

**Impact Assessment of Community Investment Fund (CIF)
under the Union Council Based Poverty Reduction Program (UCBPRP), Government of Sindh**



Design & Print:

Cover Photograph by SRSO

Reported by: SUKKUR IBA

Project Management: Dr. Waheed Ali Umrani (SIBA-University), Dr. Pervaiz Memon (SIBA-University)

Every effort has been made to verify the accuracy of the information contained in this document. All information was deemed to be correct as of April 2017. The contents of this publication are the responsibility of Sukkur IBA University-ORIC Department. Nevertheless, SIBA-University cannot accept responsibility for the consequences of its use for other purposes or in other contexts.

© 2017 Sukkur Institute of Business Administration University (SIBA-Uni).All Rights Reserved

Disclaimer: This Publication is made possible with the Sukkur IBA University and Sindh Rural Support Origination (SRSO) joint efforts. The content is the sole responsibility of the SIBA University and does not necessarily reflect the views of the Government of Sindh (GoS).

Impact Assessment of Community Investment Fund (CIF)

Under the Union Council Based Poverty Reduction Programme
Economic and Social empowerment of Managed Poor Rural women under Social Mobilization
Districts: Kashmore, Jacobabad & Shikarpur

Research Team & Consultant

Consultant: **Sukkur Institute of Business Administration University**

Client: **Sindh Rural Support Organization**

Research Assignment: **Impact Assessment of Community Investment Fund (CIF) under the Union Council Based Poverty Reduction Program (UCBPRP), Government of Sindh**

Study Areas: **Shikarpur, Jacobabad, Kandhkot-Kashmore and Khairpur Mirs**

Research Team: **Dr. Waheed Ali Umrani, Dr. Pervaiz Ahmed Memon, and Muhammad Ramzan**

Art Designing and Formatting: Irfan Ali Memon

Executive Summary

This research report presents the findings of the study conducted to assess the impact of Community Investment Fund (CIF), an intervention made by the Sindh Rural Support Organization (SRSO) under the Union Council Based Poverty Reduction Program (UCBPRP) funded by the Government of Sindh. CIF is a community-managed and revolving fund, aimed at enhancing the living standard and empowering poorest women. Currently, CIF is operated in Shikarpur, Kashmore-Kandhkot and Jacobabad districts of Sindh province. It has helped 85,000 women beneficiaries. So far 617 million rupees have been revolved among 50,000 women.

This study is an effort to assess the impact of the said intervention by an independent organization (third party) and communicate the results to stakeholders and donors. The study has specific objectives of measuring the graduation level of households (women beneficiaries) in terms of poverty using poverty scorecard and assessing socio-economic changes such as mobility of rural women, living standard, and changes in education and health of children of the beneficiaries. To measure the graduation level in terms of poverty, a poverty scorecard is used. The same poverty scorecard was used to identify the target beneficiaries of the intervention. To understand the socio-economic changes, a questionnaire used in some earlier studies of the same nature is adopted and used in this study with the final consent of the client. A sample of 2562 beneficiaries, the treatment group, randomly selected from Shikarpur, Jacobabd and Kandhkot-Kashmore districts of Sindh where the questionnaires were administered in personal meetings. In order to draw a sample of 2562 respondents; 10 percent VOs (village organizations) from every district were selected. District wise distribution of the sample has been given in the following table.

District	No of VOs	50% Beneficiaries	No. of Talukas
Shikarpur	79	1,183	04
Kandhkot-Kashmore	40	564	03
Jacobabad	49	815	05
Total	168	2,562	12

Besides the CIF beneficiaries only, the sample also included the beneficiaries who have availed both CIF and BISP (Benazir Income Support Program). In order to assess the impact of this intervention, a control group of 500 respondents, non-CIF beneficiaries, from Jacobabad and Khairpur districts is used as well. This control group included the respondents who have availed neither CIF nor BISP and those who have availed only BISP.

Based on the results of a survey on poverty scorecard tool, a significant graduation is observable on a cumulative basis for the beneficiaries of CIF plus BISP and CIF only as evident in the following table. The graduation in the following table is reported from first three bands (0-11, 12-18, and 19-23) to higher bands of 24-plus.

Sr#	Groups	Graduation Rate
1	CIF +BISP	70.58%
2	CIF only	68%
3	BISP only	14.35%
4	Neither BISP nor CIF	13.85%

The higher graduation of treatment group (CIF only and CIF plus BISP) than the control group (BISP only and neither CIF nor BISP) asserts that the intervention of community investment fund has been successful in reducing the poverty among the targeted beneficiaries. As per the pre-intervention PSC scores, 55 percent of the beneficiaries were in band-I (0-11) and 45 percent were in band-II (12-18). As per new scores (post-intervention) now there remains only the 5 percent respondents in the band- I and 95 percent of the respondents have graduated from band-I (0-11) to higher bands. Similarly from band-II now 14 percent remains in band-I and band-II and 86 percent have graduated to higher bands. Considering first 03 bands as the poor, the overall graduation rate from these 03 bands to higher bands is 68 percent for CIF only and 70.58 percent for CIF and BISP. A Smaller percentage of graduation is visible among the control groups of BISP only and neither BISP nor CIF. This graduation of control group can be attributed to generally improving economic conditions of the country.

The results of second survey tool aimed at measuring the impact of the intervention on socio-economic changes of the beneficiaries suggest that the said intervention has also resulted in

the empowerment of women (beneficiaries). Significant positive impact of CIF is witnessed on other socio-economic indicators of the targeted beneficiaries. These indicators include higher average income better intake of healthy food, more number of pakka houses, and better participation in household decisions such as incomes, expenditures, children's education, sale, purchase, marriage decisions of children is reported for the beneficiaries of CIF (treatment group) than non-beneficiaries (control group).

Women mobility and participation in the electoral process and social gatherings are also reported to be better for CIF beneficiaries than non-CIF beneficiaries. Targeted beneficiaries consciousness regarding the development of their villages and availing routine immunization has also increased as they approach more to NGOs and governmental organizations than the non CIF beneficiaries for the development of their villages and using routine immunizations. Targeted beneficiaries involvement in decision making regarding the availing of CIF is also witnessed. Assets creation and their use for income generation are also reported to be higher for CIF beneficiaries. Furthermore, the overall quality of life is reported to be improved by the CIF beneficiaries.

The findings high graduation rate from extreme poverty to higher levels of vulnerable poverty (band-IV and above) and improved socio-economic conditions suggest that the intervention of the community investment fund (CIF) has been successful in achieving its objectives. The results of this study further warrant the continuity of this program and its extension to other districts such as Khairpur, where the PSC activity has already been completed. However, its continuity and extension are recommended to be coupled with an increase in the amount of revolving fund for beneficiaries, equipping the beneficiaries with some skills and training in agri-entrepreneurship and providing them with the advisory services to ensure the proper and productive use of the fund. To better understand the socio-economic impact of this intervention it is recommended also to conduct socio-economic survey also before introducing the intervention.

Contents

Research Team & Consultant.....	0
Executive Summary.....	0
Tables	5
Figures.....	7
Abbreviations & Acronyms	9
1. Introduction	13
1.1 Scope and Significance of Study.....	16
1.2 Objectives of the Study	16
2. Methodology.....	17
2.1. Data Collection Method and Sampling	18
2.2. Instrument for Data Collection	20
3. Profile of Sample Households Survey Results	20
3.1. Respondents as per District	20
3.2. Demographics of Respondents	21
3.2.1. Marital Status:.....	21
3.2.2. Age	22
3.2.3. Average CIF Loan Amount.....	23
3.2.4. CIF Loan Cycle of Respondents:	24
3.2.5. Profession/Occupation of Respondents	24
4. Assessment of Poverty Score Card	25
5. Measure of the economic changes after CIF at the household level	30
5.1. Sources of Respondents' Household Income	30
5.2. Average Weekly Food Consumption by Respondent Households.....	31

5.3.	Type of the Respondent’s Shelter	32
6.	The involvement of rural women in the decision making process at the household level	33
6.1.	Women Decision making role on Household Income and Expenditure Matters	33
6.2.	Women Decision Making Role on Children’s Education Matters	34
6.3.	Women’s Decision Making Role in Purchase or Sale of Household Assets	36
6.4.	Women’s Decision-Making Role in Accessing CIF from VO	37
6.5.	Women’s Decision-Making Role in Utilizing Borrowed Money Themselves.....	38
6.6.	Women’s Consultation with their Husbands about Marriage of their Children.....	39
7.	Mobility of rural women from the villages to urban areas for various reasons.....	40
8.	Asset creation and sustainability of livelihood sources as well as options	46
9.	Productive linkages created with Govt., NGOs and other stakeholders that contribute for the institutional capacity building (At Village Level)	52
10.	Measure the significant changes take place in education and health of children at the household level after initiation of income generation activities.....	55
11.	Current status of Routine Immunization, Polio & Vaccination of Pregnant Women before formation of CO/VO/LSO and after it	56
12.	Measure the overall change occurred in result of community investment fund’s intervention at the household level	59
13.	Conclusion & Recommendations.....	65
14.	References	67
	Annexure A: Socio-Economic Factors Questionnaire	68
	Annexure B: Socio-Economic Factors Questionnaire	70
	Annexure C: Poverty Score Card Questionnaire.....	72

Tables

Table 1 - District-wise distribution of CIF Beneficiaries	15
Table 2 - Distribution of Selected Village Organizations	15
Table 3 - District-wise Distribution of Randomly Selected VOs and CIF Beneficiaries	16
Table 4 - District-wise Distribution of Respondents (Percent)	17
Table 5 - Marital Status of the Respondents (Percent)	19
Table 6 - Age of the Respondents (Percent)	20
Table 7 - Average CIF Loan Amount.....	21
Table 8 - Distribution of CIF Loan Cycles by Two Groups of Respondents	21
Table 9 - Profession/Occupation of Respondents by Respondent Group (Percent)	22
Table 10 - Definition of Bands of PSC	22
Table 11 - CIF+BISP (PSC)	23
Table 12 - CIF Only (PSC).....	24
Table 13 - BISP Only	25
Table 14 - Neither BISP nor CIF	26
Table 15 - Graduation Rate of Four Groups.....	26
Table 16 - Sources of Respondents' Household Income by Respondent Group	28
Table 17 - Average Weekly Food Consumption by Respondent Households	29
Table 18 - Type of the Respondent's Shelter.....	29
Table 19 - Women Decision-making Role on Household Income and Expenditure Matters	31
Table 20 - Women Decision Making Role on Children's Education Matters.....	32
Table 21 - Women's Role in Purchase or Sale of Household Assets (Percent).....	33
Table 22 - Women's Decision-Making Role in Accessing CIF from VO	34
Table 23 - Women's Decision-Making Role in Utilizing Borrowed Money Themselves.....	36
Table 24 - Women's Consultation with their Husbands about Marriage of their Children	37
Table 25 - Women's Purchases of Dresses (Percent)	38
Table 26 - Women's Decision Making Role in Purchasing Utensils (Percent)	39
Table 27 - Women's Decision-Making Role in Purchase of Gold/Jewelry Items (Percent)	40

Table 28 - Women free to go out and visit their relatives with the permission of their family head (Percent).....	41
Table 29 - Women Participation in Electoral Process (Percent).....	42
Table 30 - Women participation in the meetings of social gatherings/events (Percent)	43
Table 31 - Assets available at home (Percent).....	45
Table 32 - Purchase of any asset in last two years/after financial grant by women (Percent).....	47
Table 33 - Means of Asset Purchased (Percent)	48
Table 34 - Average Income Generated by Women Beneficiaries from Asset(s) in last two years	48
Table 35 - Support for Community Development from Govt. or NGOs (Percent)	50
Table 36 - Support from Government and NGOs (Percent)	51
Table 37 - Respondents' Children's health compare to last two years (Percent)	52
Table 38 - Facility of Polio & Vaccination for pregnant woman (Percent)	53
Table 39 - Utilization of Polio & Vaccination Facility (Percent)	54
Table 40 - Facility of Polio & Vaccination before formation of CO/VO/LSO (Percent).....	55
Table 41 - Utilization of Polio & Vaccination Facility before formation of CO/VO/LSO (Percent)	56
Table 42 - CIF result in sustainable increase in household income (Percent)	57
Table 43 - Eating Pattern of Family of Respondents (Percent).....	58
Table 44 - Eating Status of Respondents in last two years/before getting CIF (Percent)	60
Table 45 - Status of family's health now or earlier in last two years/before getting CIF (Percent)	61
Table 46 - Effect on overall quality of life of respondents after getting CIF (Percent).....	62

Figures

Figure: 1 - Data Collection.....	Error! Bookmark not defined.
Figure: 2 - Training of Enumerators	16
Figure: 3 - District-wise Distribution of Respondents (Percent).....	18
Figure: 4 - Marital Status of the Respondents (Percent)	19
Figure: 5 Age of the Respondents (Percent).....	20
Figure: 6 - Distribution of CIF Loan Cycles by Two Groups of Respondents.....	21
Figure: 7 - Graduation Rate of Four Groups	27
Figure: 8 - Economic Changes after interventions.....	27
Figure: 9 - Status of House	30
Figure: 10 - Women Decision Making Role on Household Income and Expenditure Matters	31
Figure: 11 - Women Decision-Making Role on Children’s Education Matters	32
Figure: 12 - Women Empowerment in Decision Making.....	33
Figure: 13 - Women’s Decision-Making Role in Purchase or Sale of Household Assets (Percent)	34
Figure: 14 - Women’s Decision-Making Role in Accessing CIF from VO.....	35
Figure: 15 - Women’s Decision-Making Role in Utilizing Borrowed Money Themselves	36
Figure: 16 - Women’s Consultation with their Husbands about Marriage of their Children ..	37
Figure 17 - Mobility of Rural Women	37
Figure: 18 - Women’s Purchases of Dresses (Percent).....	38
Figure: 19 - Women’s Decision Making Role in Purchasing Utensils (Percent).....	39
Figure: 20 - Women’s Decision-Making Role in Purchase of Gold/Jewelry Items.....	40
Figure: 21 - Women free to go out and visit their relatives with the permission of their family head (Percent).....	41
Figure: 22 - Women Participation in Electoral Process (Percent)	42
Figure: 23 - Women participation in the meetings of social gatherings/events (Percent)	43
Figure: 24 - Assets available at home (Percent)	46
Figure: 25 - Purchase of any asset in last two years/after financial grant by women (Percent)	47
Figure: 26 - Means of Assets Purchased (Percent)	48

Figure: 27 - Average Income Generated by Women Beneficiaries from Asset(s) in last two years	49
Figure: 28 - Support for Community Development from Govt. or NGOs (Percent)	50
Figure: 29 - Support from Government and NGOs	51
Figure: 30 - Respondents' Children's health compare to last two years (Percent)	53
Figure: 31 - Facility of Polio & Vaccination for pregnant woman (Percent)	54
Figure: 32 - Utilization of Polio & Vaccination Facility (Percent)	55
Figure: 33 - Facility of Polio & Vaccination before formation of CO/VO/LSO (Percent)	55
Figure: 34 - Utilization of Polio & Vaccination Facility before formation of CO/VO/LSO (Percent)	56
Figure: 35 - CIF result in sustainable increase in household income (Percent)	57
Figure: 36 - Eating Pattern of Family of Respondents (Percent)	59
Figure: 37 - Eating Status of Respondents in last two years/before getting CIF (Percent)	60
Figure: 38 - Status of family's health now or earlier in last two years/before getting CIF (Percent)	61
Figure: 39 - Effect on overall quality of life of respondents after getting CIF (Percent)	62

Abbreviations & Acronyms

Abbreviations & Acronyms	
AKRSP	Aga Khan Rural Support Programme
BISP	Benazir Income Support Programme
CIF	Community Investment Fund
CO	Council Organization
COs	Community Organisations
IAS	Impact Assessment Study
LSO	Local Support Organisation
MIP	Micro Investment Plan
NGO	Non-Governmental Organization
NRSP	National Rural Support Programme
PRSP	Punjab Rural Support Programme
PSC	Poverty Scorecard
RSP	Rural Support Programme
SRSO	Sindh Rural Support Organisation
SRSP	Sarhad Rural Support Programme
UCBPRP	Union Council Based Poverty Reduction Program
VO	Village Organization
WO	Women Organisation

1. Introduction

In 1982, the Aga Khan Rural Support Programme (AKRSP) was initiated in Pakistan by the Aga Khan Foundation (AKF). AKRSP had two objectives: 1) to contribute to the improvement of the quality of life of poor people of Gilgit Baltistan and Chitral BC), and 2) to develop approaches which could be replicated in the other parts of Pakistan as well as in the Region. World Bank evaluations of AKRSP have clearly shown that within the first 10 years, AKRSP was able to contribute to making twice as much the real income of the rural households of GBC. AKRSP, under the leadership of Mr. Shoaib Sultan Khan, adopted the social mobilization strategy first devised and tested by Dr. Akhter Hameed Khan at the Comilla Project in the 1960s in the former East Pakistan (now Bangladesh). The key element of this strategy was to seek rural community's willingness to foster their own organizations that were inclusive, democratic, transparent and self-directed. Within four-five years, AKRSP mobilized over 90% of the rural communities to foster their own Village Organisations (VOs). A little later, separate Women's Organisations were also set up. In the mid-2000s, AKRSP began the process of federating participatory VOs into representative Local Support Organisations (LSOs) at the Union Council level. By June 2016, AKRSP mobilized 114,000 households into 2,893 VOs and 2,171 WOs. AKRSP has also supported these VOs/WOs to foster 75 LSOs in GBC.

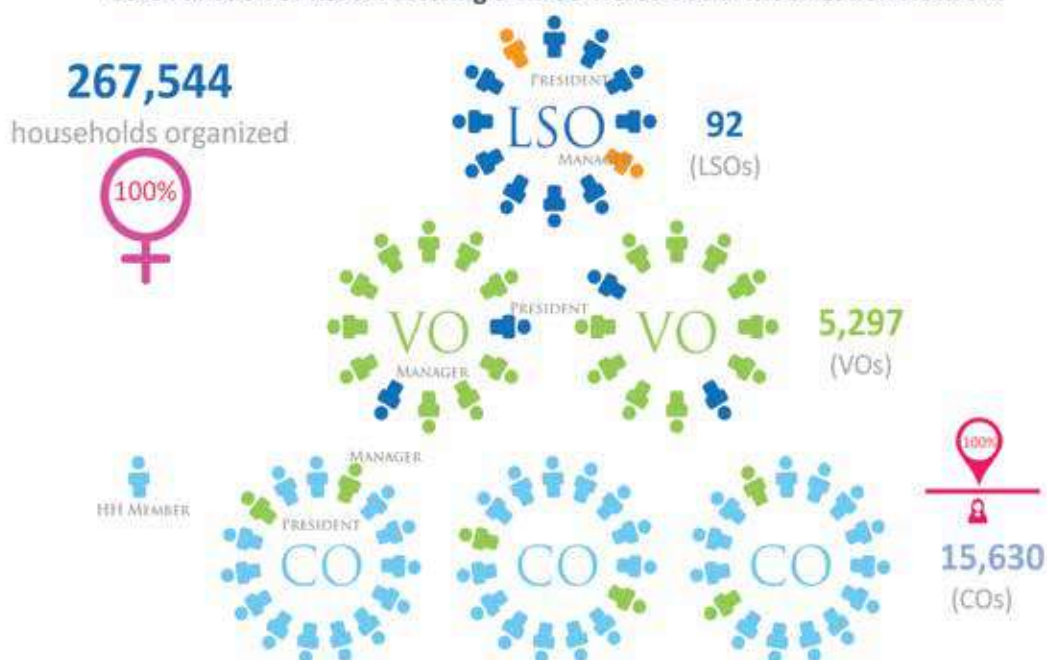
AKRSP's interventions in social and agriculture sectors had helped in improving the living conditions of the people, and the poverty rate in the area had also been brought down from 60% to 25%, May 28, 2008, #63). Replication process of AKRSP began in 1989 when the Government of Khyber Pakhtunkhwa agreed to the setting up of the Sarhad Rural Support Programme (SRSP). A few years later, in 1992, the Federal Government set up the National Rural Support Programme (NRSP). In 1998, the Government of the Punjab set up the Punjab Rural Support Programme (PRSP), and in 2003, the Government of Sindh supported the setting up of the Sindh Rural Support Organisation (SRSP). Today there are 11 RSPs operating in the country and working in 125 districts. These RSPs have mobilized 6.65 million households into 390,962 Community Organisations (COs) and 1,313 LSOs.

SRSO is not for profit organization having a presence in 12 districts of northern Sindh. The mandate of SRSO is to alleviate poverty, improve living standards and quality of life of people of northern Sindh. The strategy that SRSO follows is firmly based on the main RSP approach, i.e. to harness the people's own potential for self-development through fostering a network of people's own organizations. Outside agencies and organizations cannot reach out to each and every household. However, once the people are organized into their own institutions, reaching out to them, to assess their potential and then to provide required supported becomes possible. SRSO's strategy entails organizing rural communities into muhalla (neighborhood) level into Council Organization (COs) and then into a federation of these COs to Village

Organizations (VOs). These VOs are then agglomerated at the union council level into Local Support organization (LSOs).

SRSO has been undertaking various initiatives to support the organized members of the rural communities. In 2008, SRSO and the Government of Sindh entered into a partnership for the implementation of the Union Council Based Poverty Reduction Program (UCBPRP) in Shikarpur and Kashmore districts; district Jacobabad was added a little later. Key features of UCBPRP are: 1) only rural women are mobilized, organized and foster their own institutions at mohalla, village, and Union Council levels, 2) district-wise coverage, and 3) integrated set of interventions to improve rural people’s livelihoods and lives. Major interventions of UCBPRP include 1) undertaking a district-wise poverty assessment census of all rural households using the poverty scorecard (PSC), 2) social mobilization for fostering financially viable people’s own institutions (CO/VO/LSO), ensuring that the poor categories of households are included in the process, 3) capacity building of CO/VO/LSO leaders to successfully manage their own organizations, 4) preparing a micro-investment plan (MIP) for each CO member household wherein income-generating activities that the household can undertake on its own are identified, 5) provision of its income-generating grants to the poorest of poorest households as identified via PSC, 6) granting of Community Investment Fund to VOs that they themselves manage and provide small loans to fund CO members’ income-generating activities identified in MIPs, 7) small-scale community physical infrastructure schemes, 8) vocational training to the young men and women from CO members’ households, 9) micro health insurance to cover hospitalization, and 10) foster linkages with other Government of Sindh projects, e.g. education, low-cost housing, etc.

Core Function of RSPs: Fostering a Three-Tiered Social Mobilization Network



As SRSO is rural support organization, its key role is supposed to mobilize, organize and motivate the community to take part in the development activities. Further, it believes that social mobilization is pivotal to all activities and success and sustainability of the program related to rural development depend on it. This involves in creating a proactive community informed to their problems and capable of resolving them. To achieve objectives of CIF program, SRSO has adopted above mentioned three-tier social mobilization network model to form community organizations (COs) at the neighborhood level, village organizations (Vos) at village level and local support organizations (LSOs) at union council level. is a key intervention. CO is a group of 15-25 members and is an important forum for capitalizing the people's potential to take an active role in the management of development activities. COs ordinarily carry out activities such as household level development planning, training, savings, microcredit, and micro-investment. CO members meet on a fortnightly or monthly basis to discuss their plans and problems, thereby enhancing existing social capital and becoming more development oriented. VO has been introduced in the social mobilization approach and strategy. This is an umbrella organization having more than one COs in its fold. The objectives of VO are to: ensure capacity building of activists of member COs and participation of villagers in the decision making about the use of local resources, boost membership of at least 80 % village households in the COs and strengthen coordination with NGOs and Government organization. Lastly, Village Organization (VO) are further federated at union council level to form Local Support Organization (LSO). Federating COs into VOs and LSOs provides rural communities with the opportunity to mobilize their villages as well as entire union council. The LSOs, in particular, with their union council level structure, not only aggregate the collective requirements of its member villages but also form linkages with those external organizations and government line departments which best serve the developmental requirements of its communities. The power of social mobilization, therefore, provides poor communities with a unified vision and voice for availing resources and services which were previously inaccessible to them.

In prospects of three-tier social mobilization network model, SRSO has initiated CIF to provide a fund to marginalized and socially excluded groups and whose poverty score range 0 – 23. It complements the social mobilization process by ensuring the financial viability of the network of COs/VOs/LSOs since CIF is utilized and not consumed, and managed at the VO level. Objectives of CIF are to contribute to improve the livelihoods and lives of CO members and to empower the poor women. Currently, under UCBPRP, SRSO is implementing CIF in three districts of Shikarpur, Kandhkot-Kashmore, and Jacobabad. The members of these organizations are rural women. CIF fund is given by VOs to beneficiaries on the recommendation of COs based on PSC score (0 – 23). The CIF fund is for income generation activities and it is meant to be invested and not spent (N. Khan, 2011; Saadi, 2011). Under this initiative 85,000 members of COs of Shikarpur, Kandhkot-Kashmore and Jacobabad have accessed PKR 996 million under CIF out of which PKR 617 million have been revolved among 50,000 members in three districts.

SRSO has commissioned this study to assess the impact of CIF. The basic purpose of this exercise is to assess the impact that CIF has made on the lives of women members and their families.

1.1 Scope and Significance of Study

This impact assessment study (IAS) is conducted in three districts, i.e. Shikarpur, Kandhkot-Kashmore, and Jacobabad, where SRSO has implemented the UCBPRP funded by the Government of Sindh. A particular focus of IAS is on CIF. IAS aims to assess the impact of CIF on the livelihoods, standards of living, and empowerment of women who have availed themselves of CIF loans. IAS expects to forward robust evidence-based policy recommendations to SRSO and other stakeholders for their consideration. Evidence and recommendations from IAS will support policy makers to further improve CIF so that it can become more effective and sustainable. In addition to these, the study will help policymakers in making informed decisions about CIF. In particular, IAS will provide evidence about the involvement of rural women in decision making at the household level for pre-and-post SRSO social mobilization phases and measure the socio-economic changes at the household level.

1.2 Objectives of the Study

Besides the broader objective of assessing the impact of CIF, this IAS specifically aims to:

- Assess the involvement of rural women in the decision-making process at the household level before and after SRSO social mobilization phases
- Assess the mobility of rural women from the villages to urban areas before and after SRSO social mobilization and CIF disbursement for various purposes
- Measure the socio-economic changes before and after accessing CIF at the household level.
- Measure the asset creation and sustainability of livelihood sources
- Make comparison between BISP support and CIF at village/HH level in study to check the impact of CIF
- Measure the graduation level of household in terms of poverty using the poverty scorecard tool
- Measure productive linkages created with Government, NGOs and other stakeholders that contribute to the institutional capacity building (at VO/LSO Levels)
- Measure the significant changes take place in education and health of children at the household level after initiation of CIF funded income generation activities
- Assess current status of Routine Immunization, Polio & Vaccination of Pregnant Women before formation of CO/VO/LSO and after it

- Measure the overall change that occurred at the household level as a result of CIF

2. Methodology

This study was designed to assess the impact of Community Investment Fund (CIF) under the Union Council Based Poverty Reduction Program (UCBPRP) of Government of Sindh implemented by the Sindh Rural Support Organization (SRSO) in Shikarpur, Kandhkot-Kashmore, and Jacobabad districts. Impact assessment study (IAS) used the quantitative research approach to measure various objectives mentioned above. Quantitative assessment focuses on variables for which recall (reminiscence) data are easily attainable and largely reliable, and it may also apply to a comparison group, preferably quasi-experimental design control group, to provide the basis for associating changes with beneficiaries of intervention (Zaidi, Jamal, Javeed, & Zaka, 2007). A quantitative methodology makes use of statistical representations rather than textual pictures of the phenomenon (Kabungaidze, Mahlatshana, & Ngirande, 2013).

Following quasi-experimental design, there were two groups, i.e. 1) treatment group which consisted of beneficiaries of intervention CIF by SRSO, and 2) a control group which contained non-beneficiaries. The quasi-experimental design has been used for similar studies by many researchers including Khandker (1998), Coleman (1999), M. H. Khan (2004), Habib and Jubb (2015), and Bhuiya, Khanam, Rahman, and Nghiem (2015). IAS aims to measure the impact of CIF on women CO members in villages of three selected districts (Shikarpur, Kandhkot-Kashmore, and Jacobabad) by using poverty scorecard and socio-economic indicators tool. Treatment group includes CO member women who have received CIF at least twice under UCBPRP and control group includes non-beneficiaries (women) who had not received CIF from the two districts i.e. Shikarpur and Jacobabad.

2.1. Data Collection Method and Sampling

The primary survey method was used to collect data. The population for the study consisted of 50,000 women who have received CIF twice. Referring to sample size table of Krejcie and Morgan (1970), the sample size for this study was 2,520 out of 50,000 beneficiaries with 99% confidence level at 2.5% margin of error. The sample of 2,520 comprised treatment group, which involved both CIF and Benazir Income Support Program (CIF+BISP) beneficiaries and only beneficiaries of CIF (CIF Only). The sample was drawn from three selected districts i.e. Shikarpur, Kandhkot- Kashmore, and Jacobabad. Further, respondents of treatment (CIF beneficiary) group were selected through two stages after having a consultation with the client. At first stage, 10 percent of Village Organizations (VOs) from total 2,045 VOs in all three districts were selected - which constituted 205 VOs, i.e. 86 from Shikarpur, 74 from Kandhkot-Kashmore



Figure: 1 - Data Collection

and 45 from Jacobabad (see Table 1) - and then 50% beneficiaries (respondents) were selected from each VO because of their availability issue in respective villages.

Table 1 - District-wise distribution of CIF Beneficiaries

District	No. of CIF Beneficiaries	% of CIF Beneficiaries	Total No. of VOs
Shikarpur	21,000	42%	683
Kandhkot-Kashmore	18,000	36%	667
Jacobabad	11,000	22%	695
Total	50,000	100%	2,045

Table 1 also shows the district-wise distribution of CIF beneficiaries and VOs. There are 21,000 (42%), 18,000 (36%) and 11,000 (22%) CIF beneficiaries in Shikarpur, Kandhkot-Kashmore and Jacobabad, respectively.

Table 2 - Distribution of Selected Village Organizations

District	No of Selected VOs	% of Selected VOs	Method of Selection of VO
Shikarpur	86	42%	Every 8 th VO
Kandhkot-Kashmore	74	36%	Every 9 th VO
Jacobabad	45	22%	Every 15 th VO
Total	205	100	

Ten percent of VOs were selected for sampling, i.e. 205 VOs. These were then distributed to the districts in proportion to the percentage of CIF beneficiaries. Shikarpur has 42% of CIF beneficiaries; therefore, it has 42% of selected VOs, i.e. 86 VOs. Table 2 shows the district-wise distribution of the selected VOs. At the second stage, random sampling method was used to select every 8th, every 9th and every 15th VO from the list of total VOs in Shikarpur, Kandhkot-Kashmore and Jacobabad respectively (Table 3). Aforesaid, randomly selected sample of VOs from the study areas was based on following formula:

$$nth = \frac{N}{n}$$

nth = every *nth* object from the list of VOs in a district

N = Total number of VOs in a district

n = selected 10% of VOs from the total number of VOs in a district

Table 3 - District-wise Distribution of Randomly Selected VOs and CIF Beneficiaries

District	No of VOs	50% Beneficiaries	No. of Talukas
Shikarpur	79	1,183	04
Kandhkot-Kashmore	40	564	03
Jacobabad	49	815	05
Total	168	2,562	12

Using the above-mentioned formula, a total of 168 VOs were randomly listed from the three districts, i.e. Shikarpur 79, Kandhkot-Kashmore 40, and Jacobabad 49. Table 3 also shows that 2,562 CIF beneficiaries were selected according to their district-wise distribution.

As far as control (Non-CIF) group is concerned, a sample of 500 respondents in total was drawn from the profile list (provided by SRSO with their poverty scores) of non-CIF members. The non-CIF



Figure: 1 - Training of Enumerators

respondents refer to those who were in proximity of where CIF intervention was implemented (such as Jacobabad and Khairpur), but they did not benefit from UCBPRP.

2.2. Instrument for Data Collection

Two survey questionnaires were used as data collection tools, i.e., i) poverty scorecard, for measuring the graduation level of household in terms of poverty, and ii) a questionnaire, for assessing the other objectives (socio-economic changes, mobility of rural women, changes in education and health of children, etc.) of the study. The latter questionnaire is used in some earlier studies such as Pitt and Khandker (1998), Todd (2001), Zaidi et al. (2007), and M. H. Khan (2004). The questionnaire was adapted and refined according to objectives of this research. The questionnaire was finalized after the consent of the client. The finalized socio economic questionnaire was also translated into Sindhi for the understanding of enumerators and respondents. On the other hand, poverty scorecard tool in the Sindhi language was provided by the client. The same PSC tool was also used by the client to conduct baseline study in 2009.

In order to carry out field survey, five data collection teams were formed. Each team consisted of three female and one male enumerator. The enumerators were hired using in-house trained database of Sukkur IBA. After forming survey teams, a two-day training for enumerators was organized at Sukkur IBA. Each part of the questionnaire was discussed in order to clarify the questions. The training was conducted by a researcher from Sukkur IBA, who was an expert in quantitative research, and two SRSO resource persons, who interacted with survey teams and briefed them about the background of the project. After the first session of training, pilot testing was conducted by survey teams for gaining hands-on experience in filling questionnaire from the respondents in the field. Following one-day pilot testing, a debriefing session was organized in order to evaluate and mark mistakes and misunderstandings in filled questionnaires during pilot testing. In this session, trainers looked through some filled questionnaires and then clarified misunderstandings to enumerators. After the debriefing mock session was again conducted where the enumerators conducted interviews with each other. After the training of the enumerators, the data was collected.

3. Profile of Sample Households Survey Results

3.1. Respondents as per District

Table 4 and Figure 3 present the district-wise distribution of respondents by category of respondents.

Table 4 - District-wise Distribution of Respondents (Percent)

Respondents' Districts	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Shikarpur	53.20	31.10	-	-
Jacobabad	23.00	17.00	59.50	69.20
Kandhkot-Kashmore	23.80	51.90	-	-
Khairpur	-	-	40.5	30.80
Total	100%	100%	100%	100%

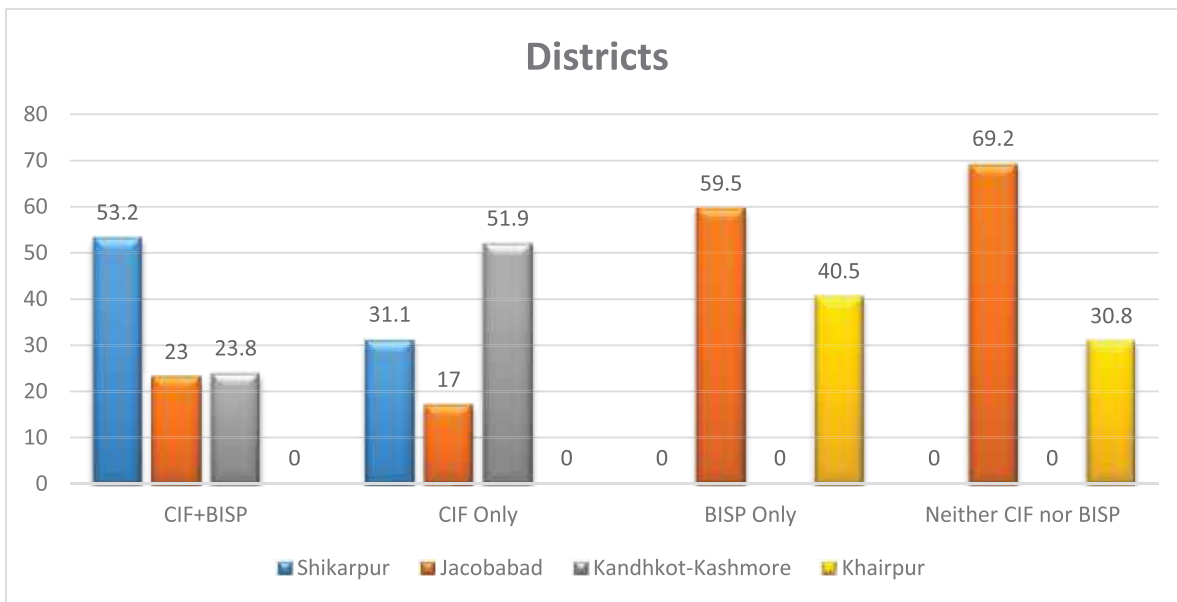


Figure: 2 - District-wise Distribution of Respondents (Percent)

3.2. Demographics of Respondents

3.2.1. Marital Status:

Table 5 shows the distribution of the marital status of the respondents. For the first group, who have availed themselves of both CIF and BISP; 95.3 percent respondents were married, 4 percent were a widow and only 0.7 percent were divorced. The second group of respondents in the present study was those who have availed themselves of CIF only. Under this group 94.7 percent were married, 0.9 percent were unmarried, 3.8 percent were a widow and 0.6 percent respondents were divorced. The third category of respondents comprised those who have availed themselves of BISP only. Under this category 90 percent of the respondents were married, 8.6 percent were a widow and 1.5 percent were divorced. The fourth category of respondents were those who have neither availed CIF nor BISP ever. Under this 88.3 percent were married, 0.4 percent were unmarried, 9.3 percent were a widow and 2.0 percent were divorced respondents.

These results are also provided in Table 5 and Figure 4 below.

Table 5 - Marital Status of the Respondents (Percent)

Respondents' Group	CIF+BISP1	CIF Only2	BISP Only3	Neither CIF nor BISP4	Total
Married	95.30	94.70	90.00	88.30	93.93
Unmarried	-	0.90	-	0.40	0.27
Widow	4.00	3.80	8.60	9.30	4.95
Divorced	0.70	0.60	1.50	2.00	0.85
Total	100%	100%	100%	100%	100%

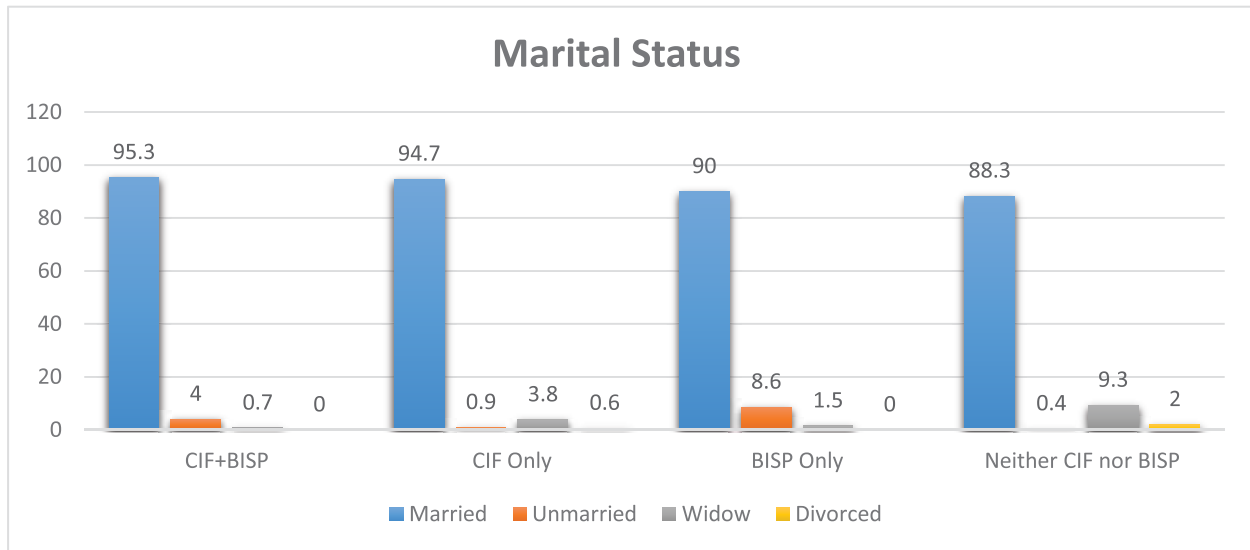


Figure: 3 - Marital Status of the Respondents (Percent)

3.2.2. Age

Table 6 shows the distribution of the age of the respondents. Under CIF+BISP for example, the majority of the respondents were from 29-39 years of age group with 37.7 percent, followed by 40-50 years of age group with 35.8 percent. The third largest age group under this category comprised those who aged in between 51-61 years with 16.6 percent. There were 4.7 percent respondents, who participated in the survey, with age group of 18-18 years. However, those who were aged 62 or above were 5.3 percent only.

Under the 'CIF only' category the percentage of participation in terms of age groups was 12, 35.5, 29.5, 14.8, and 8.3 for age groups of 18-28 years, 29-39 years, 40-50 years, 51-61 years and 62 or above respectively. Similarly, those who have availed 'BISP only' belonged to age groups of 18-28 years with 4.5 percent only, 29-39 years with 30 percent, 40-50 years with 73.5

¹ CIF+BISP = Beneficiaries/Respondents who have benefited from both CIF and BISP grants.

² CIF Only = Beneficiaries/Respondents who have benefited only from CIF.

³ BISP Only = Beneficiaries/Respondents who have benefited only from BISP grant.

⁴ Neither CIF nor BISP = Respondents who have not benefited either of them.

percent, 51-61 years with 21.2 percent and those who aged 62 and above were 6.3 percent only. Last, those who availed themselves of neither CIF nor BISP were 9.3 percent with age group of 18-28 years; 32 percent of 29-39 years of age; 32 percent of 40-50 years of age; 15 percent of 51-61 years of age and 10 percent of those who aged from 62 and above. Refer Table 6 and Figure 5.

Table 6 - Age of the Respondents (Percent)

Respondents' Age Group	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
18 to 28 Years	4.70	12.00	4.50	9.30
29 to 39	37.70	35.50	30.50	32.00
40 to 50 Years	35.80	29.50	37.50	32.80
51 to 61 Years	16.50	14.70	21.20	15.80
62 or Above	5.30	8.30	6.30	10.10
Total	100%	100%	100%	100%

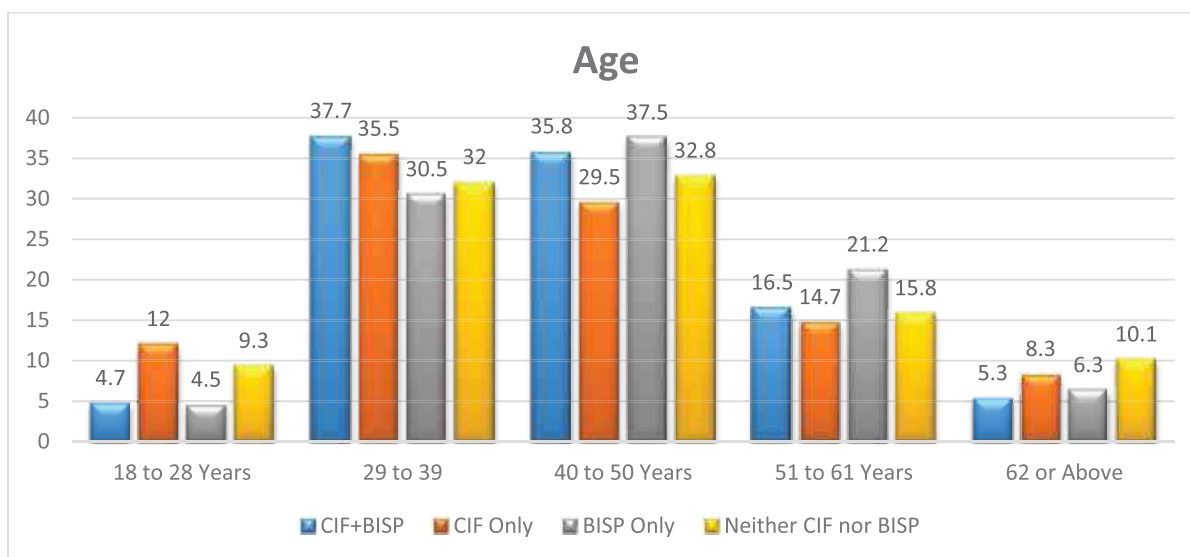


Figure: 4 Age of the Respondents (Percent)

3.2.3. Average CIF Loan Amount

VOs provide small CIF loans to CO member households to undertake income generation activities that the household members themselves can undertake. Average CIF loan size is about Rs 11,500. Table 7 below shows the average loan size for CIF only and both CIF_BISP beneficiaries is Rs. 11,397 and Rs. 11,721 respectively (see, Table 7).

Table 7 - Average CIF Loan Amount

CIF Grant	CIF+BISP	CIF Only
Average (Rs.)	11397	11721

3.2.4. CIF Loan Cycle of Respondents:

Two groups of respondents received CIF loans: CIF+BISP group and CIF only group. Table 8 shows the distribution of CIF loan cycle by the two groups of respondents. For CIF+BISP group, 72% of the respondents had availed themselves of two CIF loans. The respective figure for CIF only group was 60%. The respondents for the present study include those CO members who have minimally availed themselves of two loan cycles.

Table 8 - Distribution of CIF Loan Cycles by Two Groups of Respondents

CIF Loan Cycle	CIF+BISP Group	CIF Only Group
Loan Cycle Two	60.10	72.10
Loan Cycle Three	32.10	21.20
Loan Cycle Four	6.80	5.90
Loan Cycle Five	1.00	0.80
Total	100%	100%

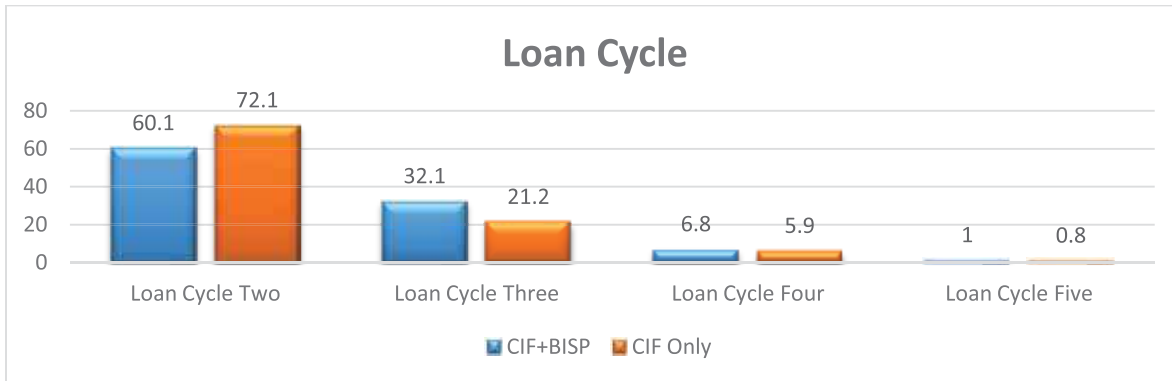


Figure: 5 - Distribution of CIF Loan Cycles by Two Groups of Respondents

3.2.5. Profession/Occupation of Respondents

This section presents information about the profession/occupation of respondents by four respondent groups. The largest category is the 'multiple works' (see, Table 9). This may well reflect that given the respondents are women, they undertake multiple duties, e.g. looking after their children, household work, and farm and non-farm work. Agriculture and livestock are the second and third top mentioned professions/occupations.

Table 9 - Profession/Occupation of Respondents by Respondent Group (Percent)

Respondents' Group	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Livestock	16.03	13.98	11.90	12.95
Agriculture	4.56	6.09	31.60	33.20
Fishing	0.07	0.24	-	-
Service	0.21	0.72	-	-
Labor	4.98	8.00	13.38	11.75
Small Enterprise	9.33	4.06	0.37	-
Other Work	6.48	2.51	0.74	0.41
Not Working	6.48	3.58	8.92	7.69
Multiple Work	51.86	60.81	33.08	34.00
Total	100%	100%	100%	100%

4. Assessment of Poverty Score Card

For the present study, we collected data from the 2562 respondents as a treatment group which included the CIF only beneficiaries and beneficiaries that availed both CIF and BISP from Shikarpur, Jacobabad, and Kandhkot-Kashmore. The study also considered control group of 500 respondents as a control group, which consisted of BISP only and neither BISP nor CIF beneficiaries from Jacobabad and Khairpur Mirs using the well-established poverty measures called poverty score card. After screening data, 2258 cases of the treatment group and 425 cases of the control group were retained and analyzed. In addition to this, the current assessment has also been compared with PSC that was conducted by SRSO in the year 2009. The definition of bands of poverty scorecard is shown below in (Table 10).

Table 10 - Definition of Bands of PSC

PSC Bands Score Cut-offs	Extremely Poor	Chronically Poor	Transitory Poor	Transitory Vulnerable	Non-Poor
	0-11	12-18	19-23	24-40	41-100

The analysis of PSC results has been carried out on the basis of its 'Bands'. Under this study, we specifically focused on two bands i.e. 0-1 and 12-18 due to the fact that the CIF was awarded to women who fall under any of these two bands. Hence, we provide the further analysis for these bands hereunder.

This section reports the results of PSC for total valid respondents of 2258, which comprised of 1445 beneficiaries who availed both CIF and BISP (we call CIF+BISP) and 813 who availed CIF only.

As per old PSC scores, 790 out of 1445 (CIF+BISP) were in the Band-I (0-11) and 655 were in the band-II (12-18). In this study, the data collected on the PSC shows that out of 790 beneficiaries, that were previously under Band-I (0-11), 39 of them are still lying in the same Band-I (0-11); 113 have graduated to Band-II (12-18); 108 have graduated to Band-III (19-23); 302 have graduated towards Band-IV (24-40) and lastly, 228 have graduated to Band-V (41-100).

Similarly, as per old PSC scores of 1445 total beneficiaries (CIF+BISP); 655 were in Band-II (12-18). According to new PSC scores of this study; 25 from these beneficiaries have moved back to lower band of (0-11); 64 still fall in the same band (Band-II with 12-18 score); 76 have now graduated towards Band-III (19-23); 245 have moved upward to Band-IV (24-40); and lastly 245 have graduated to Band-V (41-100). This analysis indicates that out of 655 beneficiaries, which were previously lying in Band-II (Within the poverty score range of 12-18), 566 have now successfully graduated towards Band-III, IV and V. In addition to this, if we make an analysis in percentage terms, we find that out of 100 percent beneficiaries as per old PSC data 55% were in Band-I (0-11) and 45% were within Band-II (12-18). Now band-I (0-11) and Band-II (12-18) comprise of 9 percent and 24 percent respectively. The overall graduation rate for this group (CIF+BISP) from first three bands (0 – 11, 12 – 18 and 19 - 23). The results for this group are shown below in table.

Table 11 - CIF+BISP (PSC)

Old PSC Band		PSC (New) 2016					Graduation
		0 - 11	12 - 18	19 – 23	24 – 40	41 – 100	
Total	1445	64	177	184	547	473	1317
0 to 11	790	39	113	108	302	228	751
12 to 18	655	25	64	76	245	245	566
Total	100%	4%	12%	13%	38%	33%	70.58%
0 to 11	55%	5%	14%	14%	38%	28.86%	95.06%
12 to 18	45%	4%	10%	12%	37%	37.40%	86%
Note: a Graduation rate of first three bands (0 – 11, 12 – 18 and 19 - 23) is 70.58% in case of "CIF+BISP".							

The second group of the 813 respondents from a total of 2258 comprises of the beneficiaries who have only availed CIF. Out of 813 respondents, 430 were in the first band (0-11) and 383 beneficiaries were in a second band (12-18) as per old PSC scores.

According to results of this survey 19 of the respondents out of 430 are still lying in the same Band-I (0-11); 88 have graduated to Band-II (12-18); 54 have graduated to Band-III (19-23); 176 have graduated towards Band-IV (24-40) and lastly, 93 have graduated to Band-V (41-100).

Similarly, as per old PSC data out of 813 total beneficiaries, 383 were in Band-II (12-18). According to our survey results 15 from those beneficiaries have moved to rather a lower score and are now considered in Band-I (0-11); 39 still fall in the same band (Band-II with 12-18 score) as of the old PSC data; however, 42 have now graduated towards Band-III (19-23); 141 have moved upward to Band-IV (24-40); and lastly 146 have graduated to Band-V (41-100).

This analysis indicates that out of 383 beneficiaries that were previously lying in Band-II (Within the poverty score range of 12 to 18) 329 have now successfully graduated towards Band-III, IV, and V respectively. In addition to this, if we make an analysis in percentage terms; we find that out of 100 percent beneficiaries as per old PSC data 53% were in Band-I (with 0 to 11 scores) and 47% were within Band-II (with 12-18 scores). As a whole under this category of beneficiaries the graduation rate of first three bands (0 - 11, 12 - 18 and 19 - 23) is 68% (see, Table 12).

Table 12 - CIF Only (PSC)

Old PSC Band		PSC (New) 2016					Graduation
		0 - 11	12 - 18	19 - 23	24 - 40	41 - 100	
Total	813	34	127	96	317	239	740
0 to 11	430	19	88	54	176	93	411
12 to 18	383	15	39	42	141	146	329
Total	100%	4%	16%	12%	39%	29%	68%
0 to 11	53%	4%	20%	13%	41%	21.63%	95.58%
12 to 18	47%	4%	10%	11%	37%	38.12%	86%

Note: Graduation rate of first three bands (0 – 11, 12 – 18 and 19 - 23) is 68% in case of "CIF Only".

In the control group, the total valid responses are 425 comprising of 230 BISP only beneficiaries 195 respondents who have neither availed BISP nor CIF.

As per old PSC out of 230 respondents who have availed only BISP, 91 were in the first band (0-11); and 139 were in the second band (12-18). According to the current survey out of 91 respondents that were previously under Band-I (0-11), 33 of them are still lying in the same Band-I (0-11); 42 have graduated to Band-II (12-18); 10 have graduated to Band-III (19-23); 5 have graduated towards Band-IV (24-40) and lastly, 1 has graduated to Band-V (41-100).

Similarly, as per old PSC data out of 230 total respondents, 139 were in Band-II (12-18). According to our survey results, 45 from those respondents have moved to rather a lower score and are now considered in Band-I (0-11); 44 still fall in the same band (Band-II with 12-18 score) and 23 have now graduated towards Band-III (19-23); 23 have moved upward to Band-IV (24-40); and lastly 4 have graduated to Band-V (41-100).

This analysis indicates that out of 139 respondents that were previously lying in Band-II (Within the poverty score range of 12 to 18) 50 have now successfully graduated towards Band-III, IV and V respectively. In addition to this, if we make an analysis in percentage terms; we find that out of 100 percent respondents as per old PSC data 40% were in Band-I (with 0 to 11 scores) and 60% were within Band-II (with 12-18 scores). As a whole under this category of beneficiaries, the Graduation rate of first three bands (0 - 11, 12 - 18 and 19 - 23) is 14.35% (see, Table 13).

Table 13 - BISP Only

Old PSC Band		PSC (New) 2016					
		0 – 11	12 - 18	19 - 23	24 - 40	41 - 100	Graduation
Total	230	78	86	33	28	5	108
0 to 11	91	33	42	10	5	1	58
12 to 18	139	45	44	23	23	4	50
Total	100%	34%	37%	14%	12%	2%	14.35%
0 to 11	40%	36%	46%	11%	5%	1.10%	63.74%
12 to 18	60%	32%	32%	17%	17%	2.88%	36%

Note: a Graduation rate of first three bands (0 – 11, 12 – 18 and 19 - 23) is 14.35% in case of "BISP Only".

The second group within the control group of 425 comprised of 195 respondents who have neither availed BISP nor CIF. As per old PSC scores, the total survey of these 195 respondents 68 were in the first band (0-11) and 127 were in a second band (12-18).

According to the current survey out of 68 participants that were previously under Band-I (0-11); 23 of them are still lying in the same Band-I (0-11); 29 have graduated to Band-II (12-18); 11 have graduated to Band-III (19-23); 4 have graduated towards Band-IV (24-40) and lastly, only 1 has graduated to Band-V (41-100).

Similarly, as per old PSC data out of 195 total, 127 respondents were in Band-II (12-18). According to our survey results 41 from these have moved to rather a lower score and are now considered in Band-I (0-11); 44 still fall in the same band (Band-II with 12-18 score) as of the old PSC data; however, 20 have now graduated towards Band-III (19-23); 17 have moved upward to Band-IV (24-40); and lastly only 5 have graduated to Band-V (41-100).

This analysis indicates that out of 127 respondents that were previously lying in Band-II (Within the poverty score range of 12 to 18) 42 have now successfully graduated towards Band-III, IV and V respectively. In addition to this, if we make an analysis in percentage terms; we find that out of 100 percent participants as per old PSC data 35% were in Band-I (with 0 to 11 scores) and

65% were within Band-II (with 12-18 scores). As a whole under this category, the Graduation rate of first three bands (0 - 11, 12 - 18 and 19 - 23) is 13.85% (see, Table 14).

Table 14 - Neither BISP nor CIF

Old PSC Band		PSC (New) 2016					Graduation
		0 - 11	12 - 18	19 - 23	24 - 40	41 - 100	
Total	195	64	73	31	21	6	87
0 to 11	68	23	29	11	4	1	45
12 to 18	127	41	44	20	17	5	42
<hr/>							
Total	100%	33%	37%	16%	11%	3%	13.85%
0 to 11	35%	34%	43%	16%	6%	1.47%	66.18%
12 to 18	65%	32%	35%	16%	13%	3.94%	33%
Note: a Graduation rate of first three bands (0 – 11, 12 – 18 and 19 - 23) is 13.85% in case of "Neither CIF nor BISP".							

Graduation Rate

To conclude, we present the overall graduation rate of all four groups that were surveyed. The graduation rate of the group that has availed both CIF and BISP is recorded to be 70.58 percent. Secondly, the graduation rate of CIF only group is recorded to be 68 percent. Thirdly, the graduation rate of those who have availed only BISP is 14.35 percent and lastly, the graduation rate for neither CIF nor BISP is recorded to be 13.85 percent.

Table 15 - Graduation Rate of Four Groups

Sr#	Groups	Graduation Rate
1	Neither CIF nor BISP	13.85%
2	BISP Only	14.35%
3	CIF & BISP	70.58%
4	CIF Only	68%

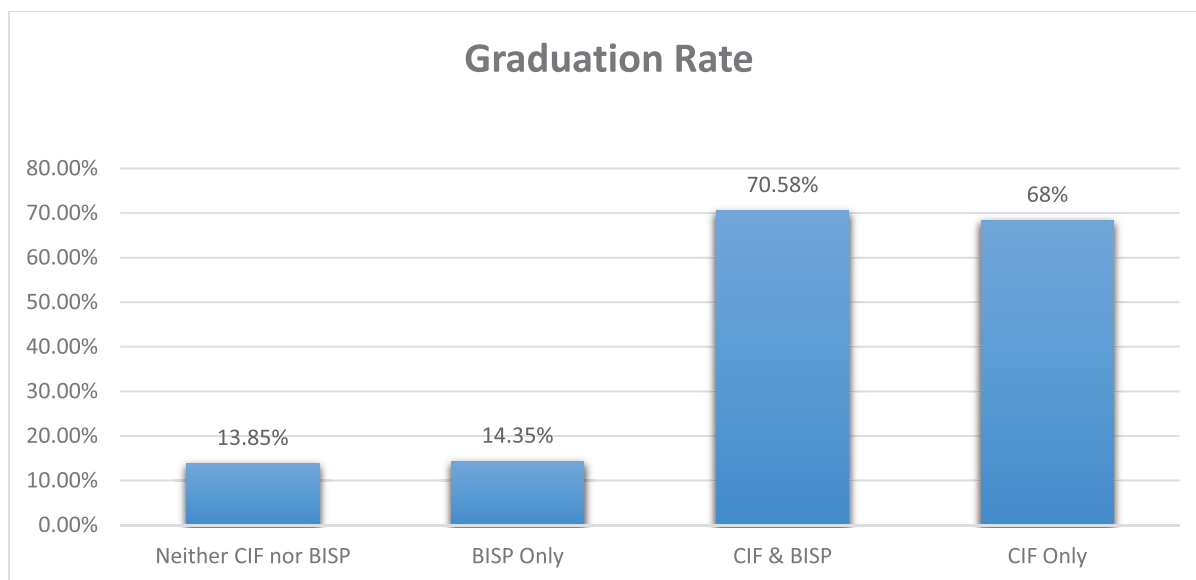


Figure: 6 - Graduation Rate of Four Groups

5. Measure of the economic changes after CIF at the household level

The first objective of the study was to measure economic changes at the household level after the disbursement of CIF. First of all, the current study presents sources of income of respondents. Under sources of income crops, livestock, service, labor, pension, rents, retail shop, remittances, other and multiple sources were chosen. The detailed description of each of which is provided hereunder.



Figure: 7 - Economic Changes after interventions

5.1. Sources of Respondents' Household Income

Respondent households have varied sources of income. Table 16 shows the sources of household income for each respondents group. For CIF+BISP group, the two largest sources of income are 'multiple sources' (81%) and crops (4%). For CIF only group, the two largest sources of income are 'multiple sources' (82%) and crops (5%). For BISP only group, the two largest

sources of income are ‘multiple sources’ (42%) and labor (26%). For non-CIF/BISP group, the two largest sources of income are ‘multiple sources’ (36%) and crops (34%).

Table 16 - Sources of Respondents’ Household Income by Respondent Group

Respondents’ Group	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Crops	3.76	4.89	25.27	34.01
Livestock	2.32	1.70	2.60	2.84
Service	1.39	1.02	0.74	-
Labor	4.90	7.27	26.39	24.69
Pension	4.88	0.11	0.37	-
Rents	-	0.11	-	-
Retail Shop	0.32	0.79	0.37	0.41
Remittances	-	0.11	-	-
Other	1.32	1.71	1.86	1.21
Multiple Sources	81.11	82.27	42.38	36.84
Total	100%	100%	100%	100%

5.2. Average Weekly Food Consumption by Respondent Households

Respondents were asked about the previous week’s food consumption in their households. The previous week was selected as it was relatively easily and correctly to recall the data. Table 17 shows that all the four groups of respondents indicated a mixed basket of food items for consumption.

Table 17 - Average Weekly Food Consumption by Respondent Households

Food Items (kg)	CIF+BISP group	CIF Only group	BISP Only group	Neither CIF nor BISP group	Total Respondents
Pulses	1.53	1.41	1.68	1.93	1.65
Maize	4.52	2.95	1.00	2.80	2.82
Rice	8.24	8.27	7.36	7.43	7.82
Wheat	12.17	11.19	16.43	14.34	13.62
Mutton	1.15	1.10	1.91	1.00	1.35
Beef	1.12	1.05	1.23	1.50	1.20
Fruits	2.75	2.40	1.66	1.64	2.15
Vegetables	5.56	5.19	5.56	5.25	5.41
Milk	8.92	8.13	7.66	6.54	7.87
Eggs (Number)	12.99	11.08	11.18	8.71	11.18
Fish	1.37	1.27	1.22	1.18	1.28
Chicken	1.40	1.29	1.64	1.54	1.48
Oil	2.90	2.66	2.46	2.37	2.62
Sugar	2.76	2.60	2.44	2.16	2.51

5.3. Type of the Respondent's Shelter

The type of the respondent's shelter has three categories: a) Kacha/Temporary Shelter, Jhoopri (tent/hut type), b) Semi Paka (some brick walls) and c) Paka houses (all brick). Table 18 shows the responses of all the four groups of respondents. For the CIF+BISP group, 16.8 percent had Kacha/Temporary shelter/Jhoopri; 40 percent had semi paka; 43.2 had paka houses. Similarly, those who have availed themselves of CIF only responded that 21.3 percent of them had Kacha/Temporary shelter/Jhoopri; 40.3 percent had semi paka; and 38.4 had paka houses. Moreover, those who have availed themselves of BISP only responded that 70.9 percent of them had Kacha/Temporary shelter/Jhoopri; 26.4 percent had semi paka; and only 2.6 had paka houses. Last, those respondents who have neither availed themselves of CIF nor BISP 49 percent of them had Kacha/Temporary shelter/Jhoopri; 21.6 percent had semi paka; and only 3.7 had paka houses. Clearly, the BISP only respondents have the poorest type of shelter.

Table 18 - Type of the Respondent's Shelter

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Kacha/Temporary Shelter/Jhoopri	16.80	21.30	70.90	49.00
Semi Paka	40.00	40.30	26.40	21.60
Paka	43.20	38.40	2.60	3.70
Total	100%	100%	100%	100%

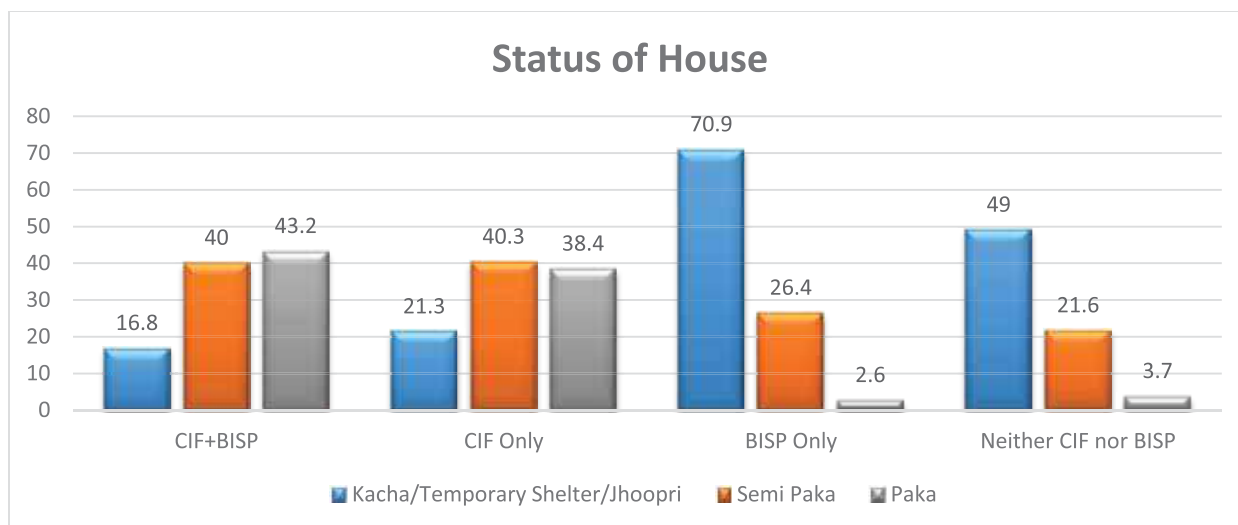


Figure: 8 - Status of House

The objectives for above investigation were to measure the economic changes after CIF at the household level through sources of respondents' household income; average weekly consumption by respondent households; and the type of the respondent's shelter. From the data-based evidence, we conclude that the largest sources of income for CIF+BISP, CIF Only, BISP only and for non-CIF/BISP groups have been multiple sources, crops, and labor. Similarly, we found that the respondents have indicated a mixed basket of food items for their weekly consumption. Last, it was observed that most the study's population hold Kacha/Temporary shelters (Jhopri) on a cumulative basis followed by Semi Paka shelters. Additionally, CIF only group holds Paka shelters more than any other group and interestingly, most BISP only group does not have Paka shelters.

6. The involvement of rural women in the decision-making process at the household level

6.1. Women Decision making role on Household Income and Expenditure Matters

Under the objective number 2, we attempted to find out the involvement of rural women in the decision-making process at the household level. For this purpose, a question pertaining to decision making of women on household income and expenditure matters was asked under which 95.1 percent of CIF+ BISP respondents group answered informed that 'yes' they make the decisions by themselves and only 4.9 percent stated that they do not have any role in decisions pertaining to income and expenditure matters. For CIF only respondents, 93.6% replied 'yes' that they make the decisions by themselves on household income and expenditure matters. For BISP only respondents group and non-CIF/BISP group, the figure is 65.1% and 55.5%

respectively. Table 19 clearly shows that where CIF is involved, women have a significantly higher role in domestic decision making with respect to household income and expenditure matters.

Table 19 - Women Decision-making Role on Household Income and Expenditure Matters

Responses	CIF+BISP group	CIF Only group	BISP Only group	Neither CIF nor BISP group	Total
Yes	95.10	93.60	65.10	55.50	88.69
No	4.90	6.40	34.90	44.50	11.31
Total	100%	100%	100%	100%	100%

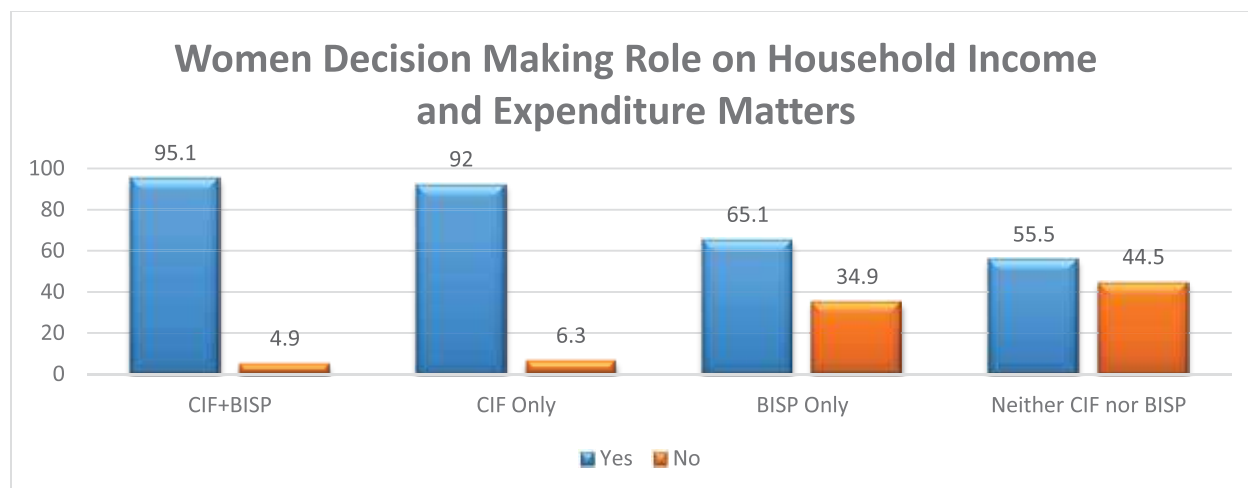


Figure: 9 - Women Decision Making Role on Household Income and Expenditure Matters

6.2. Women Decision Making Role on Children’s Education Matters

The study respondents were asked about decision making pertaining to their children’s education. Table 20 shows that for the CIF+BISP group of respondents, 95.1 percent of them reporting taking decisions related to their children’s education by themselves, whereas only 4.9 suggested that they do not take any of such decisions. Second, the CIF only respondents group reported that 93.2 percent of them take these decisions and only 6.8 percent were not found making such decisions. Only BISP respondents group reported that 57.5 percent of them take these decisions by themselves. However, 42.5 percent do not take such decisions. Last, the non-CIF/BISP respondents group reported that 45.3 percent of them take decisions pertaining

to their children’s education. Nevertheless, 54.7 percent of them do not take any of such kind of decisions. Table 20 clearly indicates that where CIF is involved, women have a significantly higher role in decision making relating to their children’s education.

Table 20 - Women Decision Making Role on Children’s Education Matters

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Yes	95.10	93.20	57.50	45.30
No	4.90	6.80	42.50	54.70
Total	100%	100%	100%	100%

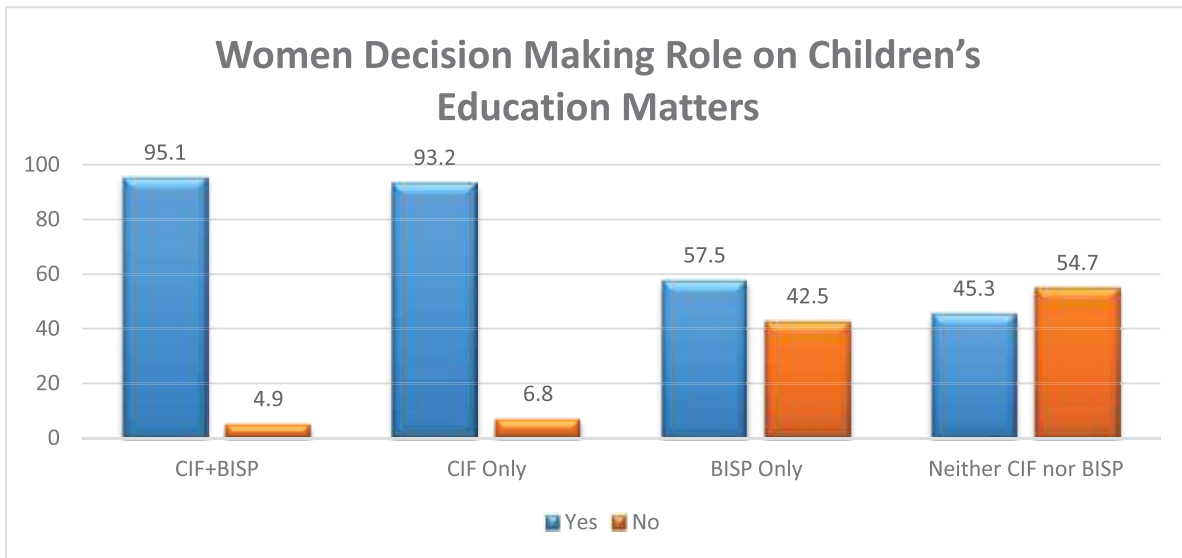


Figure: 10 - Women Decision-Making Role on Children’s Education Matters

6.3. Women’s Decision Making Role in Purchase or Sale of Household Assets

The respondents were then asked about making decisions with regards to purchase or sale of any assets. Table 21 shows that for CIF+BISP respondents group, 96.8 percent indicated that they make decisions about purchase or sale of assets. However, only 3.2 percent stated that they do not decide about purchase



Figure: 11 - Women Empowerment in Decision Making

or sale of any assets. For the CIF only group of respondents, 93.9 percent indicated that they make decisions regarding sale and purchase of assets, whereas only 6.1 percent reported that they do not decide about purchase or sale of any assets. For the BISP the only group of respondent’s 56.5 percent reported that they make decisions, however, 43.5 percent stated that they do not decide to pertain to purchase or sale of any assets. Last, for the non-CIF/BISP group of respondents, 46.6 percent of them suggested that they do make decisions pertaining to purchasing and selling of assets. However, 53.4 percent suggested that they do not decide on their own in this regard. Table 21 clearly shows that where CIF is involved, women have a significantly higher decision-making role in purchase or sale of household assets.

Table 21 - Women’s Role in Purchase or Sale of Household Assets (Percent)

Responses	CIF+BISP group	CIF Only group	BISP Only group	Neither CIF nor BISP group	Total
Yes	96.80	93.90	56.50	46.60	87.76
No	3.20	6.10	43.50	53.40	12.24
Total	100%	100%	100%	100%	100%

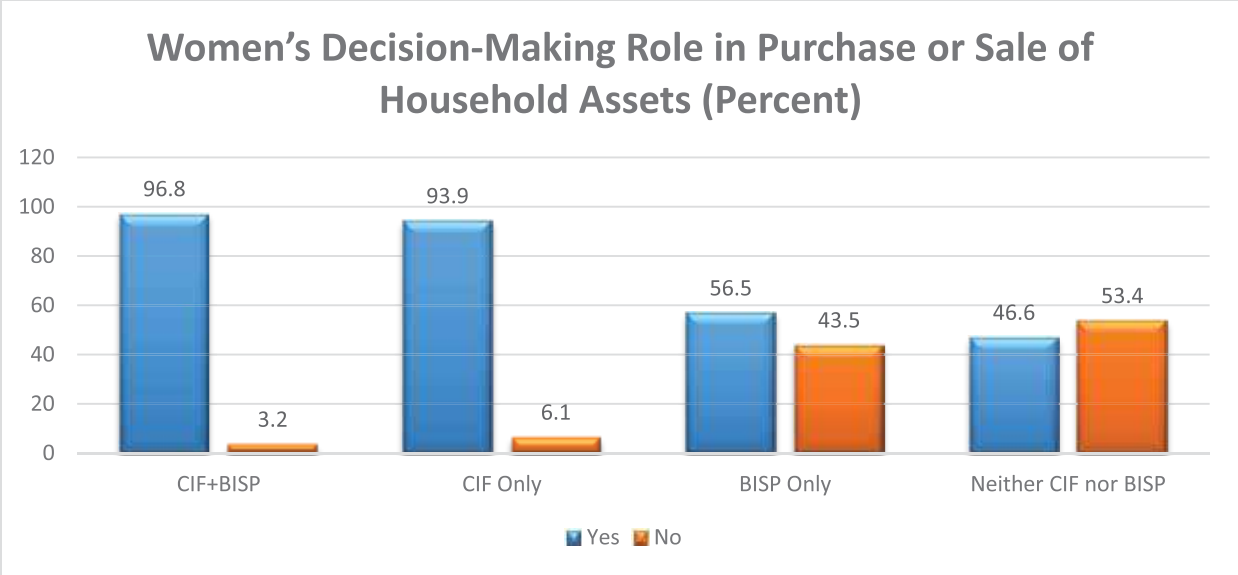


Figure: 12 - Women's Decision-Making Role in Purchase or Sale of Household Assets (Percent)

6.4. Women's Decision-Making Role in Accessing CIF from VO

Next, the respondents were asked about their decision-making role with regards to accessing CIF from VO. For CIF+BISP respondents group, 98.3 percent of the respondents replied that they have full decision-making role in availing CIF loans from VO, and only 1.7 percent replied indicating that they do not make such decisions. For the CIF only group of respondents, 97.6 percent reported that they make decisions, whereas only, 2.4 percent said that they do not have a role in such decision making. Table 22 clearly shows that in CIF accessing/availing matters, almost all respective respondents said that they make decisions about accessing/availing CIF loans from VO.

Table 22 - Women's Decision-Making Role in Accessing CIF from VO

Responses	CIF+BISP group	CIF Only group	Total
Yes	98.30	97.60	98.00
No	1.70	2.40	2.00
Total	100%	100%	100%

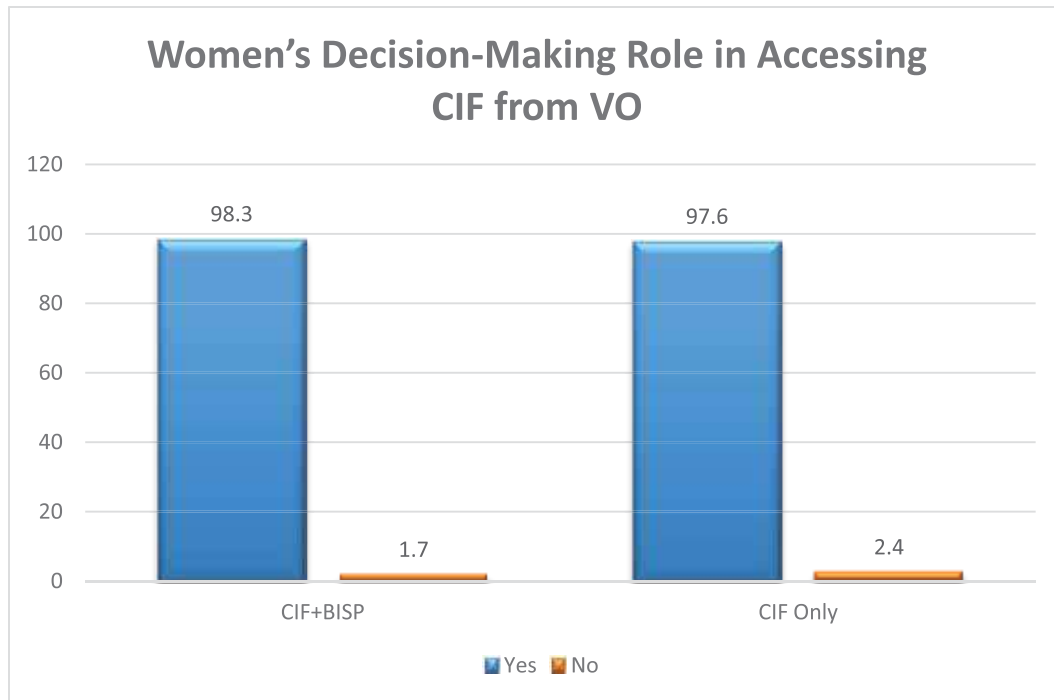


Figure: 13 - Women's Decision-Making Role in Accessing CIF from VO

6.5. Women's Decision-Making Role in Utilizing Borrowed Money Themselves

Respondents were asked about their role in utilizing the borrowed money themselves. Table 23 shows the for the CIF+BISP group of respondents, 97.7 percent of the respondents who have availed themselves of CIF and BISP indicated that they spent the money by themselves and only 2.3 percent reported that they do not spend money by themselves. Similarly, 97.2 percent of those from the CIF only respondents group, indicated that they spent the borrowed money by themselves whereas only 2.8 percent indicated not spending money by themselves. For BISP only group of respondents, 60.6 percent reported that they spend money themselves. However, 39.4 percent reported that they do not spend borrowed money on their own. Last, for the non-CIF/BISP group of respondents, 42.7 percent of them replied that they do use any borrowed money by themselves. However, 57.3 percent do not use the borrowed money by themselves. Table 23 clearly demonstrates that where CIF is involved, women have a significantly higher role in decision making related to utilization of money.

Table 23 - Women's Decision-Making Role in Utilizing Borrowed Money Themselves

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP	Total
Yes	97.70	97.20	60.60	42.70	89.60
No	2.30	2.80	39.40	57.30	10.40
Total	100%	100%	100%	100%	100%

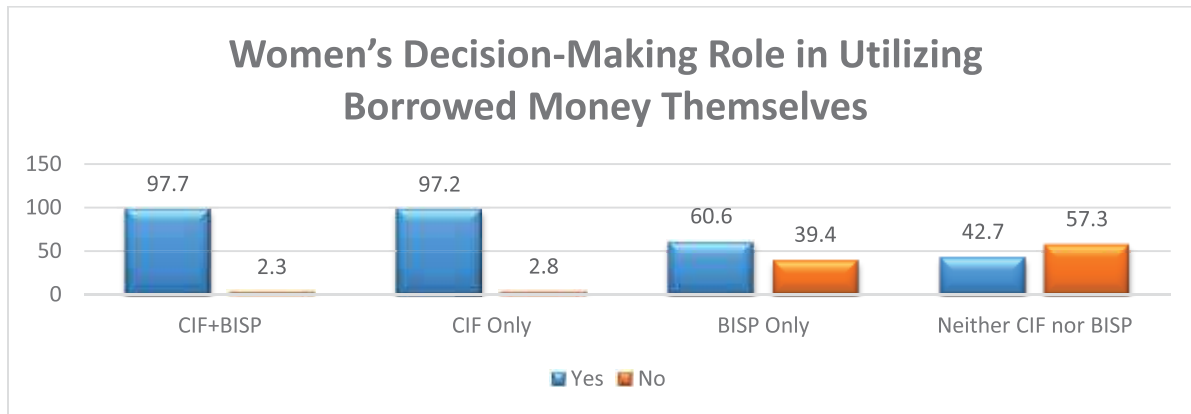


Figure: 14 - Women's Decision-Making Role in Utilizing Borrowed Money Themselves

6.6. Women's Consultation with their Husbands about Marriage of their Children

Next, the respondents were asked whether their husbands consult with them before making decisions pertaining to marriages of their sons and daughters or not. Table 24 shows that for CIF-BISP group of respondents, 95.9 percent indicated a 'yes' suggesting their involvement in decision making about the marriage of their children. However, 4.1 percent indicated that they are not involved in the consultation process. For CIF only group of respondents, 94.4 percent of the respondents also agreed that they get involved in such kind of decision making by their husbands. However, 5.4 percent only have responded that they are not consulted. For the BISP only group of respondents, 66.7 percent of these respondents indicated that they have been involved in such kind of decisions. However, 33.3 percent indicated that they are never involved in such kind of decisions. Last, for the non-CIF/BISP group of respondent's 56.3 percent indicated yes. However, 43.7 indicated that they are not involved in making decisions pertaining to marriages of their sons and daughters. This again clearly shows that where CIF is involved, women have significantly higher rate of consultation in matters regarding the marriage of their children.

Table 24 - Women's Consultation with their Husbands about Marriage of their Children

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Yes	95.90	94.40	66.70	56.30
No	4.10	5.60	33.30	43.70
Total	100%	100%	100%	100%

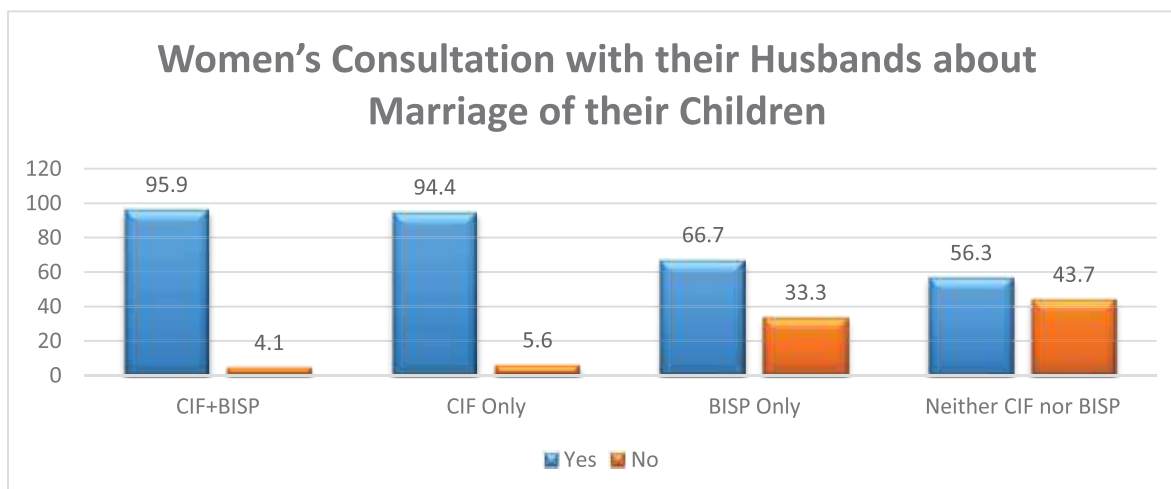


Figure: 15 - Women's Consultation with their Husbands about Marriage of their Children

7. Mobility of rural women from the villages to urban areas for various reasons

The third objective of the present study was to assess the mobility of rural women from their villages to urban areas for various reasons. Under this research objective, we attempted to explore several aspects of lifestyle of the beneficiaries. First, we asked them pertaining to purchase of dresses for their families. Under this, from CIF+BISP group of respondents' 95.8 percent said that they purchase these dresses for their families. However, only 4.2 indicated that they do not purchase dresses for their families. Similarly, for CIF only group of respondents, 91.8 percent said that they make these purchases by themselves. However, 8.2 percent indicated that they do not purchase dresses for their family. For the BISP only group of respondents, 66.9 percent said that they make such purchases themselves. Whereas, 33.1 percent do not make such purchase. Last, for the non-



Figure 16 - Mobility of Rural Women

CIF/BISP group of respondents, 46.2 percent said that they make such purchases. However, 53.8 percent do not make such purchases (see, Table 25).

Table 25 - Women’s Purchases of Dresses (Percent)

Responses	CIF+BISP group	CIF Only group	BISP Only group	Neither CIF nor BISP group	Total Households
Yes	95.8	91.8	66.9	46.2	87.8
No	4.2	8.2	33.1	53.8	12.2
Total	100%	100%	100%	100%	100%

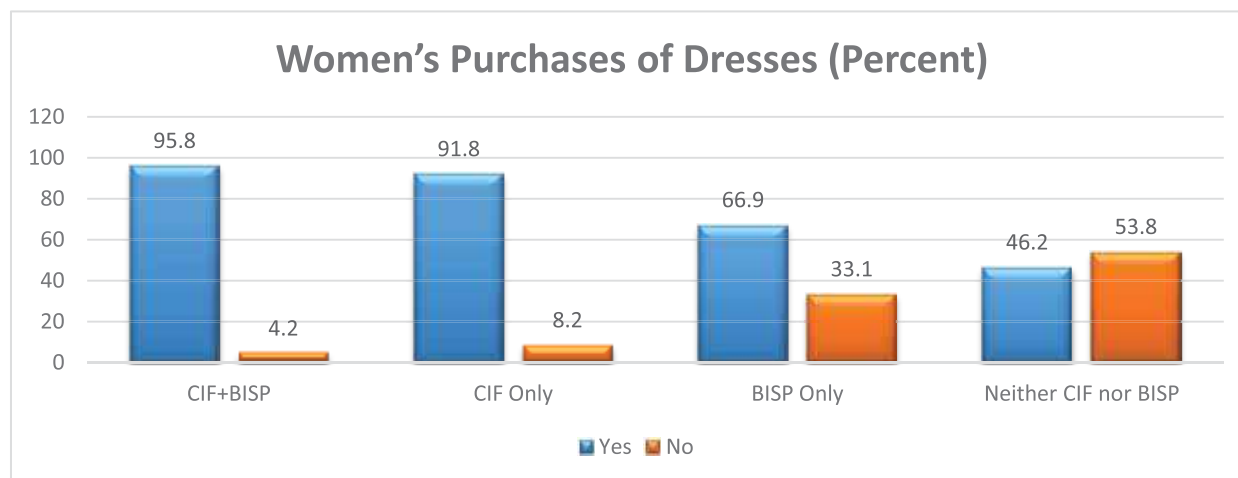


Figure: 17 - Women’s Purchases of Dresses (Percent)

We next ascertained the purchase decision of the respondent groups with regards to utensils for their families. Table 26 shows that for the CIF+BISP group, 89.5 percent reported that they make such purchase decisions. However, 10.5 percent indicated that they do not make such decisions. Under the CIF only group of respondents, 83.6 percent of the respondents said that they make such decisions. However, 16.4 percent said that they do not make such decisions. For the BISP only group of respondents, 49.8 percent indicated a yes. However, 50.2 percent reported that they do not make such purchases. Last, for non-CIF/BISP group of respondents’ 33.2 percent of them said that they make such purchase decisions by themselves. However, 66.8 percent still do not make such decisions by themselves. This illustrates that where CIF is involved, women have a significantly higher decision making a role in purchasing utensils for their households.

Table 26 - Women's Decision Making Role in Purchasing Utensils (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP	Total Households
Yes	89.50	83.60	49.80	33.20	79.47
No	10.50	16.40	50.20	66.80	20.53
Total	100%	100%	100%	100%	100%

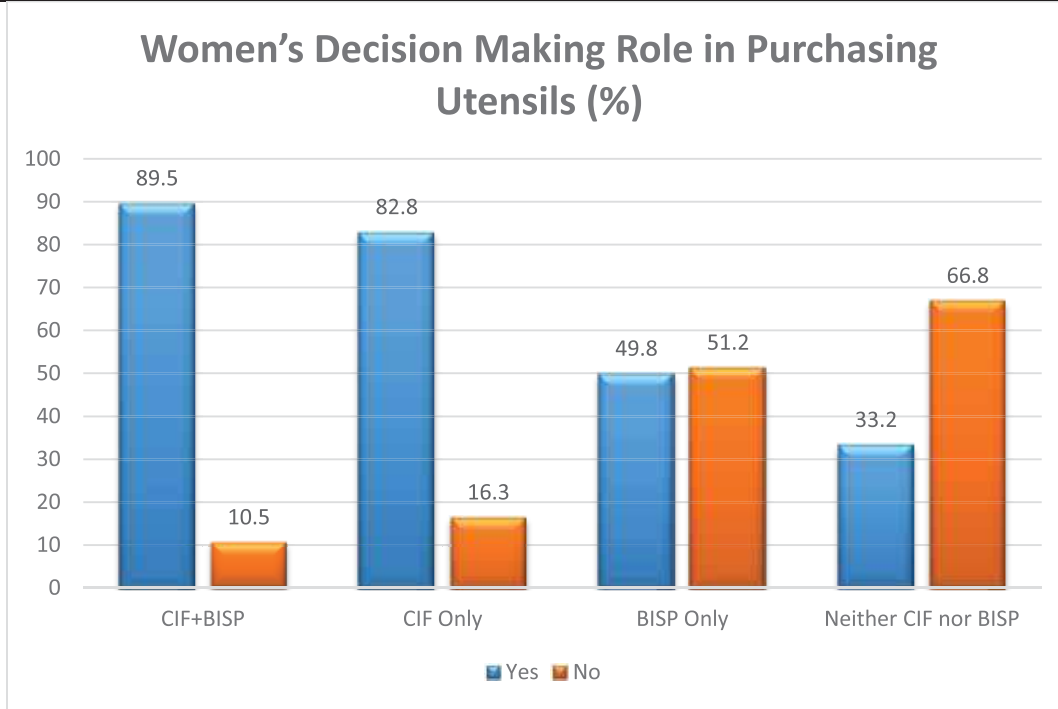


Figure: 18 - Women's Decision Making Role in Purchasing Utensils (Percent)

Next, we attempted to collect data pertaining to respondents' ability to make decisions on the purchase of gold/jewelry items for their families. The data was gathered from the four groups of respondents and is presented in Table 27 below. For CIF+BISP group of respondents, 95.6 percent said that they make such decisions by themselves. Whereas, 4.4 percent said they do not make such decisions. For CIF only group of respondents, 91.9 percent said that they make such decisions by themselves. However, 8.1 percent reported that they do not take such decisions. For BISP only group of respondents, 52.8 percent of them reportedly make decisions about the purchase of jewelry/gold items, 47.2 percent of them said that they do not make such decisions. Lastly, for non-CIF/BISP group of respondents, 39.7 percent of them make such decisions, whereas 60.3 percent of them do not make such decisions.

Table 27 - Women's Decision-Making Role in Purchase of Gold/Jewelry Items (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP	Total Households
Yes	95.60	91.90	52.80	39.70	85.95
No	4.40	8.10	47.20	60.30	14.05
Total	100%	100%	100%	100%	100%

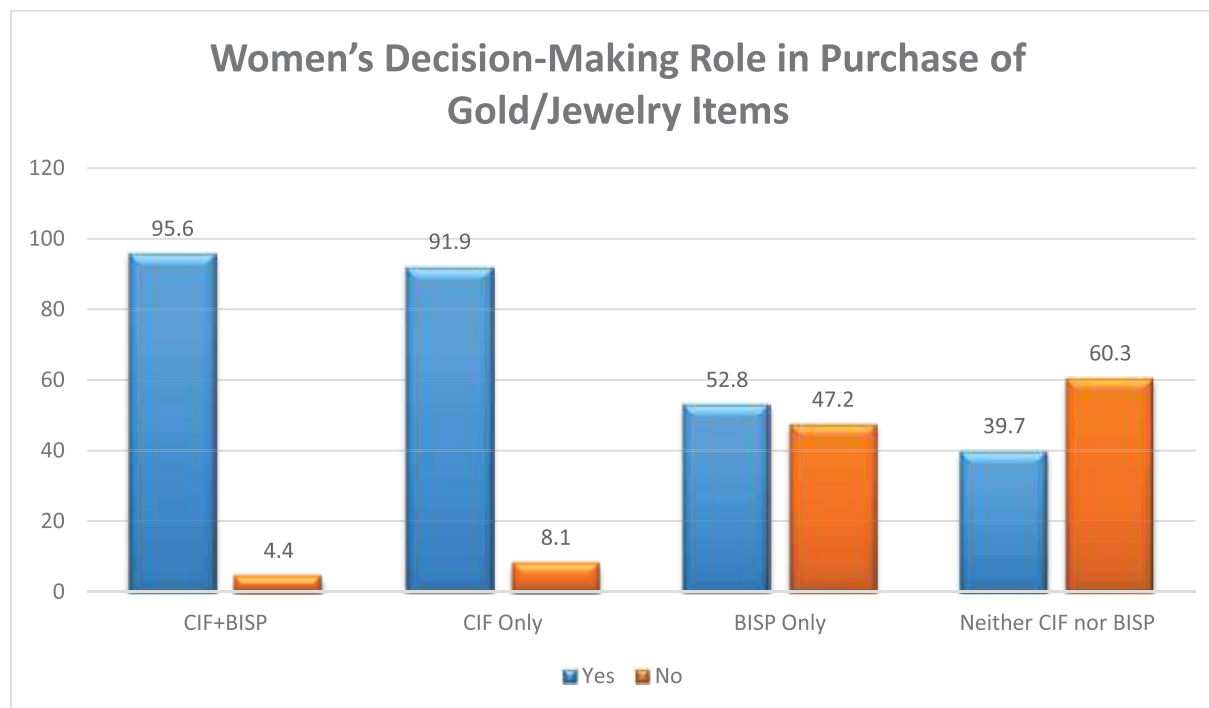


Figure: 19 - Women's Decision-Making Role in Purchase of Gold/Jewelry Items

Next, the participants were asked about their freedom to visit their relatives. The CIF and BISP group indicated that 98.3 percent are free to go out and visit their relatives with the permission of their family heads. However, only 1.7 percent indicated otherwise. Similarly, those who have availed themselves of CIF only informed that 96.4 percent are free to make such a decision. However, only 3.6 percent are still having permission related issues from the head of their families. In the BISP only group, it was found that 76.5 percent of the females enjoy that freedom of visiting their relatives with the permission of their family heads. However, under this group still, 23.5 percent are those who do not have that freedom. Last, we inquired those who have neither availed themselves of CIF nor BISP and according to statistics, 70.4 percent have this freedom of choice. However, 29.6 still lack this freedom to visit their relatives with the permission of their family heads. Refer to Table 28 and Figure 21.

Table 28 - Women free to go out and visit their relatives with the permission of their family head (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Yes	98.30	96.40	76.50	70.40
No	1.70	3.60	23.50	29.60
Total	100%	100%	100%	100%

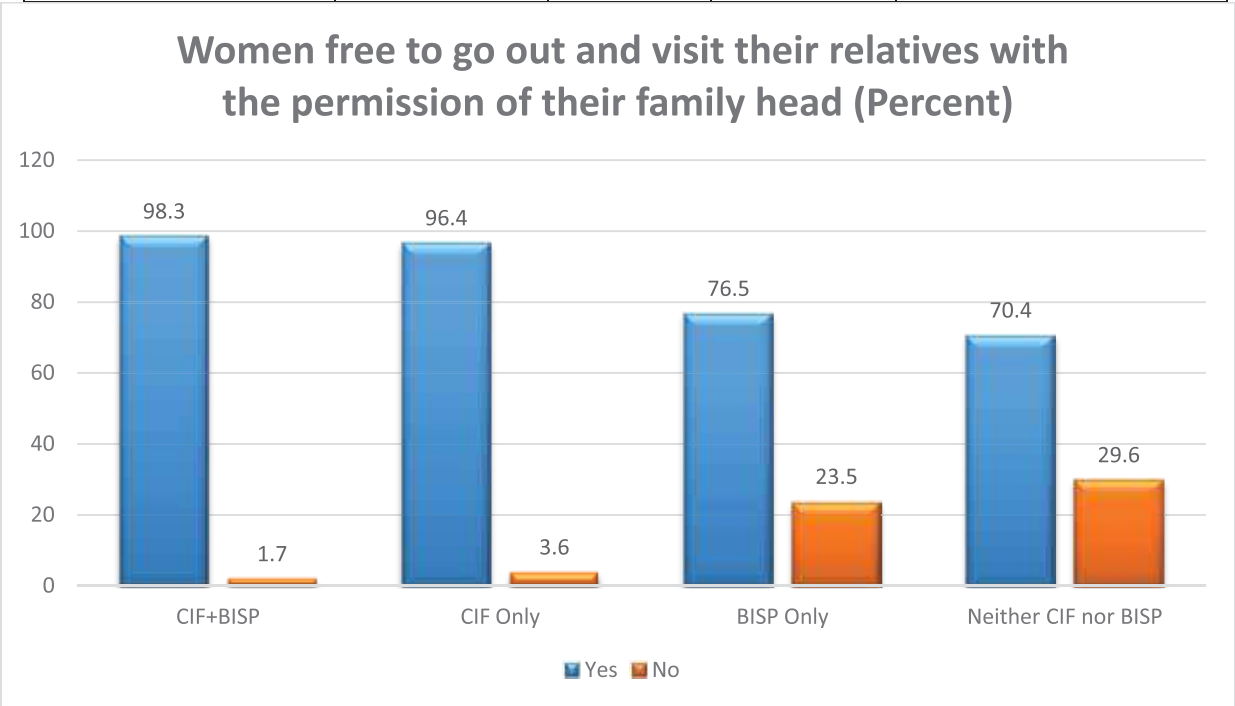


Figure: 20 - Women free to go out and visit their relatives with the permission of their family head (Percent)

Next, we attempted to know with regards to female participation in using their right to vote. For this question, the CIF and BISP (collective group) indicated that 94.8 percent make such a choice. However, 5.2 percent do not participate in voting. As per the 'CIF, only' group of beneficiaries 94 percent indicated that they participate in voting. However, 6 percent indicated that they do not participate in voting. The BISP respondent group revealed that 73.6 percent of them participate in voting. However, 26.4 percent do not participate in voting. Last, the group who have neither availed CIF nor BISP told that 70 percent of them participate in voting. However, 30 percent of them still do not participate in the voting. Refer to Table 29 and Figure 22.

Table 29 - Women Participation in Electoral Process (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Yes	94.80	94.00	73.60	70.00
No	5.20	6.00	26.40	30.00
Total	100%	100%	100%	100%

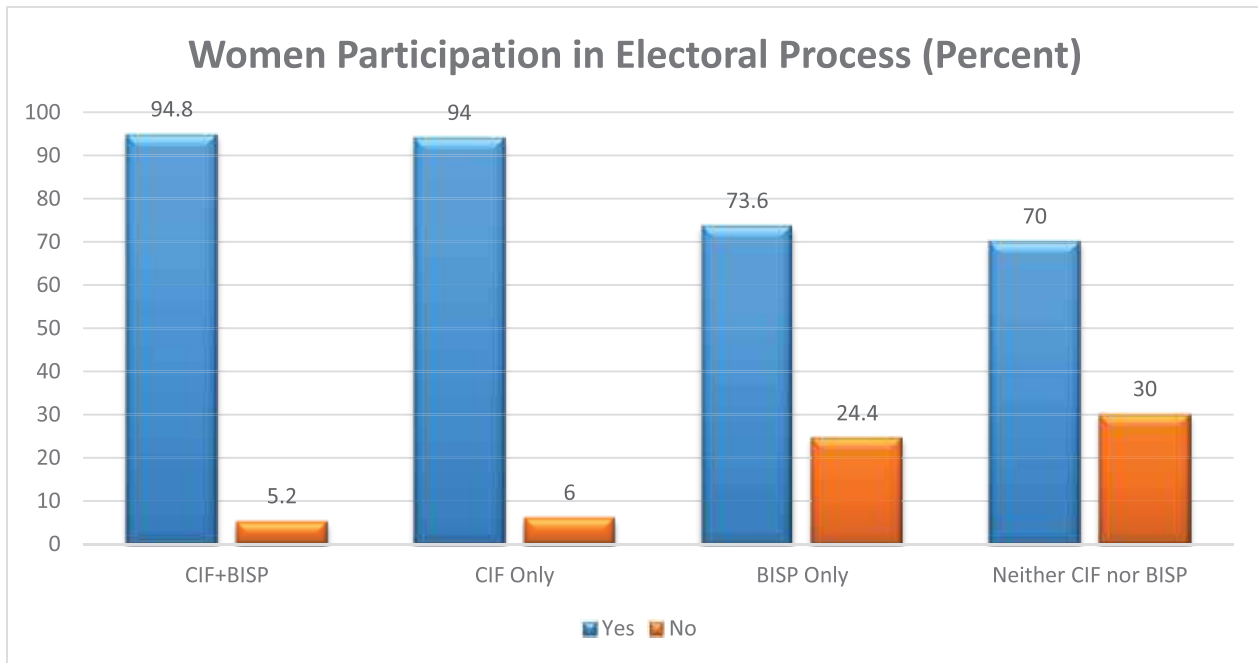


Figure: 21 - Women Participation in Electoral Process (Percent)

Next, the respondents were asked whether they participate in the meetings of social gatherings/events or not. The answers to this question would help us understand and infer that how well these females are aware and active. First, the group of beneficiaries that have availed themselves of CIF and BISP indicated that 97.2 percent of them do participate in these types of meetings. However, only 2.8 percent do not participate. Second, those who have availed themselves of CIF only reported that 96.3 percent participate, whereas 3.7 percent do not participate in such gatherings. Next, the BISP beneficiaries indicated that 70.3 percent participate in such meetings, whereas 29.7 of them still do not participate in such gathering events. Last, those who have neither availed of CIF nor BISP informed that 60.7 percent participate in such type of gatherings. However, not participation ratio has been found relatively higher under this category when compared with other groups. Refer to Table 30 and Figure 23.

This analysis has revealed that those who have availed themselves of loans are at a better position in attending meetings of social gatherings/events; especially we found that CIF beneficiary women are more active at this end with (96.3%) attending such events. When

looked into BISP only, it also reveals better results. However, these results are not at par with CIF beneficiaries. This suggests that under CIF the women are being provided better awareness and chances to interact with other community.

Table 30 - Women participation in the meetings of social gatherings/events (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Yes	97.20	96.30	70.30	60.70
No	2.80	3.70	29.70	39.30
Total	100%	100%	100%	100%

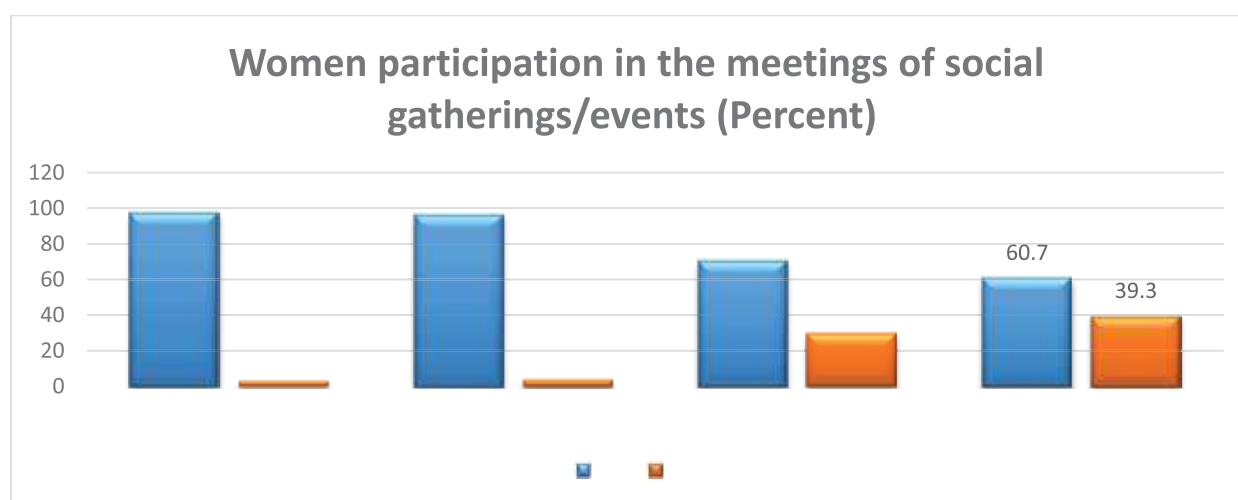


Figure: 22 - Women participation in the meetings of social gatherings/events (Percent)

8. Asset creation and sustainability of livelihood sources as well as options

Under this objective, the present study aimed at first collecting data regarding asset creation and sustainability of livelihood sources as well as options. The data provided in Table 31 indicates the current status of assets available at home. Under this, if we look at the first group who have availed of CIF and BISP (together) we can find that 19.1 percent of them possess trees; 80 percent of them possess livestock; 42.6 percent possess motorcycles; 59.9 percent have poultry; 22.4 percent have bicycles; 8.40 percent own tractors and trolley; 46.7 percent have sewing machines; 2.9 possess threshers; 48.4 percent have TVs/Radios; 77.2 percent possess savings; 79.8 percent have their own water-pumps/tube wells; 40.1 percent loans given; 20.5 percent have shops/businesses; 64 percent possess jewelry; 39.7 percent have washing machines; 18.4 percent have solar systems installed; 4.8 percent possess generators and last 25.4 percent reported that they also possess assets other than asked ones.

Under the group of those who have only availed of CIF we found that 12.2 percent of them possess trees; 73 percent of them possess livestock; 35.1 percent possess motorcycle; 53.5 percent has poultry; 14.6 percent have bicycles; 8 percent own tractors and trolley; 35.9 percent have sewing machines; 2 percent possess threshers; 34 percent have TVs/Radios; 72.9 percent possess savings; 78.1 percent have their own water-pumps/tube wells; 31.4 percent loans given; 16.8 percent have shops/businesses; 60 percent possess jewelry; 28.6 percent have washing machines; 15.9 have solar systems installed; 5.5 possess generators and last 21.1 percent reported that they also possess assets other than asked ones.

Similarly, in the group of those who have only availed of BISP we noted that 8.6 percent of them possess trees; 50.6 percent of them possess livestock; 16 percent possess motorcycle; 29.4 percent has poultry; 6.7 percent have bicycles; 0.7 percent own tractors and trolley; 6.7 percent have sewing machines; no one possessed threshers; 10.4 percent have TVs/Radios; no one possessed trollies; 34.2 percent possess savings; 70.3 percent have their own water-pumps/tube wells; 5.6 percent loans given; 2.6 percent have shops/businesses; 25.7 percent possess jewelry; 1.9 percent have washing machines; 1.5 have solar systems installed; none had generators installed and last 12.7 percent reported that they also possess assets other than asked ones.

Last, under the group who have neither availed of CIF nor BISP, 6.9 percent of them possess trees; 44.1 percent of them possess livestock; 10.1 percent possess motorcycles; 17.4 percent has poultry; 4.9 percent have bicycles; 6.96 percent own tractor and trolley; 5.7 percent have sewing machines; 0.4 possess threshers; 8.5 percent have TVs/Radios; 33.2 percent possess savings; 71.7 percent have their own water-pumps/tube wells; 4.5 percent loans given; 2.8 percent have shops/businesses; 13.4 percent possess jewelry; 2.4 percent have washing machines; 1.6 percent have solar systems installed; 0.4 percent possess generators and last 6.5 percent reported that they also possess assets other than asked ones. Refer to Table 31 and Figure 24.

Table 31 - Assets available at home (Percent)

Respondents' Group	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP	Total Households
Tree	19.10	14.20	8.60	6.90	15.61
Livestock	80.00	73.70	50.60	44.10	72.59
Motorcycle	42.60	35.10	16.00	10.10	35.50
Poultry	59.90	53.50	29.40	17.40	51.79
Bicycle	22.40	14.60	6.70	4.90	17.23
Tractor Trolley	8.40	8.00	0.70	1.20	6.96
Sewing Machine	46.70	35.90	6.70	5.70	36.57
Thresher	2.90	2.00	-	0.40	2.11
T.V/ Radio	48.40	34.00	10.40	8.50	37.55
Savings	77.20	72.90	34.20	33.20	66.83
Water Pump	79.80	78.10	70.30	71.70	75.90
Loan given	40.10	31.40	5.60	4.50	31.43
Shop/Business	20.50	16.80	2.60	2.80	16.00
Jewelry	64.00	60.00	25.70	13.40	54.87
Washing Machine	39.70	28.60	1.90	2.40	30.05
Solar system	18.40	15.90	1.50	1.60	14.85
Generator	4.80	5.50	-	0.40	4.21
Other Assets	25.40	21.10	12.70	6.50	21.35

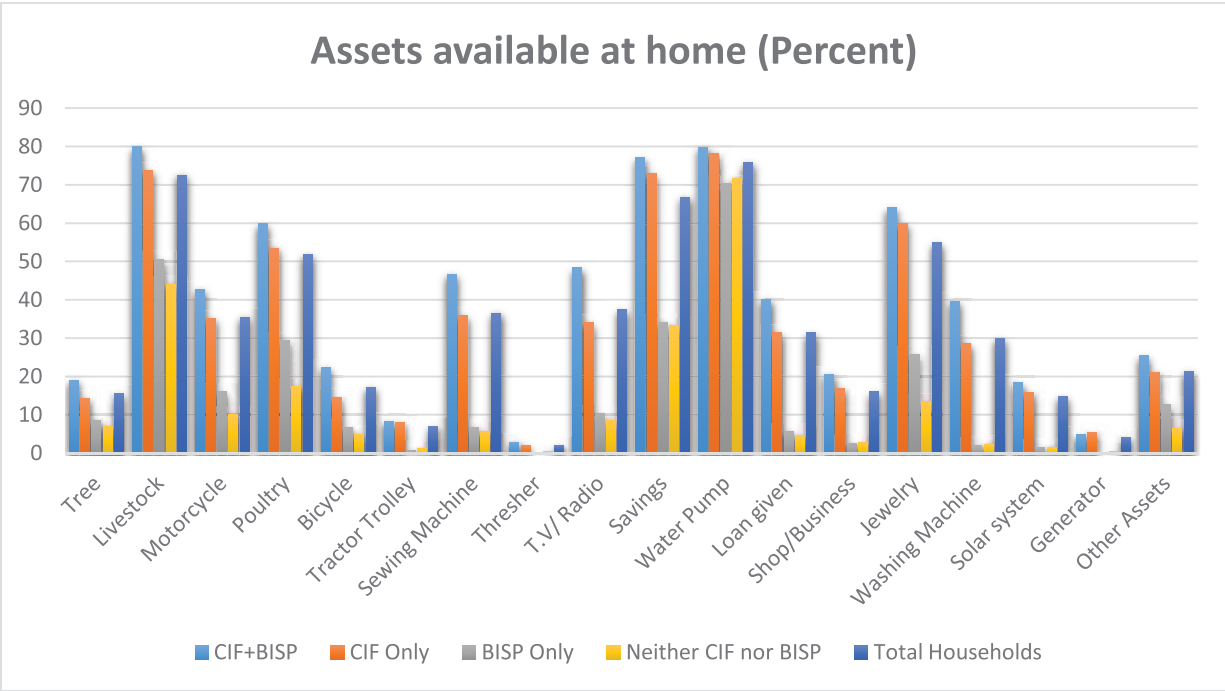


Figure: 23 - Assets available at home (Percent)

Next, we attempted to know regarding the purchase of assets by the study participants. In response to this question; 97.8 percent of the participants in the category who have availed of CIF and BISP (both) indicated that they have purchased assets in the last two years. However, only 2.2 percent indicated that they have not purchased any assets during the last two years. The respondents who have only availed of CIF reported that 96.9 percent of them have purchased assets during the last two years, leaving behind only 3.1 percent without any asset purchase.

On the contrary to above findings, in BISP only respondent group we found that only 8.9 percent have bought any assets during the last two years; however, 91.1 percent of the respondents have not bought any assets during last two years.

Surprisingly, similar to the above findings the respondent group who have neither availed of CIF nor BISP indicated that only 7.3 percent have purchased any assets during the last 2 years whereas a huge majority (92.7 percent) of this respondent’s category reported that they have not purchased any assets during the last two years. Refer to Table 32 and Figure 25.

Table 32 - Purchase of any asset in last two years/after financial grant by women (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Yes	97.80	96.90	8.90	7.30
No	2.20	3.10	91.10	92.70
Total	100%	100%	100%	100%

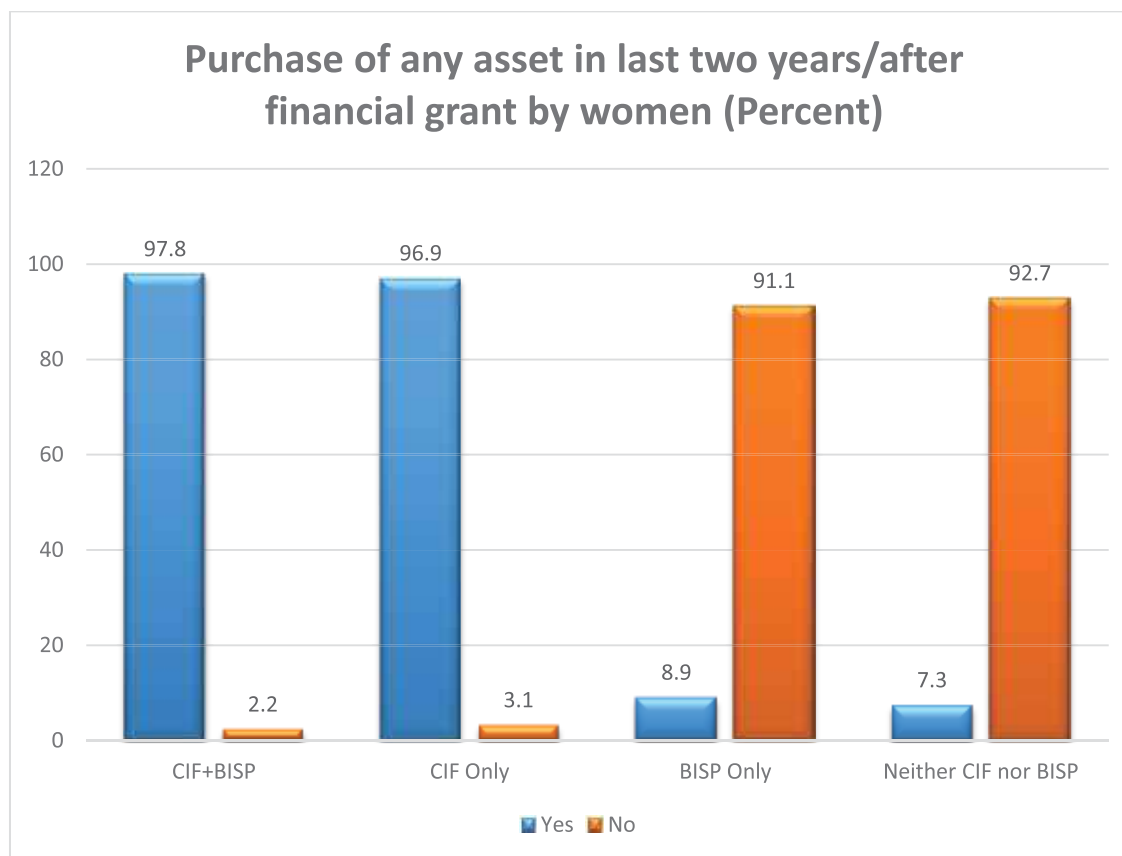


Figure: 24 - Purchase of any asset in last two years/after financial grant by women (Percent)

In continuation to the above two questions, the respondents were also inquired about 'how these assets were purchased'. The first respondent's group who have availed of CIF and BISP (both) indicated that 25.2 percent of them purchased these assets through a loan. However, 74.8 percent reported that they bought these assets through cash/savings. In the CIF only group, we revealed that 36.2 percent of the respondents purchased these assets through a loan; whereas 63.8 percent purchased through their cash/savings. Similarly, in the BISP only group we found that 59.1 made these purchases through a loan; however, 40.9 purchased through cash. Last, the group of respondents who have neither availed CIF nor BISP reported that 73.7 percent of them have purchased assets through a loan; however, only 26.3 percent have purchased through case/savings. Refer to Table 33 and Figure 26.

Table 33 - Means of Asset Purchased (Percent)

Respondents' Group	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP	Total Household
Loan	25.2	36.2	59.1	73.7	
Cash/Saving	74.8	63.8	40.9	26.3	
Total	100%	100%	100%	100%	100%

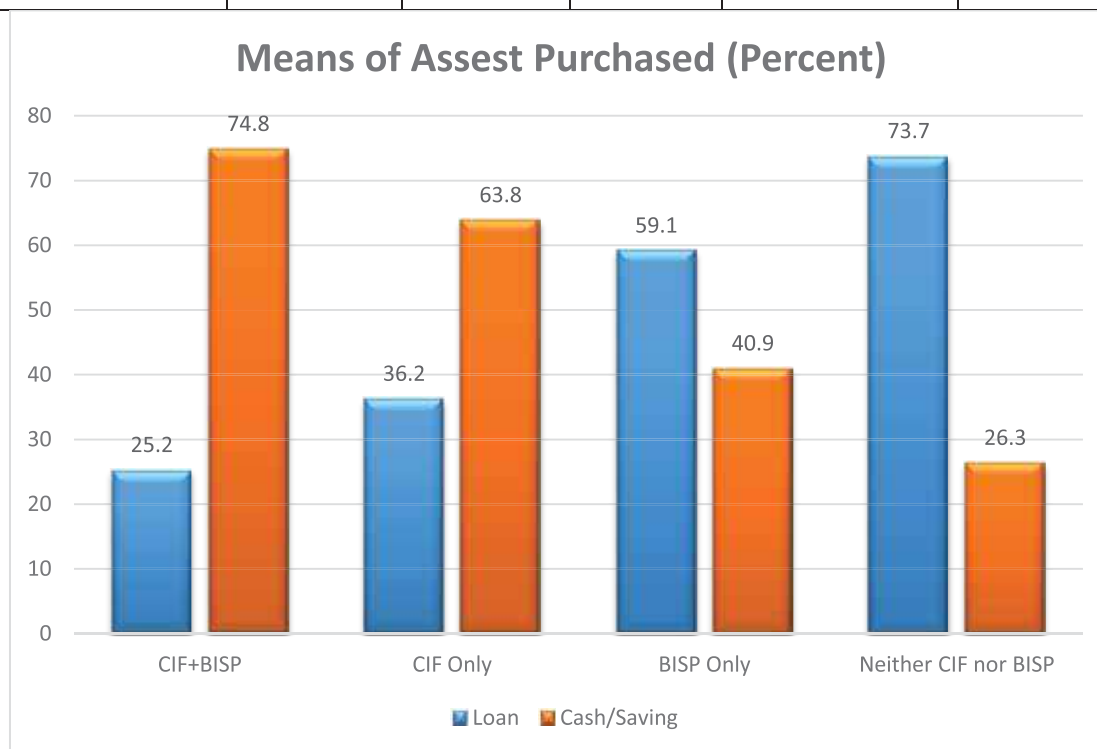


Figure: 25 - Means of Asset Purchased (Percent)

Our next assessment was pertaining to income generation from assets in the last two years. On an average terms those who have availed of both CIF and BISP indicated the average income generated from assets during last two years as 62,773 in rupees; the average income generated for CIF group rupees 55453; for BISP only group it was 25494; and for those who have neither availed of CIF nor BISP the average income generated was 14530 in rupees. Refer to Table 34 and Figure 27.

Table 34 - Average Income Generated by Women Beneficiaries from Asset(s) in last two years

	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Average Income Generated (Rs.)	62773	55453	25494	14530

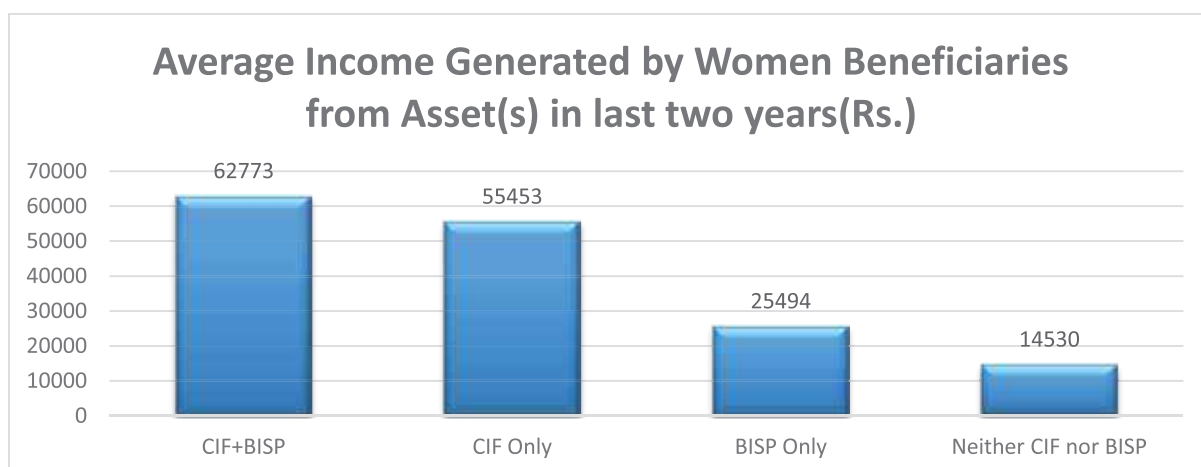


Figure: 26 - Average Income Generated by Women Beneficiaries from Asset(s) in last two years

9. Productive linkages created with Govt., NGOs and other stakeholders that contribute to the institutional capacity building (At Village Level)

Our objective number 5 was related to finding out about the establishment of productive linkages with Government, NGOs, and other stakeholders. This assessment was necessary as these stakeholders play a vital role in contributing to the institutional capacity building (at village level). For this reason, we specifically asked the respondents if they had obtained any support for community development and village development from the government or any NGO.

The group of respondents, those who have availed of both CIF and BISP, indicated that 85.1 percent of them obtained such support. However, 14.9 percent indicated that they have not obtained any such type of support. Next, under CIF only group we found that 75.7 percent have obtained support; whereas 24.3 percent have not obtained any support. Under the BISP only group, it was discovered that 32.5 percent have obtained such support; whereas, 67.5 percent are still lagging in it. Last, those who have neither availed of CIF nor BISP also indicated that 24.3 percent have obtained such a support; whereas, a majority of them (75.7 percent) have failed in seeking this sort of support from government or any other NGO. Refer to Table 35 and Figure 28.

Table 35 - Support for Community Development from Govt. or NGOs (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Yes	85.10	75.70	32.50	24.30
No	14.90	24.30	67.50	75.70
Total	100%	100%	100%	100%

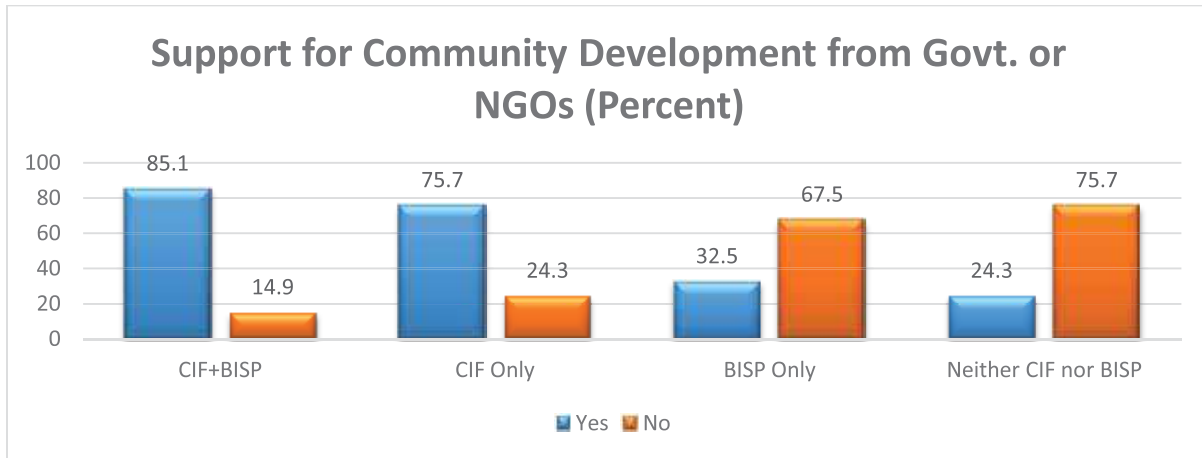


Figure: 27 - Support for Community Development from Govt. or NGOs (Percent)

In order to obtain further insights into the response to above variables, we next asked participants to explicitly explain what sort of support have they obtained from the government and NGOs. In response to this question, we found that 53.1 percent, of those who have availed CIF and BISP both, have sought support pertaining to road construction; under this group, 53.6 percent have obtained support for school building; 43.4 percent for drainage; 10.3 percent for street lights; 65.3 percent hand pumps and 18.8 percent sought support for other community-related issues.

Next, we found that 50.4 percent, of those who have availed CIF only, have sought support pertaining to road construction; under this group 46.2 percent have obtained support for school building; 35.6 percent for drainage; 11.2 percent for street lights; 61.7 percent hand pumps and 23.1 percent sought support for other community-related issues.

Contrary to above results, what we found that only 9 percent, of those who have availed BISP only, have sought support pertaining to road construction; under this group 9.7 percent have obtained support for school building; 1.9 percent for drainage; 0.7 percent for street lights; 10.1 percent hand pumps and 16 percent sought support for other community-related issues.

The results of the group that have neither availed of CIF nor BISP were even more surprising; the survey results revealed that only 6.1 percent have sought support pertaining to road

construction; under this group 6.9 percent have obtained support for school building; 0.8 percent for drainage; none support was obtained for street lights; 8.9 percent for hand pumps and 10.5 percent sought support for other community-related issues. The statistical details of these groups are provided in Table 36, whereas, the graphical representation is depicted in Figure 29.

Table 36 - Support from Government and NGOs (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Road Construction	53.10	50.40	9.00	6.10
School Building	53.60	46.20	9.70	6.90
Drainage	43.40	35.60	1.90	0.80
Streets Lights	10.30	11.20	0.70	-
Hand Pumps	65.30	61.70	10.10	8.90
Other	18.80	23.10	16.00	10.50

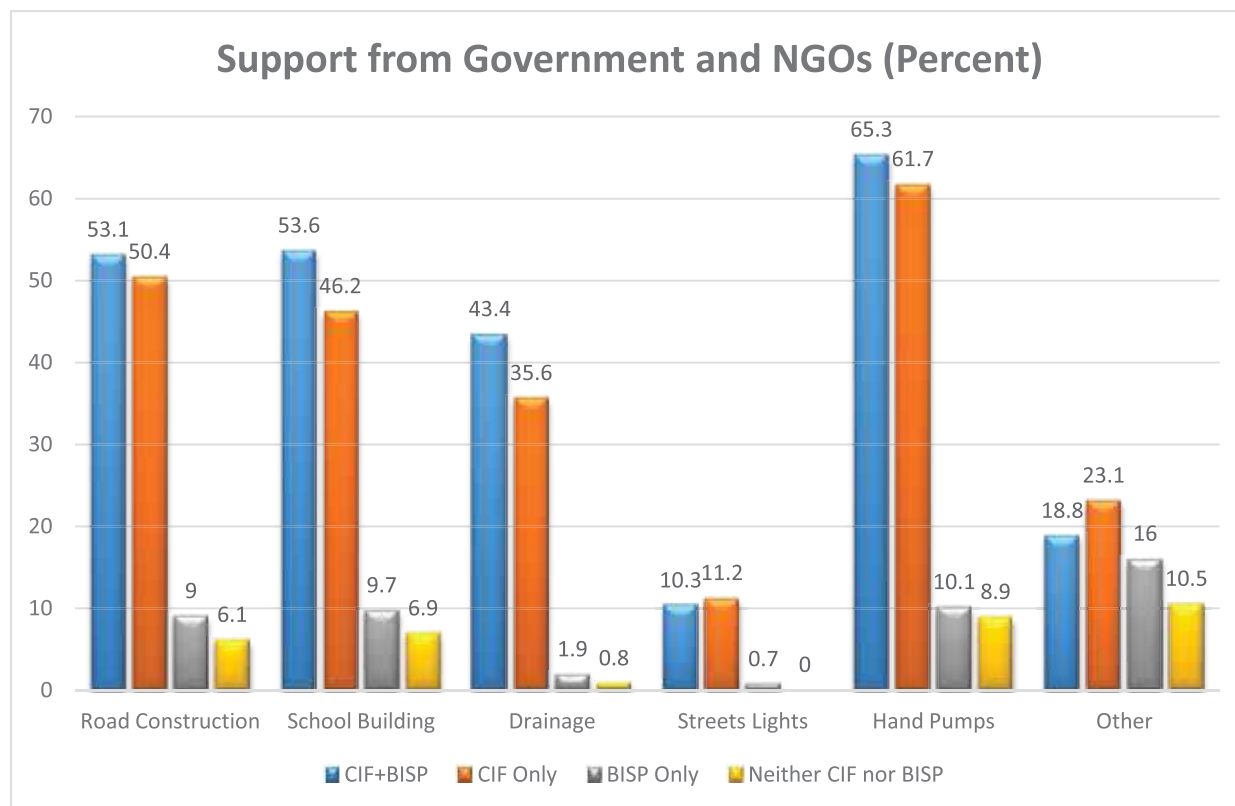


Figure: 28 - Support from Government and NGOs

10. Measure the significant changes take place in education and health of children at the household level after initiation of income generation activities

Under the objective number 6, the study's focus was over-measuring the significant changes that have taken place in education and health of children at household level after initiation of income generation activities. For this reasons we specifically asked if your (beneficiaries) children's health is better compared to that of the last two years. We found that 91 percent of those respondents who have availed CIF and BISP both reported that the health is better now; 5.1 percent indicated that the health was better earlier; whereas, 3.9 percent suggested that there is no difference observed. Second, the group that has availed of CIF only told that the health is better now for 87.1 percent; for 5.7 percent health was better earlier; whereas, 7.2 percent still believe that there is no significant difference. Third, the group that has availed of BISP only told that the health is better now for 34.1 percent; for 41.3 percent health was better earlier; whereas, 24.6 percent still believe that there is no significant difference. Last, the group that has neither availed CIF, not BISP reported that the health is better now for 44.9 percent; for 29.7 percent health was better earlier; whereas 25.4 percent still believe that there is no significant difference. Refer to Table 37 and Figure 30.

Table 37 - Respondents' Children's health compare to last two years (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP
Health is better now	91.00	87.10	34.10	44.90
Health was better earlier	5.10	5.70	41.30	29.70
No difference	3.90	7.20	24.60	25.40
Total	100%	100%	100%	100%

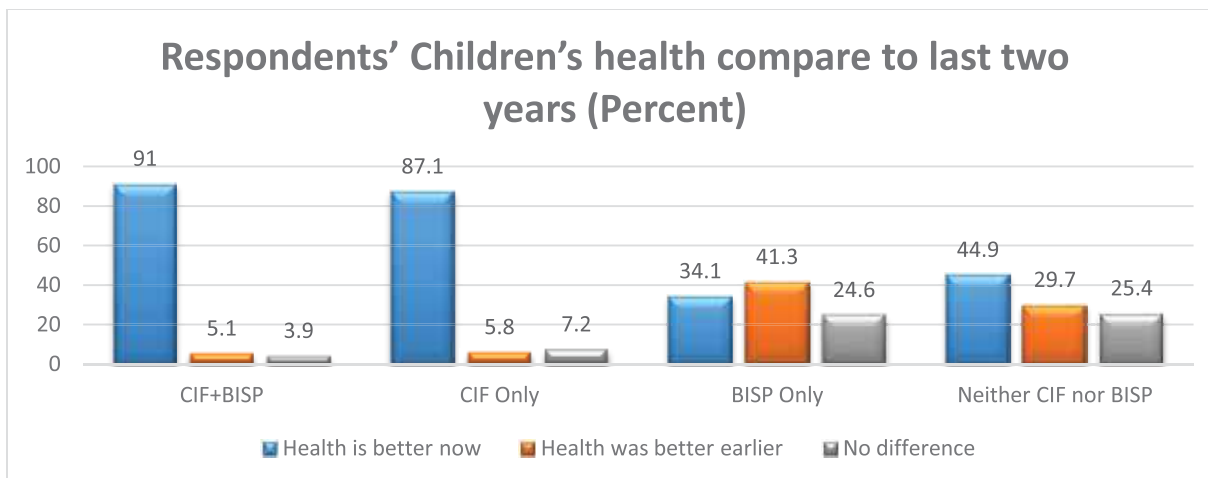


Figure: 29 - Respondents' Children's health compare to last two years (Percent)

11. Current status of Routine Immunization, Polio & Vaccination of Pregnant Women before formation of CO/VO/LSO and after it

Under objective 7, the study's focus was to determine the current status of routine immunization, polio & vaccination of pregnant women before the formation of CO/VO/LSO and after it. This comparison was broken down into two segments; we first compare, the status of those who have availed BISP only against those who have neither availed CIF nor BISP.

The BISP only beneficiaries indicated with 96.7 percent that the facilities pertaining to routine immunization, polio & vaccination for pregnant women are available there; however, only 3.3 percent of respondents indicated a lack of availability of such facilities. Similarly, the group that has neither availed of CIF nor BISP indicated with 92.7 percent that these facilities are available; however, 7.3 percent still informed that such facilities are not available to them. Refer to Table 38 and Figure 31.

Table 38 - Facility of Polio & Vaccination for pregnant woman (Percent)

Responses	BISP Only	Neither CIF nor BISP
Yes	96.70	92.70
No	3.30	7.30
Total	100%	100%

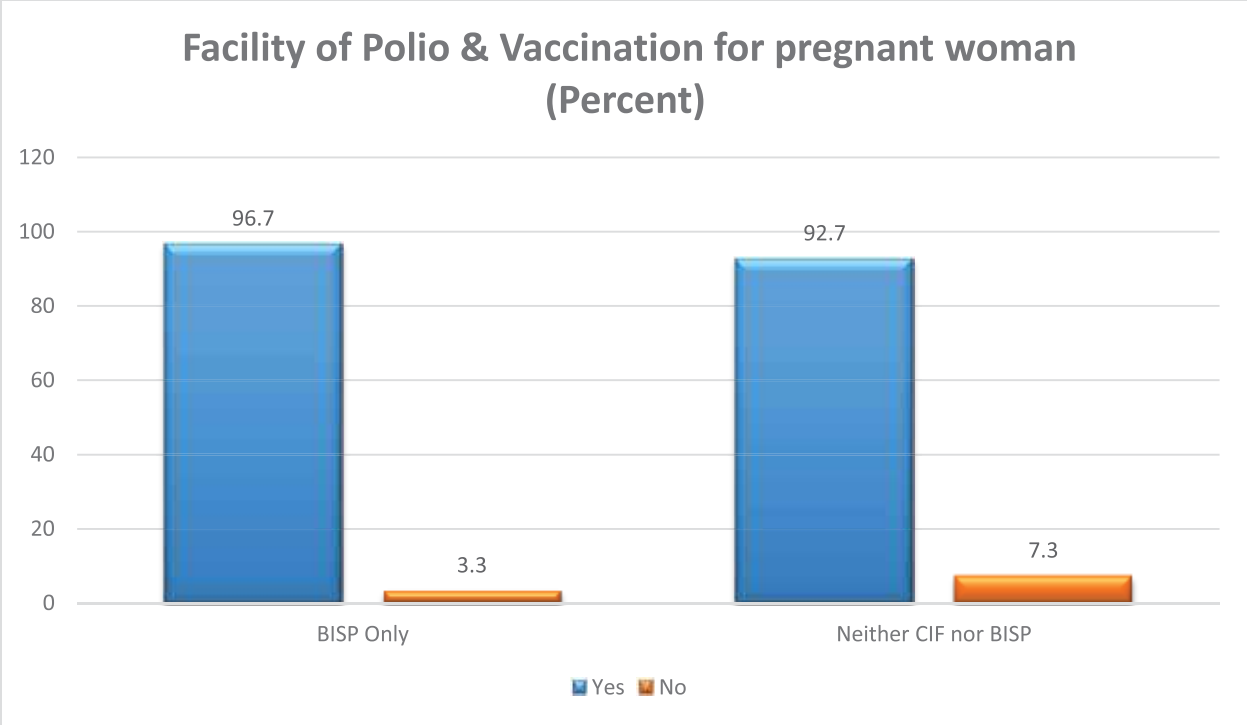


Figure: 30 - Facility of Polio & Vaccination for pregnant woman (Percent)

We attempted to seek information if these facilities are available there, which at large are available to both of these groups; then whether pregnant women get routine immunization, polio, and vaccinations or not. The group that has availed of BISP only indicated that 94.4 percent are availing of these facilities; however, 5.6 percent do not avail of these facilities. The other group of respondents that have neither availed of CIF nor BISP indicated that 81.8 percent of them are availing of these services; however, 18.2 percent indicated otherwise. Refer to Table 39 and Figure 32.

Table 39 - Utilization of Polio & Vaccination Facility (Percent)

Responses	BISP Only	Neither CIF nor BISP
Yes	94.40	81.80
No	5.60	18.20
Total	100%	100%

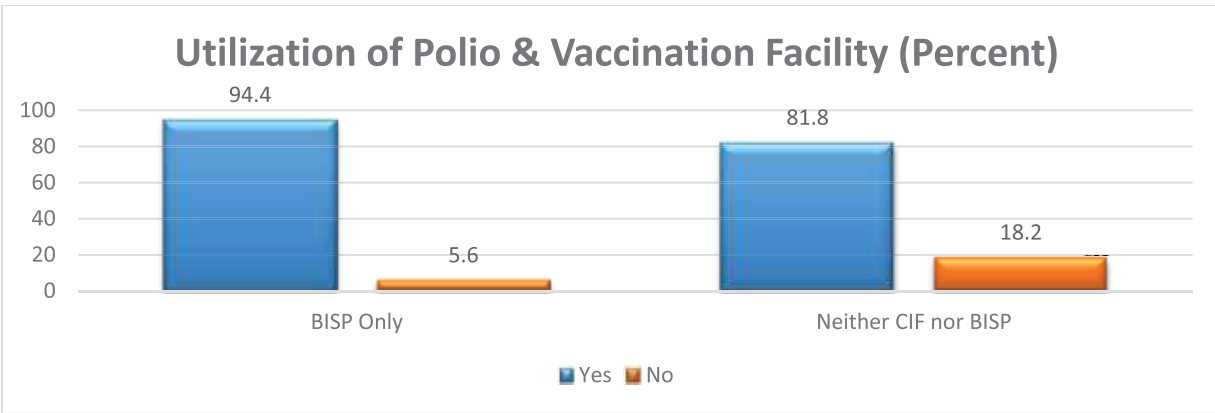


Figure: 31 - Utilization of Polio & Vaccination Facility (Percent)

We next attempted to ascertain the same information from the group of respondents who have availed of CIF and BIPS both as well as the group who have availed of CIF only. First, group (Who have availed of CIF and BISP both) indicated that these facilities pertaining to routine immunization, polio and vaccination for pregnant women before the formation CO/Vo/LSO were available to 33 percent of them. However, 67 percent of the respondents indicated that these facilities were not available for them before the formation of CO/VO/LSO. The second group, who have availed of CIF only also indicated that to 38.9 percent of respondents these facilities were available; however, to 61.1 percent these facilities were not available before the formation of CO/VO/LSO. Refer to Table 40 and Figure 33.

Table 40 - Facility of Polio & Vaccination before formation of CO/VO/LSO (Percent)

Responses	CIF+BISP	CIF Only
Yes	33.00	38.90
No	67.00	61.10
Total	100%	100%

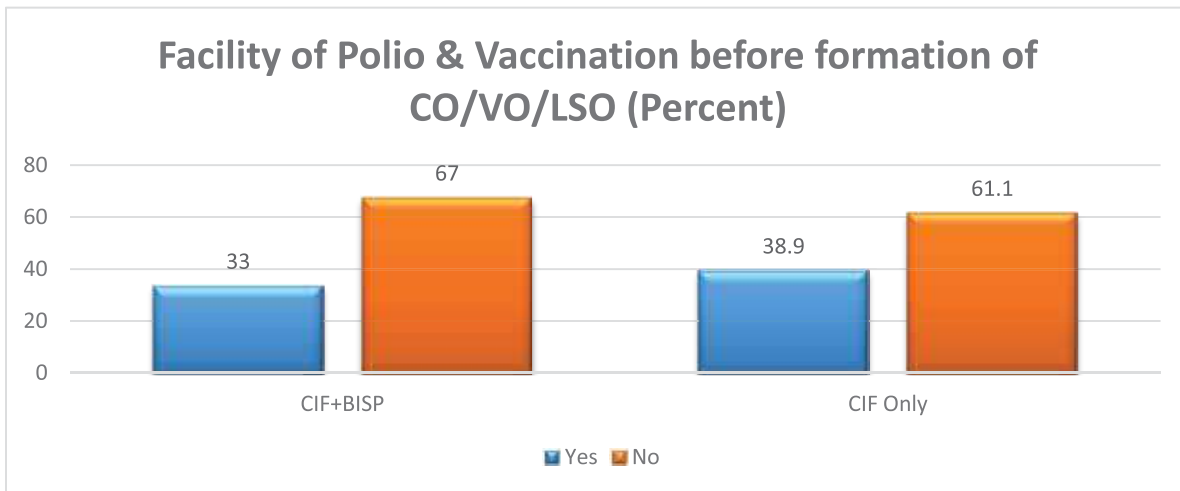


Figure: 32 - Facility of Polio & Vaccination before formation of CO/VO/LSO (Percent)

We next attempted to reveal if these facilities were available then did pregnant women get a routine immunization, polio, and vaccination before the formation of CO/VO/LSO. As per the response group one, those who have availed of CIF and BISP both, 48.3 percent were availing of these facilities however 51.7 percent were not getting these services. According to CIF only group, 49.8 percent were getting these services; however, 50.2 percent of them were not getting these services before the formation of CO/VO/LSO. Refer to Table 41 and Figure 34.

Table 41 - Utilization of Polio & Vaccination Facility before formation of CO/VO/LSO (Percent)

Responses	CIF+BISP	CIF Only
Yes	48.30	49.80
No	51.70	50.20
Total	100%	100%

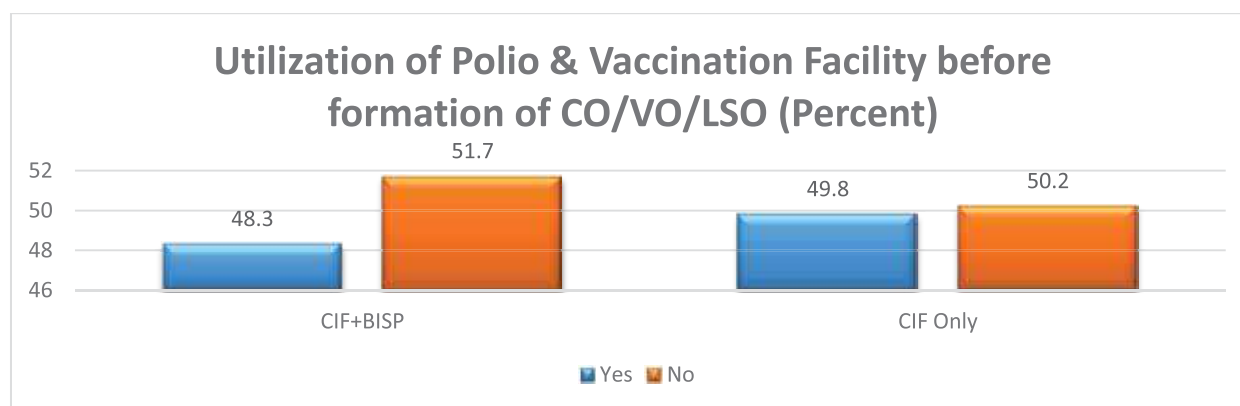


Figure: 33 - Utilization of Polio & Vaccination Facility before formation of CO/VO/LSO (Percent)

12. Measure the overall change occurred in result of community investment fund’s intervention at the household level

The core purpose of this study was to investigate the impact of community investment fund intervention over the livelihood of its beneficiaries. Therefore, we aimed at specifically looking into the perceived effectiveness of CIF at the household level. Under this, we first asked the study respondents regarding the impact of CIF over the sustainable increase in their income. According to the group that have availed of both CIF and BISP, 93.6 percent perceive that the CIF intervention has substantially resulted in sustainable increase in their income; 3.6 believe that the CIF intervention has not helped them in resulting sustain increase in their income; moreover, 2.8 percent of these respondents believe that there has been no difference in their income level even after availing of CIF.

Similarly, according to those who have availed of CIF only, the CIF intervention has positively resulted in a sustainable increase in 88 percent of these respondents; however, 6.4 percent

believe it has not resulted in any significant increase; whereas, 5.6 percent believe that the CIF has made no difference into their income. Refer to Table 42 and Figure 35.

Table 42 - CIF result in sustainable increase in household income (Percent)

Respondents' Group	CIF+BISP	CIF Only
Yes	93.60	88.00
No	3.60	6.40
No difference	2.80	5.60
Total	100%	100%

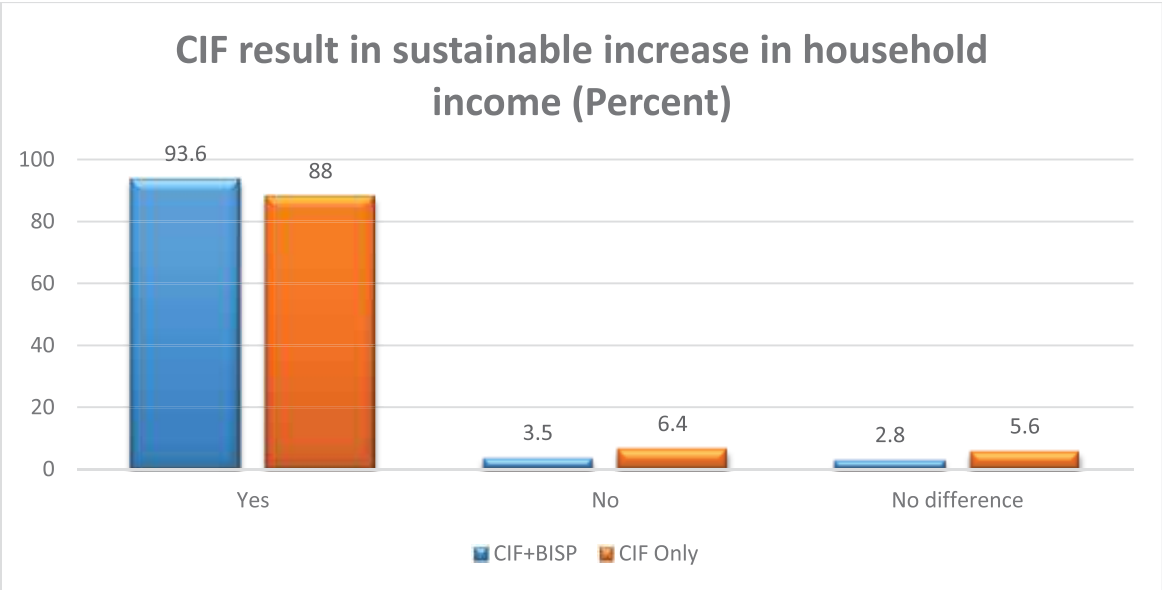


Figure: 34 - CIF result in sustainable increase in household income (Percent)

In order to collect further evidence pertaining to these claims, we next asked the study respondents that if their families eat their fill or not. According to the first group, those who have availed CIF and BISP, 10.2 percent informed that they consume as much as they want; this consumption of food includes all types; whereas, 61.2 percent reported that they consume as much as they want, but this does not include every type of food. In the same group, 27.9 percent still report that they sometimes felt hunger; however, 0.7 percent of them still reported that they often experience hunger.

According to those who have availed of CIF only, 13.5 percent informed that they consume as much as they want; this consumption of food includes all food types; whereas 61.1 percent reported that they consume as much as wanted but this does not include every type of food. In the same group, 24.2 percent still report that they sometimes felt hunger; however, 1.2 percent of them still reported that they often experience hunger.

Similarly, according to those who have availed BISP only 11.1 percent informed that they consume as much as they want; this consumption of food includes all types food; whereas, 61 percent reported that they consume as much as wanted, but this does not include every type of food. In the same group 27.5 percent still report that they sometimes felt hunger; however, 0.4 percent of them still reported that they often experience hunger.

Last, according to those who have neither availed of CIF nor BISP, 10.5 percent informed that they consume as much as they want; this consumption of food includes all food types; whereas, 56.7 percent reported that they consume as much as wanted, but this does not include every type of food. In the same group, 30.8 percent still report that they sometimes felt hunger; however, 2 percent of them still reported that they often experience hunger. Refer Table 43 and Figure 36.

Table 43 - Eating Pattern of Family of Respondents (Percent)

Respondents' Group	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP	TOTAL
Consumed as much as wanted (all types)	10.20	13.50	11.10	10.50	11.31
Consumed as much as wanted (not all types)	61.20	61.10	61.00	56.70	60.48
Sometimes felt hunger	27.90	24.20	27.50	30.80	27.29
Often felt hunger	0.70	1.20	0.40	2.00	0.92
Total	100%	100%	100%	100%	100%

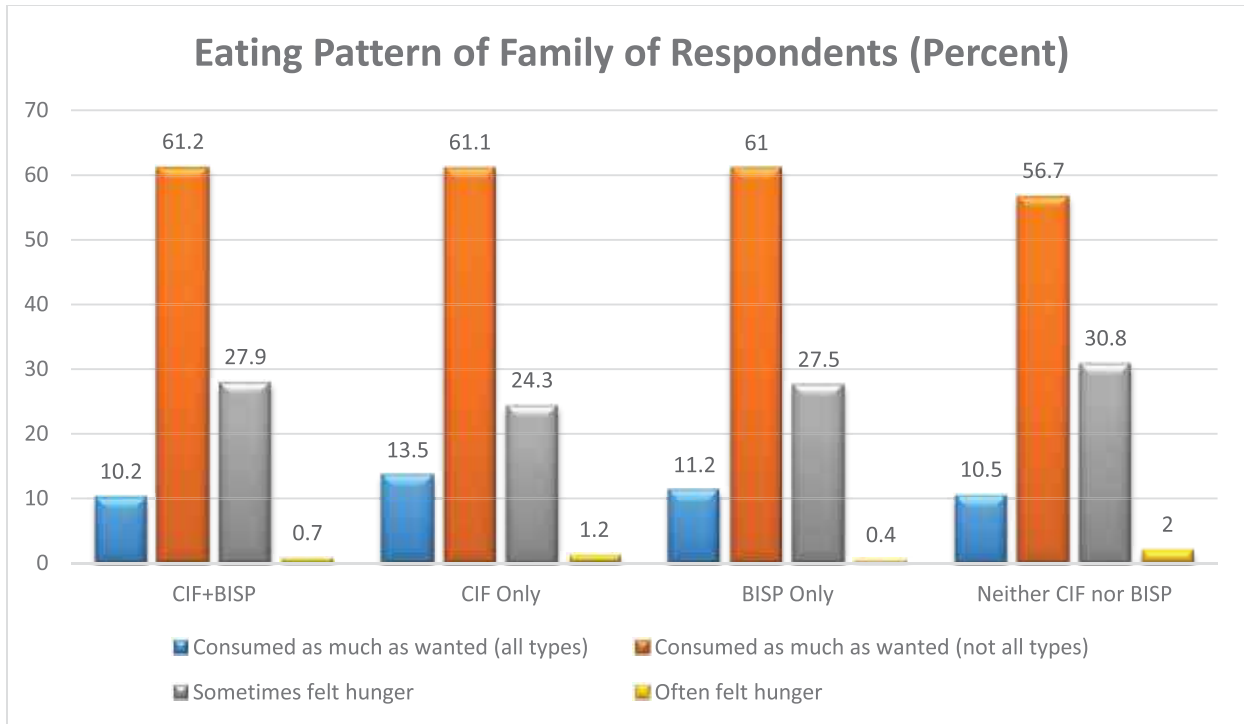


Figure: 35 - Eating Pattern of Family of Respondents (Percent)

Next, we asked the study participants either they have more to eat now or earlier in the last two years/before getting CIF.

According to CIF and BISP group, 92.9 percent reported that they have more to eat now; 2.4 percent informed that they had more to eat in earlier times, and 4.7 percent think that their food consumption or availability of food is the same as that of two years before/before getting CIF. According to CIF only group, 85.5 percent reported that they have more to eat now; 3.9 percent informed that they had more to eat in earlier times, and 10.6 percent think that their food consumption or availability of food is the same as of two years before/before getting CIF. According to BISP only group, 26.8 percent reported that they have more to eat now; 45 percent informed that they had more to eat in earlier times, and 28.2 percent think that their food consumption or availability of food is the same as of two years before/before getting CIF. Last, according to the group that have neither availed of CIF nor BISP, 19 percent reported that they have more to eat now; 51.4 percent informed that they had more to eat in earlier times; and 29.6 percent think that their food consumption or availability of food is the same as that of two years before/before getting CIF. Refer Table 44 and Figure 37.

Table 44 - Eating Status of Respondents in last two years/before getting CIF (Percent)

Respondents' Group	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP	Total
Have more to eat now	92.9	85.5	26.8	19.0	78.56
Have more to eat in earlier times	2.4	3.9	45.0	51.4	10.80
Equal	4.7	10.6	28.2	29.6	10.64
Total	100%	100%	100%	100%	100%

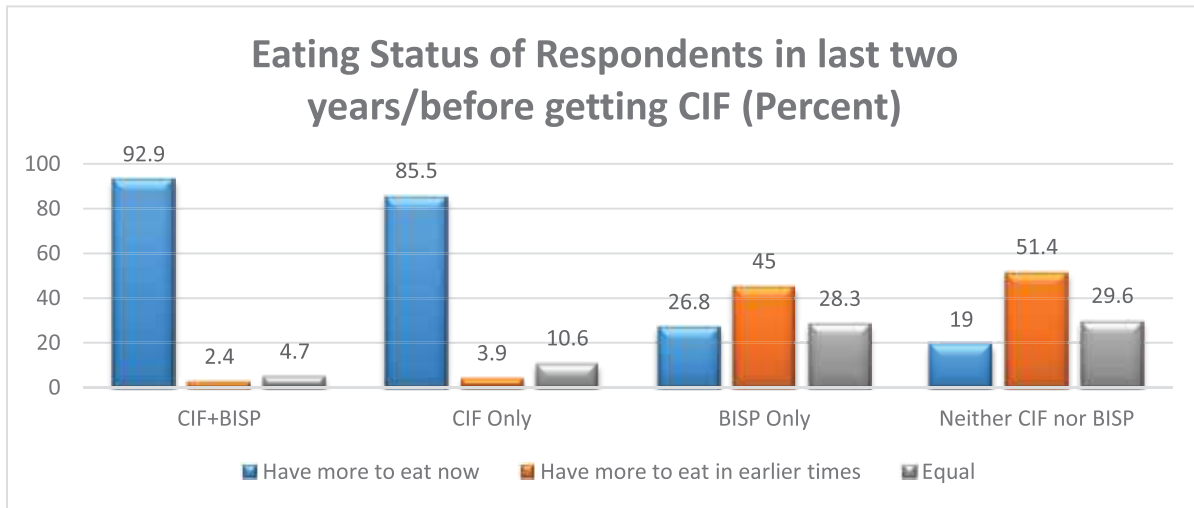


Figure: 36 - Eating Status of Respondents in last two years/before getting CIF (Percent)

We then asked respondents pertaining to the status of their family's health that either it is perceived as better now or earlier in the last two years/before getting CIF. We found that the respondents who have availed CIF and BISP both indicated that 95 percent of them health is better now/after taking loan; however, to 1.6 percent the health was perceived to be better earlier in the last two years/before getting CIF; moreover, to 3.4 percent there is no difference in their health status now as compared to that of the two years earlier/before availing of CIF. The respondents who have availed CIF only indicated that to 91.5 percent of them health is better now/after taking loan; however, to 1.0 percent the health was perceived to be better earlier in the last two years/before getting CIF; moreover, to 7.5 percent there is no difference in their health status now when compared to two years earlier/before availing CIF. Third, the respondents who have availed of BISP only indicated that to 30.2 percent of them health is better now/after taking loan; however, to 45.2 percent the health was perceived to be better earlier in last two years/before getting CIF; moreover, to 24.6 percent believe that there is no difference in their health status now as compared to that of two years earlier/before availing of BISP.

Last, the respondents who have neither availed of CIF nor BISP indicated that to 22.3 percent of them health is better now as compared to two years earlier; however, to 54.6 percent the health was perceived to be better earlier in the last two years; moreover, to 23.1 percent there is no difference in their health status now as compared to two years earlier. Refer to Table 45 and Figure 38.

Table 45 - Status of family's health now or earlier in last two years/before getting CIF (Percent)

Responses	CIF+BISP	CIF Only	BISP Only	Neither CIF nor BISP	Total Households
Health is better now/ after taking loan	95.00	91.50	30.20	22.30	82.08
Health was better earlier	1.60	1.00	45.20	54.60	9.80
No difference	3.40	7.50	24.60	23.10	8.12
Total	100%	100%	100%	100%	100%

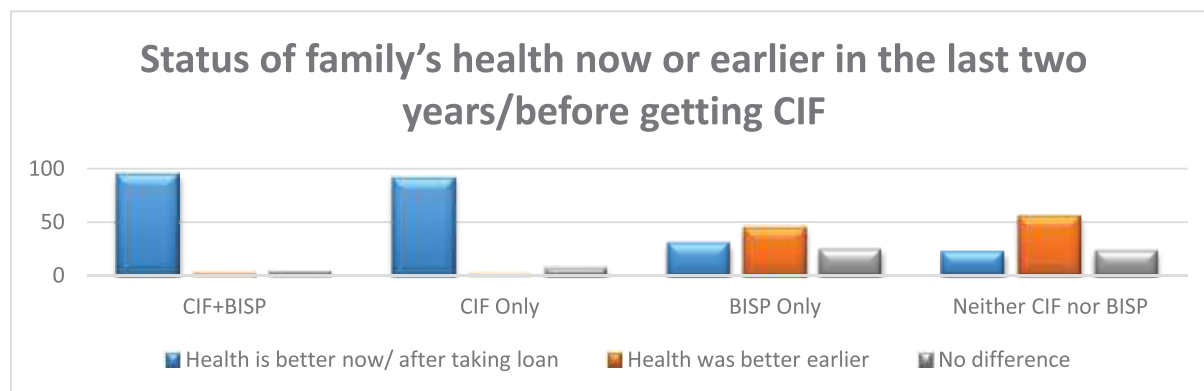


Figure: 37 - Status of family's health now or earlier in last two years/before getting CIF (Percent)

Under this investigation, we last inquired from study participants pertaining to their perception about the effect on overall quality of their lives after availing of CIF. According to the group that has availed CIF and BISP both, 95.1 percent believe that their overall quality of life has improved; whereas 1.5 percent think that it has deteriorated; however, 3.4 percent of them believe that it has caused no any change in the quality of their lives.

Accordingly, to the group that has availed CIF only 87.6 percent believe that their overall quality of life has improved; whereas 4.6 percent surprisingly believe that it has deteriorated; lastly, 7.8 percent reported that it has cause no change in their overall quality of life. Refer Table 46 and Figure 39.

Table 45 - Effect on overall quality of life of respondents after getting CIF (Percent)

Respondents' Group	CIF+BISP	CIF Only
Improved	95.10	87.60
Deteriorated	1.50	4.60
No Change	3.40	7.80
Total	100%	100%

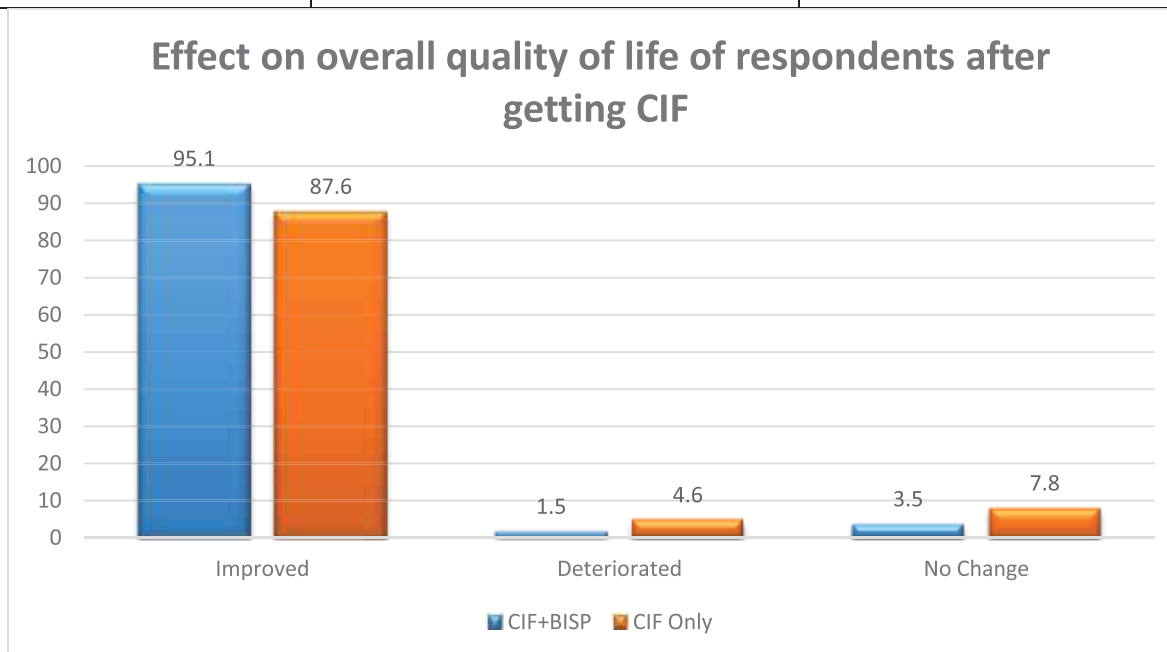


Figure: 38 - Effect on overall quality of life of respondents after getting CIF (Percent)

13. Conclusion & Recommendations

The main purpose of this study was to assess the impact of Community Investment Fund (CIF), an intervention initiated by the Sindh Rural Support Organization (SRSO) under the Union Council Based Poverty Reduction Program (UCBPRP) funded by the Government of Sindh, in three districts of Sindh namely Shikarpur, Jacobabad, and Kandhkot-Kashmore. CIF is a revolving fund and managed by rural community women. The fund’s objectives are to alleviate poverty and empower rural women. CIF has initially been provided to 85,000 beneficiaries and revolved among 50,000 members in Shikarpur, Jacobabad, and Kandhkot-Kashmore. This study was conducted with the population who availed of, at least, two cycles of the fund.

Following the quasi-experimental research design, there was two study groups (1) treatment group which consisted of beneficiaries of intervention (CIF+BISP and CIF Only), and (2) control group which contained non-CIF beneficiaries (BISP Only and neither CIF nor BISP). The assessment reveals that majority of both, treatment and control, group respondents are married, and engaged in multiple works. Results further revealed that more than 80 percent of the income of those sampled, as the treatment group, came from more than one source (labor,

crops, livestock, services, etc.), whereas non-CIF members as a control group earned more than 50 percent income from only two sources i.e. crops and labor. The CIF beneficiaries had little higher average weekly consumption of normal goods (fish, eggs, milk, and fruits) than non-CIF beneficiaries. Similarly, house status of CIF members is better than those of non-CIF members. These results suggest that CIF beneficiaries are better off than non-CIF members.

Furthermore, results show that involvement of women in decision making at the household level and their mobility to urban areas for a various domestic piece of work is greater for CIF beneficiaries than non-CIF beneficiaries. Moreover, treatment group of households has more proportion of productive assets (sewing machine, livestock, poultry, and savings) than those of control group households. Former group also generated more average income (Rs. 55,000 – 62,773 annually) than later group (Rs. 14,000 – 25494). The study also finds the CIF beneficiaries to be more trained, well-aware and more passionate for village development, as about 75 – 80% of them got support from governments and NGOs as compared to non-participants of the program (24 – 32%). About 90% of those who availed of CIF responded that health of their children is better now after getting CIF (in last two years); whereas, 34 – 45% and 30 – 41% non-CIF members reported that health of their children is better now as compare to in the last years and was better earlier respectively. As for as routine immunization, polio and vaccination of pregnant women are concerned, both groups report to have access and are using these facilities in their respective villages.

Overall, beneficiaries are found to be satisfied with CIF intervention as after getting CIF their income level, consumption and health have improved. The CIF beneficiaries seem to have managed fund by utilizing in many income generating assets like livestock, agriculture, poultry, sewing machine, small enterprises and others at domestic level. Accordingly, results of socio-economic factors, a part of this study, indicates positive improvement in lives of CIF members. Additionally, the second part of this study finds that the important indicators of family rosters in poverty scorecard (PSC) raised PSC bands of CIF beneficiaries, as after having involved in CIF program they send their children to schools and purchase productive and income-generating assets (sewing machines, washing machines, and others) at household level. This seems to have led to a reduction in poverty level of participants of CIF intervention. For instance, graduation from three PSC bands (0 – 11, 12 – 18 and 19 – 23) is higher of CIF members (CIF+BISP 70.58%; CIF Only 68%) as compare to non-CIF members (BISP Only 14.38%; Neither CIF nor BISP 13.85%).

Based on study results and field observations, we would suggest following recommendations:

- CIF amount should be raised for its participants so that beneficiaries may be able to purchase productive income generating assets or invest into the small enterprise to further reduce poverty.

- Since CIF aims to intervene in poverty-stricken areas, SRSO should extend CIF intervention in more poverty-stricken areas, which were visited for data collection as control villages, in Jacobabad and Khairpur districts.
- Before the extension of the CIF to other areas; it is recommended to conduct the socio-economic study as well, besides the poverty scorecard. This will help to understand the true impact without taking control group.
- Women having certain vocational and technical skills may be given priority in granting the CIF, so, that productive use of CIF can be ensured. Since most of the beneficiaries rely on agriculture for sustenance, they may also be provided training in agripreneurship for effective use of CIF.
- An advisory service for women can be started that can help them in properly using the CIF. Some preferred avenues of investment may be identified and required facilitation may be provided.
- The findings of this study are based on data collected from both treatment group and control group respondents, whose profile lists and previous PSC scores were provided by the client to consultant/research organization.

14. References

- Bhuiya, M. M. M., Khanam, R., Rahman, M. M., & Nghiem, H. S. (2015). *Impact of microfinance on household income and consumption in Bangladesh: empirical evidence from a quasi-experimental survey*. Paper presented at the Proceedings of the 44th Australian Conference of Economists (ACE 2015).
- Coleman, B. E. (1999). The impact of group lending in Northeast Thailand. *Journal of development economics*, 60(1), 105-141.
- Habib, M., & Jubb, C. (2015). Poverty alleviation with microfinance: Bangladesh evidence *Poverty Reduction Policies and Practices in Developing Asia* (pp. 11-30): Springer.
- Kabungaidze, T., Mahlatshana, N., & Ngirande, H. (2013). The impact of job satisfaction and some demographic variables on employee turnover intentions. *International Journal of Business Administration*, 4(1), 53.
- Khan, M. H. (2004). *Methods of Assessments of Rural Poverty, Projects, and Programme Impact: A Handbook for Practitioners in Rural Support Programme, s. Islamabad, Rural Support Programmes Network*.
- khan, N. (2011). AN ASSESSMENT OF THE COMMUNITY INVESTMENT FUND IN KASHMORE-KANDHKOT AND SHIKARPUR DISTRICTS OF SINDH.
- Khandker, S. R. (1998). *Fighting poverty with microcredit: experience in Bangladesh*: Oxford University Press.
- Krejcie, R. V., & Morgan, D. W. (1970). Table for determining sample size from a given population. *Educational and Psychological Measurement*, 30(3), 607-610.

Pitt, M. M., & Khandker, S. R. (1998). The Impact of Group-Based Credit Programs on Poor Households in Bangladesh: Does the Gender of Participants Matter? *Journal of political Economy*, 106(5), 958-996.

Saadi, F. A. (2011). A REVIEW OF THE UNION COUNCIL BASED POVERTY REDUCTION PROGRAM.

Todd, H. (2001). Paths out of Poverty: The Impact of SHARE Microfin Limited in Andhra Pradesh, India. *unpublished Imp-Act report*.

Zaidi, S. A., Jamal, H., Javeed, S., & Zaka, S. (2007). Social impact assessment of microfinance programmes. *Islamabad: European Union-Pakistan Financial Services Sector Reform Programme. Enabling poor rural people to overcome poverty International Fund for Agricultural Development Via Paolo di Dono, 44, 00142.*

<http://www.spandanaindia.com/about/index.html>

Annexure A: Socio-Economic Factors Questionnaire

 **Impact Assessment of Community Investment Fund - CIF**

Enumerator ID:		Survey Date:											
گھریلو سوالنامو (عورتن لاء)													
MIS ID	پي: امڙس جو نالو			فائڊو ونڻ واري جو نالو (جوابده)									
شخص		عمر (سال)	ازدواجي حيثيت		شناختي ڪارڊ نمبر								
ڳوٺ			يوسي		تعلقو								
فون نمبر		قرض سائیکل			سي آءِ ايف رقم پهرين قسط (پئسا)								
نوڪري	مرغي پالنا	مڇي مارڻ	زراعت	جانورن جي پالنا	فائڊو ونڻ	پارھون پاس يا مٽي	مئٽرڪ	مڊل	پرائمري	پڙھيل	ان پڙھيل	تعليم	
ڪو به ڪم نه		ٻيو ڪو ڪم		ننڍي پئماني جو ڌنڌو	مزدوري	واري جو پيشو						Q.1	
سرسو جي سهڪار/مدد کان پهريان ۽ پوءِ آمدني جا ذريعا ٻڌايو؟													
پهريان						پهريان							
ڪرايہ	نقد رقم	زراعت	جانورن جي پالنا	نوڪري	مزدوري	ڪرايہ	نقد رقم	زراعت	جانورن جي پالنا	نوڪري	مزدوري		
پرچون جو دڪان		پاھريان موڪليل ٿانو		پيشن	پرچون جو دڪان	پرچون جو دڪان		پاھريان موڪليل ٿانو		پيشن	پرچون جو دڪان		
Q.2 ارھان جي آمدني ڪيتري هتي سرسو جي مدد، سهڪار کان پهريان ۽ پوءِ؟													
پهريان						پهريان							
روزانه		ماھوار		سالانه		روزانه		ماھوار		سالانه			
Q.3 سرسو جي سهڪار/مدد کان پهريان ۽ پوءِ گھریلو شين جو استعمال (هفتہ وار ڪلو جي حساب سان)													
پهريان						پهريان							
ميووا	وڏو گوشت	ننڍو گوشت	ڪڇڪ	چانور	مڪئي	داليون	ميووا	وڏو گوشت	ننڍو گوشت	ڪڇڪ	چانور	مڪئي	داليون
پاھيون	ڪير	آنا	مڇي	مرغي	تيل	کنڊ	پاھيون	ڪير	آنا	مڇي	مرغي	تيل	کنڊ

Impact Assessment of Community Investment Fund - CIF

Q. 4	گهرو سهولتون سروسو جي سهڪار/مدد کان پهريان ۽ پوءِ؟																																
پهريان				پوءِ																													
ڪڇو	ڪڇو پڪو	مڪمل پڪو	جهوڙي	ڪڇو	ڪڇو پڪو	مڪمل پڪو	جهوڙي	ڪڇو	ڪڇو پڪو	مڪمل پڪو	جهوڙي																						
گهريلو سطح تي پهراڙي جي عورت جو فيصلي ڪرڻ ۾ حصو سروسو جي سهڪار/مدد ڪرڻ کان پهريان ۽ پوءِ.																																	
Q. 5	ڇا اوهان گهريلو سطح تي خرچ ۽ آمدني جو فيصلو پاڻ ڪندا آهيو؟																																
Q. 6	ڇا اوهان پنهنجي ٻارن جي تعليم لاءِ پاڻ فيصلو ڪندا آهيو؟																																
Q. 7	ڇا اوهان ڪنهن اثاثي جي خريد ۽ وڪرو ڪرڻ جو فيصلو پاڻ ڪندا آهيو؟																																
Q. 8	ڇا اوهان CIF کڻڻ تي پاڻ فيصلو ڪندا آهيو؟																																
Q. 9	ڇا اوهان پاڻ خرچ ڪندا آهيو اها رقم جيڪا اوهان اداري ورتي هجي؟																																
Q. 10	ڇا اوهان جو خاندان اوهان سان صلاح مشورو ڪندو آهي ڏي يا پٺ جي شادي جي باري ۾؟																																
پهراڙي جي عورتن جو ڳوٺ کان شهر طرف وڃڻ، سروسو سماجي موبلائيزيشن ۽ CIF جي رقم ڏيڻ کان پهريان ۽ پوءِ.																																	
Q. 11	ڇا اوهان خاندان لاءِ ڪپڙا پاڻ خريد ڪندا آهيو؟																																
Q. 12	ڇا اوهان خاندان لاءِ رڌ پچا، جو سامان پاڻ خريد ڪندا آهيو؟																																
Q. 13	ڇا اوهان خاندان لاءِ سون ۽ زبورات پاڻ خريد ڪندا آهيو؟																																
Q. 14	ڇا اوهان کي اجازت آهي گهر جي سربراه طرفان تڏهن پنهنجي ويجهي عزيزن سان ملڻ وڃو؟																																
Q. 15	ڇا اوهان پاڻ ووٽ ڏيندا آهيو؟																																
Q. 16	ڇا اوهان پاڻ شريڪ ٿيندا آهيو NGOs يا ٻين سماجي گڏجاڻين ۾؟																																
Q. 17	هيٺين مان ڪهڙا اثاڻا اوهان جي گهر ۾ موجود آهن؟ (جي آهن تڏهن نشان لڳايو)																																
<table border="1"> <tr> <td>وڻ</td> <td>چوٿيو مال</td> <td>موٽر سائيڪل</td> <td>ڪڪڙيون</td> <td>سائيڪل</td> <td>ٽريڪٽر</td> <td>سلائي جي مشين</td> <td>ٽريشر</td> <td>ٽي وي ريڊيو</td> <td>تراٽي</td> <td>نقد ڪيش</td> </tr> <tr> <td>ٽيوب ويل پمپ</td> <td>ڏنل قرض</td> <td>دڪان ڏنڻو</td> <td>زبورات</td> <td>ڪپڙن ڏنڻ جي مشين</td> <td>سولر سسٽم</td> <td>جنريٽر</td> <td>UPS</td> <td>ٻيون شيون</td> <td></td> <td></td> </tr> </table>												وڻ	چوٿيو مال	موٽر سائيڪل	ڪڪڙيون	سائيڪل	ٽريڪٽر	سلائي جي مشين	ٽريشر	ٽي وي ريڊيو	تراٽي	نقد ڪيش	ٽيوب ويل پمپ	ڏنل قرض	دڪان ڏنڻو	زبورات	ڪپڙن ڏنڻ جي مشين	سولر سسٽم	جنريٽر	UPS	ٻيون شيون		
وڻ	چوٿيو مال	موٽر سائيڪل	ڪڪڙيون	سائيڪل	ٽريڪٽر	سلائي جي مشين	ٽريشر	ٽي وي ريڊيو	تراٽي	نقد ڪيش																							
ٽيوب ويل پمپ	ڏنل قرض	دڪان ڏنڻو	زبورات	ڪپڙن ڏنڻ جي مشين	سولر سسٽم	جنريٽر	UPS	ٻيون شيون																									
Q. 18	ڇا اوهان ڪوئي اثاڻو اٿاڻا خريد ڪيو آهي سروسو جي سهڪار/مدد کان پوءِ؟																																

2

Impact Assessment of Community Investment Fund - CIF

Q. 19	جيڪڏهن ها تڏهن پوءِ هيٺ تفصيل فراهم ڪيو																
<table border="1"> <tr> <td>اٿاڻي جي تفصيل</td> <td>خرید قیمت</td> </tr> </table>												اٿاڻي جي تفصيل	خرید قیمت				
اٿاڻي جي تفصيل	خرید قیمت																
Q. 20	اٿاڻو اٿاڻا ڪيئن خريد ڪيو ويو؟																
Q. 21	ڇا اوهان ڪجهه اٿاڻا اٿاڻا ڪيا آهن؟																
Q. 22	جيڪڏهن ها تڏهن پوءِ هيٺ تفصيل فراهم ڪيو																
<table border="1"> <tr> <td>اٿاڻي جي تفصيل</td> <td>وڪرو قیمت</td> </tr> </table>												اٿاڻي جي تفصيل	وڪرو قیمت				
اٿاڻي جي تفصيل	وڪرو قیمت																
Q. 23	ڪهڙي سبب جي ڪري اٿاڻو اٿاڻا ڪيا ڪيا؟																
Q. 24	خرچ جو پورا ٿيڻ لاءِ قرض جي ادائگي لاءِ ڏنڻي کي وڌائڻ لاءِ ٻيو ڪوئي سبب ڪهڙا اٿاڻا اوهان آمدني کي وڌائڻ لاءِ استعمال ڪندا آهيو؟																
Q. 25	ڪيتري آمدني اوهان اٿاڻن مان وڌائي آهي سروسو جي سهڪار/مدد کان پوءِ؟																
Q. 26	ڇا اوهان کي ڪا مدد ملندي آهي BISP پروگرام طرفان؟																
Q. 27	ڇا اوهان کي ڪا مدد ملي آهي ڳوٺ جي ترقي ۽ سماجي پلائي لاءِ حڪومت يا NGO طرفان سروسو جي سهڪار/مدد کان پوءِ؟																
Q. 28	جيڪڏهن ها، پوءِ اوهان کي ڪهڙي مدد ملي آهي حڪومت يا NGO طرفان؟																
<table border="1"> <tr> <td>روڊ جي تعمير</td> <td>اسڪول عمارت</td> <td>تاليون</td> <td>گهٽين جي روشني</td> <td>تلڪا</td> <td>ٻيو</td> </tr> </table>												روڊ جي تعمير	اسڪول عمارت	تاليون	گهٽين جي روشني	تلڪا	ٻيو
روڊ جي تعمير	اسڪول عمارت	تاليون	گهٽين جي روشني	تلڪا	ٻيو												
Q. 29	ڇا اوهان جي ٻارن جي صحت ۾ بهتري آئي آهي هائي يا قرض کڻڻ کان پهريان؟																
<table border="1"> <tr> <td>صحت اڳ ۾ بهتر هئي</td> <td>صحت قرض کڻڻ کان پوءِ بهتر آهي</td> <td>ڪو فرق نه پيو آهي</td> </tr> </table>												صحت اڳ ۾ بهتر هئي	صحت قرض کڻڻ کان پوءِ بهتر آهي	ڪو فرق نه پيو آهي			
صحت اڳ ۾ بهتر هئي	صحت قرض کڻڻ کان پوءِ بهتر آهي	ڪو فرق نه پيو آهي															
Q. 30	گندريل پن سالن ۾ اوهان ڪيترا دفعا ڊاڪٽر ڏي ويا آهيو پنهنجي ٻارن کي ڏيکارڻ لاءِ؟																
Q. 31	ڇا اوهان کي ڪا سهولت هئي بوليو يا ڳوٺهاري عورتن کي بچاء جون سيون هلائڻ جي COV/LSO ٺهڻ کان اڳ ۾؟																
Q. 32	جيڪڏهن ها، ڇا اهي ڳوٺهاريون عورتن Routine Immunization، بوليو ۽ شيون هٿائينديون هيون COV/LSO ٺهڻ کان اڳ ۾؟																
Q. 33	قرض جي ڪري اوهان جي آمدني ۾ ڪو پائيدار اضافو ٿيو آهي؟																
Q. 34	ڇا اوهان ۽ اوهان جو خاندان پيٽ بهري ماني کائيندو هيو؟																
<table border="1"> <tr> <td>ڪاڏو جيڪو چاهيو (سڀ ڪجهه)</td> <td>ڪاڏو جيڪو چاهيو (سڀ ڪجهه نه)</td> <td>ڪجهه وقت بڪ تي</td> <td>اکثر بڪ تي رهيو</td> </tr> </table>												ڪاڏو جيڪو چاهيو (سڀ ڪجهه)	ڪاڏو جيڪو چاهيو (سڀ ڪجهه نه)	ڪجهه وقت بڪ تي	اکثر بڪ تي رهيو		
ڪاڏو جيڪو چاهيو (سڀ ڪجهه)	ڪاڏو جيڪو چاهيو (سڀ ڪجهه نه)	ڪجهه وقت بڪ تي	اکثر بڪ تي رهيو														
Q. 35	ڇا اوهان کي ڪاٺن لاءِ هائي وڌيڪ آهي يا قرض کڻڻ کان اڳ ۾ هو؟																
<table border="1"> <tr> <td>هائي ڪاٺن لاءِ گهڻو آهي</td> <td>اڳ واري وقت ۾ گهڻو هيو</td> <td>برابر</td> </tr> </table>												هائي ڪاٺن لاءِ گهڻو آهي	اڳ واري وقت ۾ گهڻو هيو	برابر			
هائي ڪاٺن لاءِ گهڻو آهي	اڳ واري وقت ۾ گهڻو هيو	برابر															
Q. 36	ڇا اوهان جي خاندان جي صحت هائي بهتر آهي، يا قرض کڻڻ کان اڳ ۾؟																
<table border="1"> <tr> <td>صحت بهتر آهي قرض کڻڻ کان پوءِ</td> <td>صحت اڳ ۾ بهتر هئي</td> <td>ڪو به فرق ناهي</td> </tr> </table>												صحت بهتر آهي قرض کڻڻ کان پوءِ	صحت اڳ ۾ بهتر هئي	ڪو به فرق ناهي			
صحت بهتر آهي قرض کڻڻ کان پوءِ	صحت اڳ ۾ بهتر هئي	ڪو به فرق ناهي															
Q. 37	قرض کڻڻ کان پوءِ مجموعي طور تي اوهان جي زندگي گذارڻ جي نموني تي ڪو اثر پيو آهي؟																
<table border="1"> <tr> <td>بهرتر ٿيو</td> <td>گهٽ ٿيو</td> <td>ڪو به فرق نه پيو</td> </tr> </table>												بهرتر ٿيو	گهٽ ٿيو	ڪو به فرق نه پيو			
بهرتر ٿيو	گهٽ ٿيو	ڪو به فرق نه پيو															

3

Impact Assessment of Community Investment Fund - CIF

Q. 10	ڇا اوهان خاندان لاءِ ڪهڙا پاڻ خريد ڪندا آهيو؟	ها	نه
Q. 11	ڇا اوهان خاندان لاءِ رڌ پچاءَ جو سامان پاڻ خريد ڪندا آهيو؟	ها	نه
Q. 12	ڇا اوهان خاندان لاءِ سون ۽ زيورات پاڻ خريد ڪندا آهيو؟	ها	نه
Q. 13	ڇا اوهان کي اجازت آهي گهر جي سربراه طرفان تہ پنهنجي ويجهي عزيزن سان ملڻ وڃو؟	ها	نه
Q. 14	ڇا اوهان پاڻ وٽ ڏيندا آهيو؟	ها	نه
Q. 15	ڇا اوهان پاڻ شريڪ ٿيندا آهيو سماجي گڏجاڻين ۾؟	ها	نه
Q. 16	هيٺين مان ڪهڙا اثاڻ اوهان جي گهر ۾ موجود آهن؟ (جي آهن تہ نشان لڳايو)		
	وڻ، چوپايو مال، موٽر سائيڪل، ڪڪڙيون، سائيڪل، ٽريڪٽر، سلائي مشين، ٽريشر، سولر سسٽم، جنريٽر/UPS، ٽراپي	تقديس	ٽراپي
	ٺڪرا/موٽر پمپ، ڏنل قرض، دڪان/ڪاروبار، زيورات، ڪپڙن ڌوئڻ جي مشين، سولر سسٽم، جنريٽر/UPS، ٽراپي	ٽراپي	ٽراپي
Q. 17	ڇا اوهان ڪوئي اثاڻ اوهان خريد ڪيو/ڪيا آهن آهي گذريل ٻن سالن ۾؟	ها	نه
Q. 18	جيڪڏهن ها تہ پوءِ هيٺ تفصيل فراهم ڪيو		
	اثاڻ جي تفصيل	خرید قیمت	
Q. 19	اثاڻ/اثاڻا ڪيئن خريد ڪيو/ڪيا ويو/يا؟	بچت/نقد	قرض
Q. 20	ڇا اوهان ڪجهه اثاڻ/اثاڻا ڪيا/ڪيا آهن گذريل ٻن سالن ۾؟	ها	نه
Q. 21	جيڪڏهن ها تہ پوءِ هيٺ تفصيل فراهم ڪيو		
	اثاڻ جي تفصيل	وڪرو قیمت	
Q. 22	ڪهڙي سبب جي ڪري اثاڻ/اثاڻا ڪيا/ڪيا؟		
	خرچن جو پورا ٿو ڪرڻ لاءِ، قرض جي ادائگي لاءِ، ڏنڊي کي وڌائڻ لاءِ، ٻيو ڪوئي سبب		
Q. 23	ڪهڙا اثاڻ اوهان آمدني کي وڌائڻ لاءِ استعمال ڪندا آهيو؟		
Q. 24	ڪيتري آمدني اوهان اثاڻن مان وڌائي آهي؟		
Q. 25	ڇا اوهان کي ڪا مدد ملندي آهي BISP پروگرام طرفان؟	ها	نه
Q. 26	ڇا اوهان کي ڪا مدد ملي آهي ڳوٺ جي ترقي ۽ سماجي ڀلائي لاءِ حڪومت يا NGO طرفان؟	ها	نه
Q. 27	جيڪڏهن ها، پوءِ اوهان کي ڪهڙي مدد ملي آهي حڪومت يا NGO طرفان؟		
	رود جي تعمير، اسڪول عمارت، ناليون، گهٽين جي روشني، ٺڪرا، ٻيو		
Q. 28	ڇا اوهان جي ٻارن جي صحت ۾ بهتري هائي آهي گذريل ٻن سالن جي ڀيٽ ۾؟		
	صحت پھريان بهتر هئي، صحت قرض کڻڻ کان پوءِ بهتر آهي		
Q. 29	گذريل ٻن سالن ۾ اوهان ڪيترا دفعا ڊاڪٽر ڏي ويا آهيو پنهنجي ٻارن کي ڏيکارڻ لاءِ؟	هڪ	ٻه
Q. 30	ڇا اوهان کي ڪا سهولت آهي پوليو يا ڳورهاري عورتن کي بچاءَ جون سڃوڻ هلائڻ جي؟	ها	نه

Impact Assessment of Community Investment Fund - CIF

Q. 31	جيڪڏهن ها، ڇا اهي ڳورهاريون عورتن Routine Immunization، پوليو ۽ سڃوڻ هلائينديون آهن؟	ها	نه
Q. 32	ڇا اوهان ۽ اوهان جو خاندان ڀيٽ ٻهري ماني کائيندو آهي؟		
	کائيندو آهي جيڪو چاهيو (سڀ ڪجهه)، کائيندو آهي جيڪو چاهيو (سڀ ڪجهه نه)، ڪجهه وقت بک تي		
Q. 33	ڇا اوهان کي کائڻ لاءِ هائي وڌيڪ آهي يا گذريل ٻن سالن ۾ وڌيڪ هيو؟		
	هائي کائڻ لاءِ گهڻو آهي، اڳ واري وقت ۾ گهڻو هيو		
Q. 34	ڇا اوهان جي خاندان جي صحت هائي بهتر آهي، يا گذريل ٻن سالن ۾ بهتر هئي؟		
	صحت هائي بهتر آهي، صحت اڳ ۾ بهتر هئي		



Sukkur IBA University

Airport Road, Sukkur

Phone: 071-5644000 | 071-5804419

Website: nthp@iba_suk.edu.pk