are in

debt as compared to non-poor households (51%). This partially explains the high proportion of poor households that have loans (Table 19) and the high proportion of poor households in the lower income bracket (Table 13). Net worth of assets is Rs.1,331,735 for the non-poor against Rs.348,885 for the poor households. The net worth (value of assets minus value of debt) is higher for the non-poor households and can be attributed to the higher value of asset and comparatively lower value of debt in non-poor households. Similarly the debt-equity ratio (outstanding debt as proportion of net worth at the time of interview) for poor households is more than double (5.5 versus 2.1) than for the non-poor households.

Table 21 (A): Current Debt of All Households

Current Debt	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average amount of debt/hh (rs.)	34,283	16,634	29,525	15,909	34,283	16,340	28,865
% of household in debt	63.5	44.2	58.3	31.7	63.5	38.1	52.9
% of debt to:							
Friends & relatives	37.6	54.7	40.2	35.5	37.6	45.5	39.6
Shopkeepers	2.1	4.2	2.4	7.2	2.1	5.6	3.0
Banks	49.7	25.3	46.0	55.0	49.7	39.5	47.1
NGOs	0.5	2.1	0.7	0.0	0.5	1.1	0.6
Community org.	8.4	0.8	7.2	0.0	8.4	0.4	6.3
Other sources	1.8	12.9	3.5	2.3	1.8	7.8	3.4
Debt to Income Ratio	16	8	14	7	16	8	14
Net Worth/ HH	1,146,024	1,103,463	1,134,550	1,283,786	1,146,024	1,191,478	1,165,067
Debt-equity ratio	3.0	1.5	2.6	1.2	3.0	1.4	2.5

Figure 24: Percentage of Households in Debt

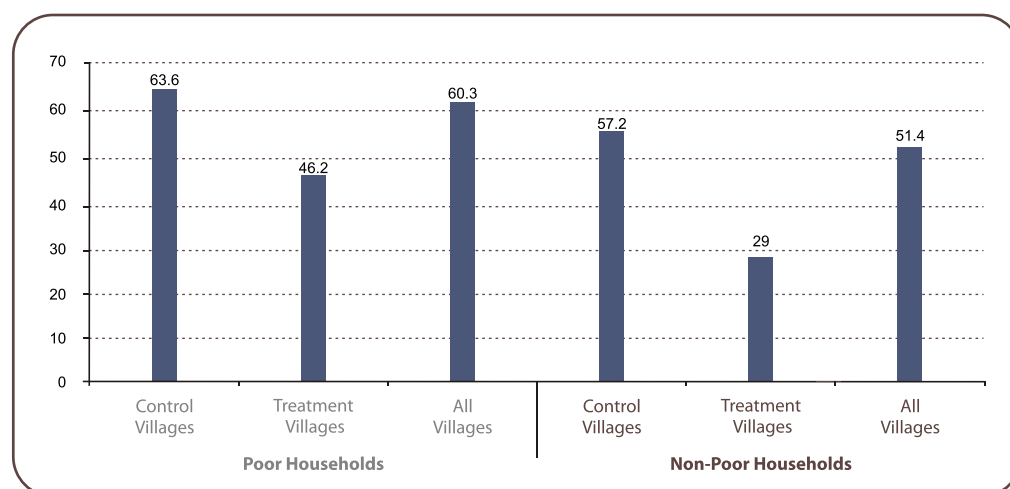


Table 21(B): Current Debt of Households by Poor Households

Current Debt	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average amount of debt/HH (Rs.)	24,462	11,563	20,709	12,769	24,462	12,103	19,191
% of household in debt	76.9	31.3	63.6	46.2	76.9	37.9	60.3
% of debt to:							
Friends & relatives	47.0	59.5	49.0	51.2	47.0	55.6	49.3
Shopkeepers	10.8	0.0	9.0	3.6	10.8	1.7	8.4
Banks	28.1	40.5	30.1	45.2	28.1	42.7	32.0
NGOs	2.5	0.0	2.1	0.0	2.5	0.0	1.8
Community org.	9.9	0.0	8.3	0.0	9.9	0.0	7.2
Other sources	1.8	0.0	1.5	0.0	1.8	0.0	1.3
Net Worth/ HH	379,201	347,050	369,848	260,192	379,201	530,754	348,885
Debt-equity ratio	6.5	3.3	5.6	4.9	6.5	2.3	5.5

Table 21(C): Current Debt of Households (Non-Poor Households)

Current Debt	Treatment Villages			Control Village	All Villages		
	Member	Non-member	Total		Member	Non-member	Total
Average amount of debt/hh (rs.)	36,258	17,793	31,362	16,500	36,258	17,151	28,282
% of household in debt	2.7	1.4	2.4	1.1	2.7	1.2	2.1
% of debt to:							
Friends & relatives	60.8	47.1	57.2	29.0	60.8	38.1	51.4
Shopkeepers	36.3	54.0	39.0	33.2	36.3	44.1	38.3
Banks	0.9	4.8	1.5	7.7	0.9	6.2	2.2
NGOs	52.7	23.0	48.2	56.5	52.7	39.0	49.2
Community org.	0.2	2.4	0.5	0.0	0.2	1.3	0.4
Other sources	8.2	0.9	7.1	0.0	8.2	0.5	6.2
Debt to Income Ratio	1.8	14.8	3.8	2.6	1.8	9.0	3.6
Net Worth/ HH	1,300,179	1,276,357	1,293,863	1,476,637	1,300,179	1,848,092	1,331,735
Debt-equity ratio	2.8	1.4	2.4	1.1	2.8	0.9	2.1

5.10 Perceptions on Problems and Household Level Decision-Making

In this survey, the perceptions of men and women about village level problems were separately recorded and rated from 0-4: the value of 0 indicates no problem, "1" slight problem, "2" serious problem, "3" very serious problem, and "4" not sure.

The results presented in Table 22 shows that a large number of the women and men respondents reported no serious problem in accessing most of the facilities; for instance for most women and men water supply, electricity and social cohesion are not among their problems. But a high proportion of both women and men consider health care and education as major problems, followed by transport and access to credit. Surprisingly there is no significant difference in perception of women and men about the intensity of the

problems they face, barring women who have more concern about access to credit than men.

Table 23 depicts the perceptions of women about the household level decision-making. A higher number of responses (44%) indicate men (mainly or only) make decisions as against only 15% of women (mainly and only) make decisions. Men dominate in the decisions about assets (purchase and sale), taking loans, work outside the households and also have a major role in decisions about households expenditures. Nevertheless, women have dominant say in decisions related to child rearing. Interestingly, 41% of respondents reported that most of the households' decisions are being taken with mutual consensus of men and women. The decisions in which both men and women participate equally are family planning, children's marriage and children's education.

Table 22: Perceptions of Respondents about Household Facilities

Problem	Women's Perceptions					All Villages Responses	Men's Perceptions					Responses
	0	1	2	3	4		0	1	2	3	4	
Education	73	103	147	73	5	401	86	127	146	29	13	401
Healthcare	53	92	187	69	0	401	51	106	189	55	0	401
Water Supply	262	78	43	18	0	401	203	52	93	53	0	401
Drainage	127	177	59	34	4	401	114	177	59	34	17	401
Street pavement	98	128	129	46	0	401	103	148	123	27	0	401
Transport	106	144	120	31	0	401	109	155	101	36	0	401
Fuel Supply	231	132	36	2	0	401	135	173	77	16	0	401
Electricity	308	79	10	4	0	401	218	153	22	7	1	401
Access to Credit	87	111	173	22	8	401	178	109	88	15	11	401
Social cohesion	384	12	2	1	2	401	339	48	6	4	4	401
Organisation	250	140	8	2	1	401	248	22	9	0	122	401
Total responses	1979	1196	914	302	20	4411	1784	1270	913	276	168	4411

Table 23: Perceptions of Women about Decision-Making at Household Level

Decisions on	All Villages					Responses
	Men only	Women only	Mainly men	Mainly women	Both equally	
Household Expenditures	41	17	179	61	103	401
Children's education	15	28	75	41	242	401
Children's marriages	5	3	40	13	340	401
Assets purchase/sale	141	20	218	8	14	401
Loan taking	160	15	122	9	95	401
Loan utilization	81	12	186	9	113	401
Family Planning	12	16	19	10	344	401
Working outside household	47	25	211	53	65	401
Child rearing	3	48	20	147	183	401
Total	505	184	1070	351	1499	3609

Annex 1 Questionnaires

1. HOUSEHOLD QUESTIONNAIRE (for men)

Name of Enumerator : _____
Name of UC : _____

Date of enumeration _____
Name of Ghot/Village _____

100 Identification of the Respondent

101 Household Number

200 Household Demographic Information

Sno	1	2	3	4	5	6	7
	Name of Respondent and His Household Members	Sex (1=Male 2=Female)	Age (Years)	Primary ¹⁵ Activity	Secondary Activity	Education/Literacy ¹⁶	Health Status ¹⁷
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							

600 Deaths In The Household During The Last 12 Months

Deaths	Under 1 yrs	Over 1 but under 5 yrs	6-18 years	19-24 years	25-55 years	Over 55 years
Males						
Females						

Note: Write number of male and female members of the household died during the last year

Literacy Code: Not Literate = 1; Literate = 2; Primary = 3; Middle = 4; Matric = 5 Post-Matric = 6

Work Status/Occupation/Activity Code: Own Farming = 1; Farm Labour = 2; Off-farm skilled labour = 3;

Off-farm unskilled labour = 4 Govt. Job = 5; Pvt. Job = 6; Business = 7; Student = 8; Other work = 9;

Unemployed = 10 Old/handicap = 11, Household Work = 12, Child/infant (under 5 years) = 13

Health Status code: Good = 1, Fair = 2 and Poor = 3

¹⁵Primary activity means the work/activity to which most of the time is devoted and secondary activity means the work/activity which is carried out in addition to the primary activity.

¹⁶If someone is Student (his/her primary activity would be 8), write his/her grade/class in literacy/education column. And if someone is under 5 years of age (or has not gone to school yet) leave the literacy column blank

¹⁷At the time of interview if the health is Good = 1, Fair = 2, Poor = 3

700 Household Food Consumption Per Month

Item	Quantity (Kg)	Item	Quantity (Kg/#)
Flour	701	Mutton	709
Rice	702	Poultry	710
Millet	703	Fish	711
Maize	704	Eggs	712
Pulses	705	Milk	713
Vegetables	706	Sugar	714
Fruits	707	Fats/Oil	715
Beef	708	Tea	716

800 (A) Annual Household Crops Production/Income (Rs. in Last 12 months)

Farm Area (acres) _____
 Owned (acres) _____ Sharecropping (acres) _____ Leased (acres) _____

S.#	Crops/Vegetables	Area Cropped (acres)	Production	
			Main Produce	By- Products (in maunds)
1	Wheat			
2	Rice			
3	Cotton			
4	Sugarcane			
5	Barley			
6	Maize			
7	Millet			
8	Pulses			
9	All vegetables			
10	Fodder (all types)			

800 (B) Annual Household Fruits/Forests Production/Income (Rs. in last 12 months)

S.#	Fruits and Forest Trees and Their Production	Area Cultivated (acres)	Number of Trees	Production
				(Petti/carton)
1	Mango			
2	Banana			
3	Lemon			
4	Oranges/other			
5	Guava			
6	Peaches			
7	Grapes			
8	Walnuts			
9	Apples			
10	Persimmon			
11	Pomegranates			
12	Apricots			
13	Pears			
14	Any other			
15	Forest trees for timber			
16	Trees for fuelwood			

Note: Write the production of Fuel wood in maunds and timber in number of trees

800 (C) Annual Household Livestock/Poultry Production/Income (Rs. in last 12 months)

Livestock Animals/ Poultry Birds	Total # of Milking Animals And Eggs Giving Birds	Total Milk/Eggs per Day (kg/#)	# of Months Animals/Bird Gave Milk/Eggs	# of Animals & Birds Slaughtered	Value of Meat
Cows					
Buffaloes					
Goats					
Sheep					
Camel					
Poultry birds					
Ducks					
Honeybee hives (#)					
_____ kgs produced last year					
Total of Table 800 (C) = Table of Column #5, 7 and 8 (Rs.)					

800 (D) Annual Household Off -farm Incomes (Rs. in Last 12 months)

Off-farm Income Sources	Males	Annual Income(Rs.)	Females		Total Income (Rs.)
	(#)		(#)	Annual Income (Rs.)	
Govt. Service					
Private job					
Pension					
Skilled labour					
Unskilled labour					
Small enterprise at household/village level					
Retail shop (in the local market)					
Remittances from abroad					
Remittances from w					
Shop/house rent (Rs.)					
Land/livestock/machinery leased/rented out (Rs.)					
Govt. Social Protection(Rs.)					
Local Philanthropy (Rs.)					
Relief/Reconstruction compensation (Rs.) provided					
Any other source (Rs.)					

900 Household Expenditure (Rs. in last 12 months)

901Food	902Clothing/shoes	903Housing (rent/maintenance)	906Utilities	904Healthcare	905Education
907Social Functions	908Transport	909Remittances	910Cash/Gifts ¹⁸	911Other	

1000 Household Assets (write number and value)

Ref.#	Assets	#	Value in (Rs.)	Ref.#	Assets	#	Value in (Rs.)
1001	Land (acres)			1018	Computer (#)		
1002	Fruits trees (#)			1019	Mobile phone (#)		
1003	Forest trees (#)			1020	House		
1004	Large animals (#)			1021	Animal Sheds		
1005	Small animals			1022	Other structure		
1006	Poultry birds (#)			1023	Sewing machine		
1007	Tractor (#)			1024	TV		
1008	Thresher (#)			1025	VCR/CD Player		
1009	Car/jeep			1026	Refrigerator		
1010	Motorcycle			1027	Washing machine		
1011	Bicycle			1028	Generator		
1012	Cart/Trolley			1029	Fans		
1013	Radio/Tap Recorder etc.			1030	Shop/business		
1014	Tube well/pump			1031	Jewellery		
1015	Total values of other electrical appliances (iron, toaster etc) (Rs.)			1032	Savings (Rs.) in banks		
1016	Total value of farming tools (Rs.)			1033	Loans given to others (Rs.)		
1017	Total value of furniture (Rs.)			1034	Total cash in hand (Rs.)		
				1035	Other assets		

¹⁸ Money given to other as gift or support in time of needs (not included loans given to others)

1100 Assets Acquired and Disposed or Sold (in the Last 12 Months)

1101 Assets Purchased (Rs.) _____			1105 Assets Sold (Rs.) _____		
1102 Loan	1103 Cash/Saving	1104 Gift	1106 Meet Expenditure	1107 Repay Loan	1108 Purchase Other Asset /Any Other

1200 Loans Taken (in last 12 months) and Outstanding Debt (Rs.)

Friends/Relatives (Rs.)		Shopkeepers (Rs.)		Banks (Rs.)	
1201 Amount taken	1202 Amount owed	1203 Amount Taken	1204 Amount Owed	1205 Amount Taken	1206 Amount Owed
NGOs (Rs.)		Community Org. (Rs.)		Others (Rs.)	
1207 Amount Taken	1208 Amount Owed	1209 Amount Taken	1210 Amount Owed	1211 Amount Taken	1212 Amount Owed

1300 Use of Loans (Rs.)

1301 Land	1302 Livestock	1303 Machinery	1304 Farm Inputs	1305 Business	1306 Housing
1307 Consumption	1308 Social Functions	1309 Health Care	1310 Education	1311 Repay Loans	1312 Other Uses

1400 Housing Facilities (put X where appropriate)

House Structure	Water Supply	Latrine	Drainage	Electricity	Fuel/Energy
1401 Pa cca ____	1405 Piped ____	1409 Inside ____	1412 Yes ____	1414 Yes ____	1416 Gas ____
1402 Katcha ____	1406 Canal ____	1410 Outside ____	1413 No ____	1415 No ____	1417 Wood ____
1403 P&K ____	1407 Well ____	1411 Open field			1418 Kerosene ____
1404 Rooms (No.) ____	1408 Other (specify) ____				1419 Other ____

1500 Major Constraints/Problems (appropriate code)

1501 Education ____	1502 Health care ____	1503 Water Supply ____	1504 Drainage ____
1505 Street Pavement ____	1506 Transport ____	1507 Fuel Supply ____	1508 Electricity ____
1509 Income (Poverty) ____	1510 Jobs/Employment ____	1511 Savings ____	1512 Access to Credit ____
1513 Social Cohesion ____	1514 Organisation ____		

Note: Rank each problem from 0 to 4, where 0=no problem; 1=slight problem; 2=serious problem; 3=very serious problem and 4= not sure.

1600 Credit Requirement next year

Required (put X)	Purpose (put X)	Amount Required (Rs.)	Preferred provider (put X)
1601 Yes ____	1603 Farm inputs ____	1610	1616 Friends/relatives ____
1602 No ____	1604 Business ____	1611	1617 Shopkeeper ____
	1605 Assets purchase ____	1612	1618 Bank ____
	1606 Consumption ____	1613	1619 NGOs ____
	1607 Education ____	1614	1620 Community Org. ____
	1608 Social Functions ____	1614	1621 Other (specify) ____
	1609 Other (specify) ____	1615	

2. HOUSEHOLD QUESTIONNAIRE (for Women)

Name of Enumerator : _____
Name of UC : _____

Date of Enumeration _____
Name of Ghot/Village _____

100 Identification of the Respondent

101 Household Number	102 Name of Male Respondent	103 Relationship with Male Respondent	104 Age (years)	105 Literacy	106 Primary Activity	107 Secondary Activity
----------------------	-----------------------------	---------------------------------------	-----------------	--------------	----------------------	------------------------

Note: Write the appropriate code under 105 to 107

Literacy Code: Not Literate = 1; Literate = 2; Primary = 3; Middle = 4; Matric = 5 Post-Matric = 6
Work Status/Occupation/Activity Code: Own Farming = 1; Farm Labour = 2; Off-farm skilled labour = 3;
Off-farm unskilled labour = 4 Govt. Job = 5; Pvt. Job = 6; Business = 7; Student = 8; Other work = 9;
Unemployed = 10 Old/handicap = 11, Household Work = 12, Child/infant (under 5 years) = 13

1500 Major Constraints/Problems (Appropriate Code)

1501 Education ____	1502 Health care ____	1503 Water Supply ____	1504 Drainage ____
1505 Street Pavement ____	1506 Transport ____	1507 Fuel Supply ____	1508 Electricity ____
1509 Income (Poverty) ____	1510 Jobs/Employment ____	1511 Savings ____	1512 Access to Credit ____
1513 Social Cohesion ____	1514 Organisation (CO) ____		

Note: Rank each problem from 0 to 4, where 0=no problem; 1=slight problem; 2=serious problem
3=very serious problem and 4= not sure.

1600 Credit Requirement Next Year

Required (put X)	Purpose (put X)	Amount Required (Rs.)	Preferred provider (put X)
1601 Yes ____	1603 Farm inputs ____	1610	1616 Friends/relatives ____
1602 No ____	1604 Business ____	1611	1617 Shopkeeper ____
	1605 Assets purchase ____	1612	1618 Bank ____
	1606 Consumption ____	1613	1619 Projects/NGOs ____
	1607 Education ____	1614	1620 Community Org. ____
	1608 Social Function ____	1614	1621 Other (specify) ____
	1609 Other (specify) ____	1615	

1700 Decision-Making At Household Level (Write Appropriate Code)

1701 Household Expenditures ____	1702 Children's Education ____	1703 Children's Marriages ____	1704 Assets Purchase ____
1704 Asset Sale ____	1705 Take Loan(s) ____	1706 Utilise Loan (s) ____	1707 Family Planning ____
1708 Work Outside Household ____	1709 Child Rearing ____	1710 Access to Health ____	1711 CO Membership

Note: Put Appropriate Code in the Above, i.e., 1= Men Only 2= Mainly Men 3= Women Only 4= Mainly Women 5= Both Men and Women Equally

3. VILLAGE QUESTIONNAIRE

Name of Enumerator : _____
Name of UC : _____

Date of Enumeration _____
Name of Ghot/Village _____

1800 Village Infrastructure

Infrastructure	Yes	No	Infrastructure	Yes	No	Infrastructure	Yes	No
Electricity	1801	1802	Piped Water	1809	1810	Drains	1815	1816
Telephone	1803	1804	Tubewell	1811	1812	Cobbled Path	1817	1818
Mobile	1805	1806	Hand Pump	1813	1814	Shops/Market	1819	1820
Internet	1807	1808						

1900 Distance to Infrastructure and Services (km)

Infrastructure /Service	Code	Distance (KM)	Infrastructure/Service	Code	Distance (KM)
Metalled Road	1901		Govt Primary School (M)	1918	
Bus/Wagon Stop	1902		Govt Primary School (F)	1919	
Railway Station	1903		Govt Primary School (Mix)	1920	
Local Mandi/Market	1904		Govt Middle School (M)	1921	
Factory	1905		Govt Middle School (F)	1922	
Post Office	1906		Govt Middle School (Mix)	1923	
PCO	1907		Govt High School (M)	1924	
Bank	1908		Govt High School (F)	1925	
Agriculture Office	1909		Govt College (M)	1926	
Veterinary Office	1910		Govt College (F)	1927	
Dispensary	1911		Govt Library	1928	
BHU/RHC	1912		Private Primary School	1929	
Medical Store	1913		Private Middle School	1930	
Private Doctor's clinic	1914		Private High School	1931	
Lady Health Worker/Visitor	1915		Private College	1932	
NGO/MFI	1916		Private Library	1933	
Utility Store	1917		Internet café	1934	

2000 Village Natural Resources

2001 Maj Cereal Crops	2002 Maj Fodder crops	2003 Major Vegetables	2004 Major Fruits	2005 Forest Trees
1: _____	1: _____	1: _____	1: _____	1: _____
2: _____	2: _____	2: _____	2: _____	2: _____
3: _____	3: _____	3: _____	3: _____	3: _____
4: _____	4: _____	4: _____	4: _____	4: _____
5: _____	5: _____	5: _____	5: _____	5: _____
2006 Major Livestock	2007 Irrigation water	2008 Drinking water	2009 Common land	2010 Any other (specify)
1: _____	1: _____	1: _____	1: _____	1: _____
2: _____	2: _____	2: _____	2: _____	2: _____
3: _____	3: _____	3: _____	3: _____	3: _____

3000 Village Prices (rates)

	1	2	
Code	Item	Local Unit of Measurement	Price Per Local Unit (Rs.)
3001	Wheat grain		
3002	Wheat Flour		
3003	Rice		
3004	Rice Flour		
3005	Maize/Corn		
3006	Pulses (average price of different pulses in the area)		
3007	Millets		
3008	Barley		
3009	Wheat/barley straw		
3011	Rice Straw		
3012	Maize Straw		
3013	Vegetables (average price of all different vegetables)		
3014	Cotton		
3015	Cotton Straw		
3016	Green Fodder		
3017	Sugarcane		
3018	Mango		
3019	Banana		
3020	Lemon		
3021	Oranges		
3022	Guava		
3023	Date Palms		
3024	Grapes		
3025	Apple		
3026	Apricots		
3027	Persimmon		
3028	Pomegranate		
3029	Peaches		
3030	Walnuts		
3031	Pears		
3032	Other fruits		
3033	Beef		
3034	Mutton		
3034	Poultry		
3035	Eggs		
3036	Fish		
3037	Oil/Fats		
3038	Milk		
3039	Sugar		
3040	Tea		
3041	Firewood/fuelwood		
3042	Timber		

4000 Community Organisations Statistics

Men CO(s)	Women CO(s)	Men CCBs	Women CCBs	Other Welfare Society
4001Yes___	4004Yes___	4016Yes___	4019Yes___	4010Yes___
4002No___	4005No___	4017No___	4020No___	4011No___
4003Member Households _____	4006Member Households	4018Member Households	4021Member Households	4012Member Households

References

1. Coleman Gilroy, 2000, Research Methods Course Manual, Aga Khan Rural Support Programme, Monitoring and Evaluation Department, Pakistan
2. Coleman Gilroy, 2001, Data Analysis Course Manual, Aga Khan Rural Support Programme, Monitoring and Evaluation Department, Pakistan
3. Government of Pakistan, Finance Division, Economic Survey 2005-06
4. Government of Pakistan, Statistics Division, Pakistan Social and Living Standards Measurement Survey (2004-05)
5. Government of Pakistan, Statistics Division, District Census Report of Larkana, 1998
6. Mahmood Hasan Khan, 2004, Methods of Assessment of Rural Poverty, Projects and Programme Impact: A Handbook for Practitioners in Rural Support Programmes

About the Authors

Sarmad Khan has a diverse working experience with public sector organisations and with RSPs. He started his professional career with Govt of Pakistan in 1987. He had served in various capacities in Planning and Development Department (P&D). He then went on to head the MER section of Sarhad Rural Support Programme (SRSP) for eight years. In addition to this, Mr. Khan has also provided consulting services to different organizations with special focus on strategy formulation for poverty targeting and programme evaluations. Currently he serves as the MER specialist of Rural Support Programme Network (RSPN). His academic qualifications include a degree in Development Economics from University of Leeds UK (1993-4) and a master degree in Economics from Peshawar University Pakistan (1984-5).

Fazal Ali Saadi acquired a Master's degree in Economics from the University of Karachi in (2002). He started his career as lecturer in Karakoram International University (KIU) Gilgit, worked with Pakistan Bait ul Mal (PBM) and then worked for Aga Khan Rural Support Programme (AKRSP). He joined Rural Support Programme Network (RSPN) in 2007 as Rural Economist. He has extensive experience of working in Socio-Economic Baseline and Impact Assessment Studies. He also co-authored a number of socio-economic baseline surveys for different RSPs in Pakistan.

About Punjab Rural Support Programme (PRSP)

Punjab Rural Support Programme (PRSP) is dedicated to reduce poverty in Rural Punjab through its tested model of participatory community driven rural development model. Established in 1998 it operates in 20 districts of Punjab. Its objective is to foster a framework of broad-based grass roots institutions in the form of viable Community Organisations (COs) so that these Community organisations (COs) are able to undertake various development activities for improving their quality of life. Communities would become involved with needs assessment, prioritization of micro projects and creation of community based action plans. As of December 2007 Punjab Rural Support Programme (PRSP) has been able to organise 144,867 women and 221,037 men around 22,214 Community Organisations (COs).

About the Rural Support Programmes Network

The RSP Network (RSPN) was registered in 2001 under Pakistan's Companies Ordinance (1984) as a non-profit company by the Rural Support Programmes (RSPs) of Pakistan. RSPN is a network of ten RSPs. The RSPs involve poor communities (mainly but not exclusively rural) in improved management and delivery of basic services through a process of social mobilization. RSPN is a strategic platform for the RSPs, providing them with capacity building support and assisting them in policy advocacy and donor linkages. Currently the RSPs have a presence in 93 of the country's 140 districts, stretching from the mountainous north to the central plains and down to the southern coastline. (Including FATA/FANA) The RSPs collectively worked with a rural membership of community organizations of 1.2 million rural households.



RURAL SUPPORT PROGRAMMES NETWORK (RSPN)

House No 7, Street 49, F-6/4, Islamabad

Tel: 92-51-2821736, 2826792, 2829556

Fax: 92-51-2829115

Web: www.rspn.org