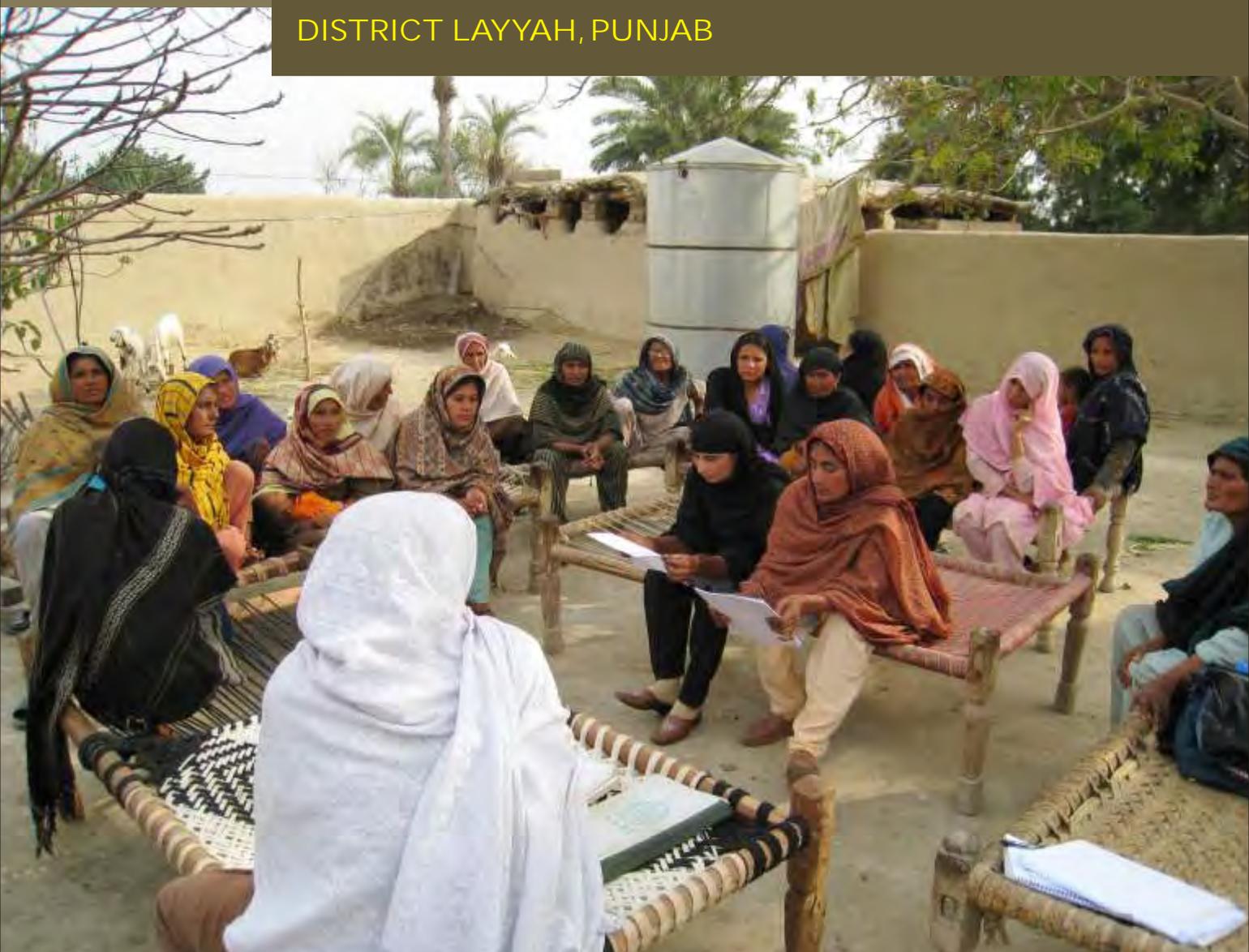


SOCIO-ECONOMIC BASELINE SURVEY TEHSIL CHOUBARA
DISTRICT LAYYAH, PUNJAB



Impact Assessment Unit
Rural Support Programmes Network
Islamabad

Socio-Economic Baseline Survey of Tehsil Chaubara District Layyah, Punjab
Published in December 2008

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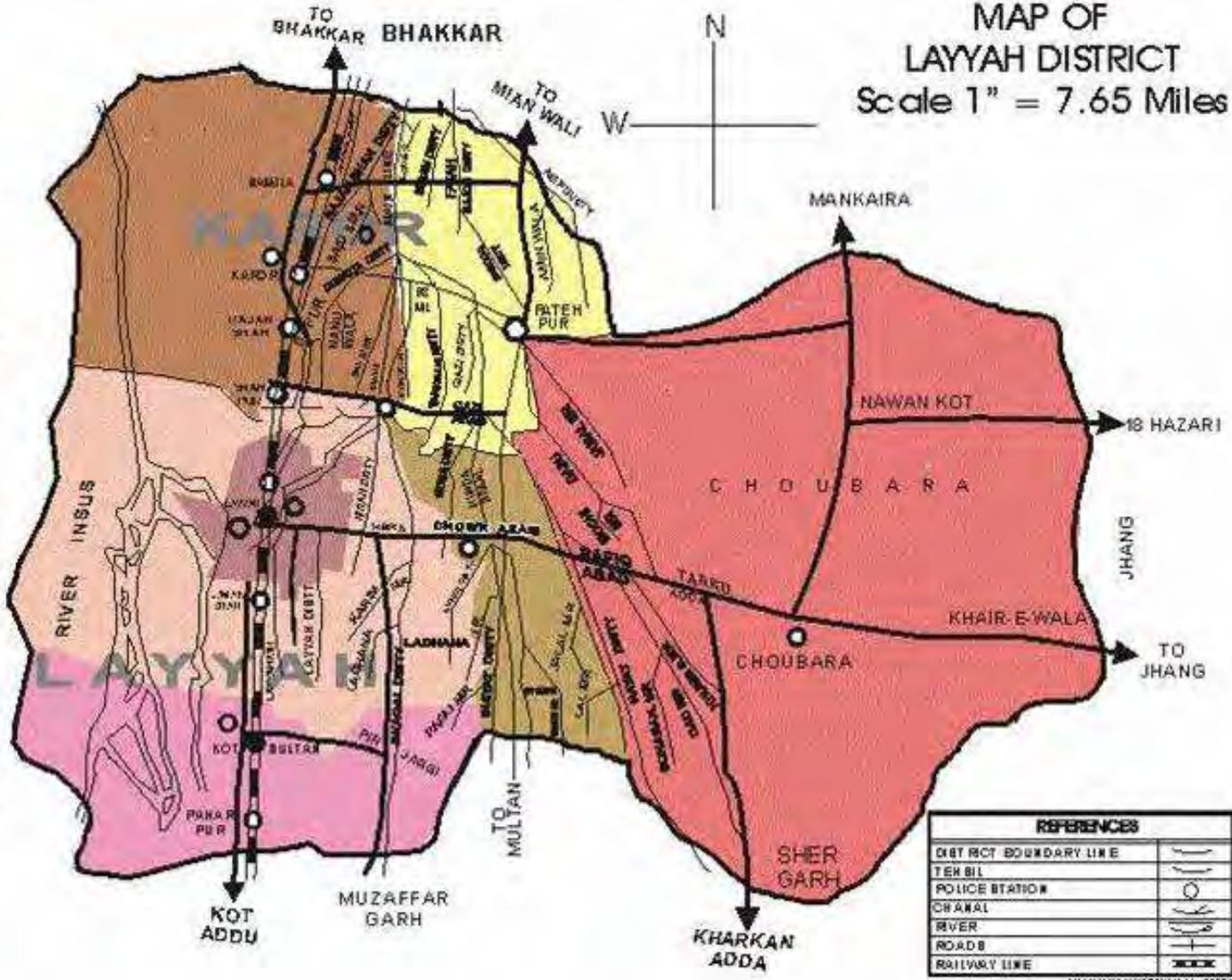
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DERA GHAZI KHAN

MAP OF LAYYAH DISTRICT

Scale 1" = 7.65 Miles



REFERENCES	
DISTRICT BOUNDARY LINE	—
TEH SIL	—
POLICE STATION	○
CHAKAL	○
RIVER	—
ROADS	—
RAILWAY LINE	—

SI 10/28/04/05/06/07/08/09/10/11/12/13/14/15/16/17/18/19/20/21/22/23/24/25/26/27/28/29/30/31/32/33/34/35/36/37/38/39/40/41/42/43/44/45/46/47/48/49/50/51/52/53/54/55/56/57/58/59/60/61/62/63/64/65/66/67/68/69/70/71/72/73/74/75/76/77/78/79/80/81/82/83/84/85/86/87/88/89/90/91/92/93/94/95/96/97/98/99/100



Punjab Rural Support Programme

SOCIO-ECONOMIC BASELINE SURVEY

Tehsil Chaubara District Layyah

PUNJAB

Fazal Ali Saadi, Rural Economist
Hayat Muhammad Khan, Programme Associate IAU

Preface

One of the key challenges associated with development programmes is to capture their impact. It has been a key endeavour of Rural Support Programmes to strengthen their Monitoring and Evaluation (M&E) systems and processes and to assess programme impact. For this purpose, Rural Support Programmes Network (RSPN) has established an Impact Assessment Unit (IAU) comprising professionals possessing expertise in this area. The work of the IAU is also to build the M&E capacities of professionals within the RSPs. Training courses are organised by resource persons from RSPN and RSPs. They also grant training via on the job advice to RSP M&E staff.

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

This baseline survey was carried out in Choubara Tehsil of District Layyah, Punjab, using a sample of 400 rural respondents. This baseline will be used to carry out an impact assessment of the PRSP programme in the area in 2011. SPSS and excel software were used to analyse primary data. The document includes a demographic profile, basic analysis on education and health, the economic condition of households in terms of income poverty and asset ownership, loans and debts, etc. A special effort has been made to report poverty and gender disaggregated data in terms of socio-economic indicators, which would assist policymakers and development practitioners to design and implement targeted programme interventions. An interesting dimension of women's and men's perceptions on problems and the status of household level decision-making has also been presented.

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

Shandana Khan
Chief Executive Officer

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Acronyms

CEO	:	Chief Executive Officer
COO	:	Chief Operating Officer
DFID	:	Department for International Development
GM	:	General Manager
IA	:	Impact Assessment
IAU	:	Impact Assessment Unit
HIES	:	Household Income and Expenditure Survey
MER	:	Monitoring, Evaluation and Research
M&E	:	Monitoring and Evaluation
MTDF	:	Medium Term Development Framework
NRSP	:	National Rural Support Programme
PCO	:	Public Call Office
PIHS	:	Pakistan Integrated Household Survey
PIES	:	Pakistan Income and Expenditure Survey
PRSP	:	Punjab Rural Support Programme
PSLM	:	Pakistan Social and Living Standards Measurement
RSPN	:	Rural Support Programmes Network
RSPs	:	Rural Support Programmes

Aknowldgements

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

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

We would like to acknowledge Mr. Saramad Khan, Specialist MER for his technical support and guidance during the survey. Technical support and guidance provided by Dr. Mahmood Hasan Khan, his input from formulating the questionnaire to drafting and reviewing the report is highly appreciated. A special thanks to Ms. Shandana Khan, CEO and Mr. Khaleel Ahmed Tetlay, COO; without their constant guidance it would have been difficult for us to successfully accomplish this survey and consolidated report.

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

Fazal Ali Saadi
Hayat Muhammad Khan
RSPN, Islamabad

Executive summery

This report summarizes the key findings of Baseline Survey of Tehsil Choubara of District Layyah in 2007 based on the production year 2006. This survey provides a key benchmark data for the future impact assessment of PRSP intervention in Layyah in particular and for other development stakeholders in common. A quasi-experimental design (treatment and control method) has been used in this survey using 400 households from 20 sample villages.

Over all 20 villages (16 treatment and 4 control) were surveyed during this baseline study. Out of 16 treatment villages 11 are near (less than 1 km) the metalled road while in the case of control villages, 2 out of 4 sample villages are at a distance of less than 1 km from the metalled road. High Schools for girls are at a distance of more than 10 km for both types of villages while govt colleges both for girls and boys are comparatively at a shorter distance in control villages than in treatment villages. Banks and agriculture facilitation centres such as agriculture office and veterinary offices are at larger distance (more than 15 km) in treatment villages than in control villages. None of the 20 sample villages have piped water; hand pump and tube well are common sources of drinking water. None of the 4 sample control villages have telephone facilities while 5 out of 16 treatment villages have telephone facilities.

This survey includes a total of 400 sample households, with a population of 2,872 individuals including 53 percent male and 47 percent female of which 52 percent are adults and 48 percent are children. The average age of respondents is 41 years for the overall sample without any significant difference among the sub-samples. A higher proportion of respondents are in the age group of 26-35 years (28 percent) followed by 25 percent in age group of 36-45 years, and only 4 percent of respondents are in the age group of above 55 years old. One-third (37 percent) of the respondents are non-literate with a higher proportion (38 percent) of non-literate respondent in treatment villages than in control villages where proportion of non-literate is 33 percent. Among the literate population 50 percent have schooling of which 20 percent have attended primary level education and only 4 percent have post matric education. A higher proportion (54 percent) of respondents are engaged in farming followed by 20 percent working as off-farm labour, while 7 percent are involved each in service sector and business in the form of small enterprise and retailer. The majority of the male population (76.5 percent) fall in the working category, while the majority of the female population (83.9 percent) fall under the category of household chores, while the women who work outside the households are involved in off-farm labour.

In the overall sample 48 percent of the adult population are literate with a higher proportion (59 percent) of literate adults in non-participating households. The proportion of non-literate adults is 65 percent in poor households and 48 percent in non-poor households. There is a sharp difference in female and male literacy levels. The proportion of

illiterate women is almost double (67 percent) than their male counterparts which is 34 percent. More than half (54 percent) of school age (up to 18 year) children are not attending any formal school while 89 percent of children in the age group of 5-10 are attending school.

Majority of the sample population are enjoying good health. In the overall sample around 89 percent of the sample population are in good health without any significant difference among the sub-samples of treatment and control villages. However, a higher proportion of children (93 percent) than adults (86 percent) and male (90 percent) than females (88 percent) are in good health. Compared with the overall sample, the proportion of household members in poor households enjoying good health is a bit higher (92.8 percent) for all poor households. Only 1 percent of poor households in treatment and 1.8 percent in control villages are in poor health status.

Only 5.8 percent of the sample households have access to piped water. The sample households (100 percent) in the control village depend on other sources of water supply, such as hand pumps and ponds. In the overall sample, 73 percent of the households do not have indoor latrines. The majority of the sample households (73.8 percent), with even more proportion in the control villages (95 percent), do not have drainage facilities. More than half (53.8 percent) of the sample households do not have electricity in their houses. The locals are predominantly dependent upon fuel wood with 87.8 percent of households in treatment villages and 90.1 percent of households in control villages using wood as fuel.

Average annual income of sample households is Rs. 148,392 ranging from Rs. 134,216 for non-member households in treatment villages to Rs. 156,867 for households in control villages. The average per capita income for control villages is slightly higher than the per capita income of households in treatment villages.

The average annual expenditure of sample households turns out to be at Rs. 72,941 with annual expenditure of Rs. 72,239 in non-member households and Rs. 73,396 in member households. The per capita per month expenditure is higher (Rs. 935) in non-member households than member households (Rs. 905). The average daily per capita intake for the overall sample is 2,108 calories with 1,976 and 2,154 calories for the poor and non-poor respectively.

The average value of assets is recorded as Rs. 843,631 per household and Rs. 117,497 per capita for the overall sample. The value of assets varies from Rs. 647,280 to Rs. 893,488 per household in the control and treatment villages respectively. In the overall sample, productive assets account for 81 percent of total household assets followed by consumer durables (15 percent). In poor households productive assets make up 72 percent of the total household's assets; land being the major part of productive assets followed by livestock.

The average size of loan for sample households is Rs. 21,713 with a higher (Rs. 27,185) average reported by member households in treatment villages than households in control villages (Rs. 12,494). In the case of poor households, the average amount of loan is Rs. 8,538 for control villages and Rs. 14,619 for treatment villages with Rs. 16,710 and Rs. 8,727 for members and non-members respectively. In the overall sample 81 percent in the control villages and 79 percent in the treatment villages have used the loan amount for productive purposes. In poor households the proportion of loan used for productive purposes is about 58 percent in all villages while in non-poor households, more than 80 percent of loans are used for productive purposes without any major difference between the sub samples. The average amount of debt per household is Rs. 9,488, with the highest level (Rs. 23,646) reported in the member households of treatment villages. The debt-income ratio is 2.2 percent for the overall sample. Poor households are in debt in more than half of the sample.

For the majority of women, lack of education, healthcare, drainage and electricity were amongst the serious problems. While the majority of men, identified water supply, drainage and electricity as serious problems. The majority of households indicated that decisions are taken with equal participation of women and men; however with the exception of children's education and child rearing, the role of women in decision making seems negligible.

1. Introduction

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

- i) To ensure availability of core baseline quantitative data on important socio-economic indicators for development planning, policy making and development interventions in the concerned districts.
- ii) To set a benchmark for future assessment of RSPs' impact in their respective programme districts
- iii) To provide RSP staff with the opportunity for on-the-job capacity building in conducting quantitative surveys. Through this means of resource development, RSPs aim to have staff trained for conducting similar baseline surveys.

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

In the second phase of surveys (2005-06), baseline surveys have been conducted in Nowshera Feroz and Larkana Districts of SRSO, Dadu District of Thardeep Rural Development Programme (TRDP), Shangala District of Sarhad Rural Support Programme (SRSP), and Layyah and Sialkot Districts of Punjab Rural Support Programme (PRSP). The findings of each survey have created a baseline against which monitoring, evaluation, and impact assessments of future development programmes can be carried out.

2. Punjab Rural Support Programme-Socio Economic Baseline Survey

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

3. Survey Methodology

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

3.1 Sampling Frame

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

3.2 Sample Selection

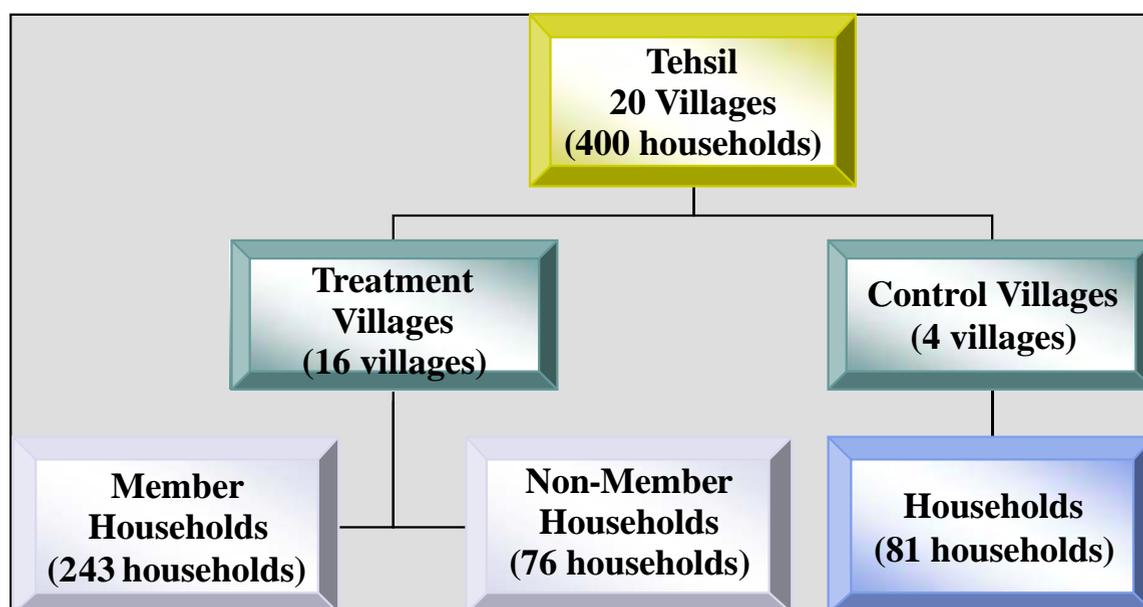
In this survey the socio-economic conditions were analysed of a sample of 400 households in Choubara Tehsil, Layyah District. A two stage systematic random sampling technique was used to select the sampled households.

In the first stage, a list was compiled of all UCs, villages and households in Tehsil Choubara. Villages in each Union Council were grouped into two categories: treatment villages (villages with PRSP programme interventions); and control villages (villages without PRSP

programme interventions). A sample of 20 villages from the entire study area with a breakdown of 16 treatments and 4 control villages and 20 households from each of the selected sample village were randomly selected. The treatment villages were listed first and 16 villages were randomly selected. While in selection of the control villages we tried to select a control village that has a close proximity with the selected treatment village (with CO). This technique was followed in order to make a comparative analysis of the programme impact in PRSP programme villages.

In the second stage of sampling, the treatment villages were further bifurcated into CO member (participating) and CO non-member (non-participating) households. From this, it was decided to select 15 participating and 5 non-participating households randomly. However, there was flexibility to have 12 participating and 8 non-participating households in case the number of participating households was less than 15 or there were no participating household members available at the time of interview. The total sample size in treatment villages thus turns out to be a total of 319 households with 243 member households and 76 non-member households. In addition to this, 81 household were selected from the selected control villages. In this way the participating households comprised of 61 percent of the total sample, while the rest of the 39 percent consists of non-participating households. The process followed is drawn more clearly in the sampling tree shown below:

Figure 1: Sampling Tree



⁽²⁾Readers should use the comparison between treatment and control villages with caution as the ratio of control and sample villages is not equal hence sampling bias can not be ruled out.

3.3 Sample size determination

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

$$n = (Z * Cv / X)^2$$

Where,

- Z = Normal variate of 95 percent confidence level, i.e. 1.96.
- Cv = Coefficient of Variation, which 100 percent
- X = Precision level or the acceptable amount of error (expressed in percent) or the difference between the averages calculated from the sample data and the population data that is 10 percent

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

$$n = 384$$

Therefore the sample size turns out to be 384 households. However, in this survey we have increased the sample size to 400 households to adjust the inclusion of treatment and control group in the survey design.

3.4 Survey Tools and variables

The questionnaire used by Khan [2004] was further refined and some new parameters were added after due field testing (Annex-I). The questionnaire is divided into two components where the first component pertains to village level information and the second to household level information. The household questionnaire is further divided into separate components for men and women. The questionnaires were administered at the household level with a male and a female respondent from each of the sample households. Most of the household information regarding household demography, income, expenditure, assets and loan were asked from the men respondents given resource constraints and question on gender equality and decision making are asked from the women respondents due the fact that generally men dominate the income-generation and decision-making processes in the survey area. Admittedly the exclusion of female respondents may reduce its value for a good understanding of the problems specific to females. We have however, interviewed one female from each sample household about their perceptions of problems

to compare them with the perceptions of men and the role of women in household decision making.

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

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

3.5 Data Collection and Analysis

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

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

3.6 Presentation of Results and Findings

Efforts were made to present the data in simple tabular and graphical form, so that the

results could be easily and clearly visualized. The overall results have been presented in three main sub-samples including treatment villages, control villages and all villages, that is further segregated into participating and non-participating households. In addition to this, concrete effort has been made to provide gender and poverty disaggregated results and analysis so that gender and poor specific results could be provided for development interventions in the survey area. Moreover, keeping in view different audiences, the tabulated results are explained descriptively as well; attempts are made to provide meaningful interpretation through building logical links with different variables. The findings are presented in the following sections.

4. Profile of Sample Villages

4.1 Community Organisations in the Sample Villages

There are 148 MCOs in the sample villages with a total membership of 2,368. The average membership per MCO is 16 without any change since the start of each MCO. The total savings of the sample MCOs is Rs. 506,020 with an average saving of Rs. 2,210 per MCO. The average saving per MCO has increased from Rs. 500 to Rs. 4,200 since the start of each MCO. Similarly the average saving per MCO member has increased from Rs. 30 since the start of each MCO to Rs. 310 as of June 2007. So far PRSP has extended an amount of Rs. 63,030,600 as credit to members of these sample MCOs. The average loan Rs. 42,591 per MCO is much higher than the average savings per MCO.

Table 1: Profile of Community organisations in Tehsil Choubara (As of June 2007)

S.No	Indicators	Update
1	Number of MCOs	148
2	Number of Members	2,368
3	Average number of members per MCO (April 30 th , 2007)	16
4	Average number of members at the start	15
5	Total Savings on April 30 th , 2007 (Rs.)	506,020
6	Average MCO saving (Rs.)	2,210
7	at the start (Rs.)	500
8	at present (Rs.)	4,200
9	Average Savings per MCO member (Rs.)	260
10	at the start (Rs.)	30
11	at present (Rs.)	310
12	Total amount of loans (R s.)	63,030,600
13	Average loan per MCO (Rs.)	42,591
14	Average loan per MCO member (Rs.)	2,600

Source: MER section PRSP head office

4.2 Distance of Infrastructures/Services from Sample Villages

The accessibility of the treatment villages (villages with COs) and control villages (non-CO villages) to basic infrastructural facilities is given in Table 2. Both types of villages are more or less near the metalled road. Out of 16 treatment villages 11 are near (less than 1 km) the metalled road while in the case of control villages 2 out of 4 sample villages are at a distance of less than 1 km from the metalled road. Facilities such as bus stop, LHW/LHV and primary schools are at shorter distances both from the treatment and control villages. The average distance of these facilities is less than 3 km both for treatment and control villages. The average distance of railway station from both types of villages is more than 50 km. High Schools for girls are at a distance of more than 10 km for both types of villages while government colleges both for girls and boys are comparatively at a shorter distance in control villages than in treatment villages. Private schools and colleges are at a larger distance for both types of villages with an average distance of more than 15 km.

Banks and agriculture facilitation centres such as agriculture office and veterinary offices are at a larger distance (more than 15 km) in treatment villages than in control villages where the distance to these facilities is 11 km on average.

Table 2: Physical and social infrastructure and services in sample villages 2007

Infrastructure/ Service	Treatment Villages					Control Villages				
	Up to 1 Km	> 1-3	> 3-5	> 5	Average Distance	Up to 1 Km	> 1 - 3	> 3 - 5	> 5	Average Distance
Metalled road	11	4	1		1.2	2	1	1		1.8
Bus Stop	10	4	1	1	1.9	2	1	1		2.0
Railway station	0	0	0	16	50.9	0	0	0	4	53.8
Local market/mandi	0	0	0	16	21.8	1	0	0	3	18.0
Factory	0	0	0	16	29.5	0	0	0	4	32.0
Post Office	1	1	2	12	12.1	2	0	0	2	10.0
PCO	4	2	1	9	10.0	2	0	1	1	8.0
Bank	0	0	0	16	19.8	1	0	0	3	11.8
Agriculture Office	0	0	0	16	19.6	1	0	0	3	11.8
Veterinary office	0	2	0	14	15.1	0	1	0	3	11.9
Dispensary	3	11	1	1	2.5	0	2	2	0	3.3
BHU	1	0	2	13	12.6	1	0	3	0	11.8
Medical store	2	1	2	11	10.9	2	0	0	2	10.0
Physician/private doctor	2	1	2	11	11.9	1	1	0	2	10.3
LHW/LHV	8	1	0	7	8.2	2	1	0	1	7.0
NGO/MFI	5	0	0	11	17.5	0	1	0	3	18.1
Utility store	0	0	0	16	38.6	0	0	0	4	53.8
Govt primary school (M)	12	3	0	1	1.5	2	2	0	0	1.0
Govt primary school (F)	9	4	1	2	2.1	1	3	0	0	1.8
Govt primary school (Mix)	10	1	0	5	12.3	2	1	0	1	6.8
Govt middle school (M)	2	7	1	6	5.1	1	0	3	0	3.5
Govt middle school (F)	4	3	2	7	7.3	1	1	2	0	3.0
Govt middle school (Mix)	2	7	6	1	5.3	1	0	0	3	3.5
Govt high school (M)	1	0	0	15	11.1	0	1	1	2	9.3
Govt high school (F)	0	1	0	15	14.2	0	1	0	3	12.0
Govt college (M)	0	0	0	16	20.7	1	1	0	2	7.7
Govt college (F)	0	0	0	16	24.2	0	1	0	3	18.3
Govt library	1	0	0	15	26.2	0	0	0	4	32.8
Private primary school	1	2	2	11	13.2	0	1	1	2	10.0
Private middle school	2	1	1	12	14.7	0	0	0	4	20.3
Private high school	0	0	0	16	19.2	0	0	0	4	20.3
Private college	0	0	0	16	22.9	0	0	0	4	26.5
Private library	1	1	0	14	15.4	0	0	0	4	13.3
	0	0	0	16	18.8	0	0	0	4	34.0

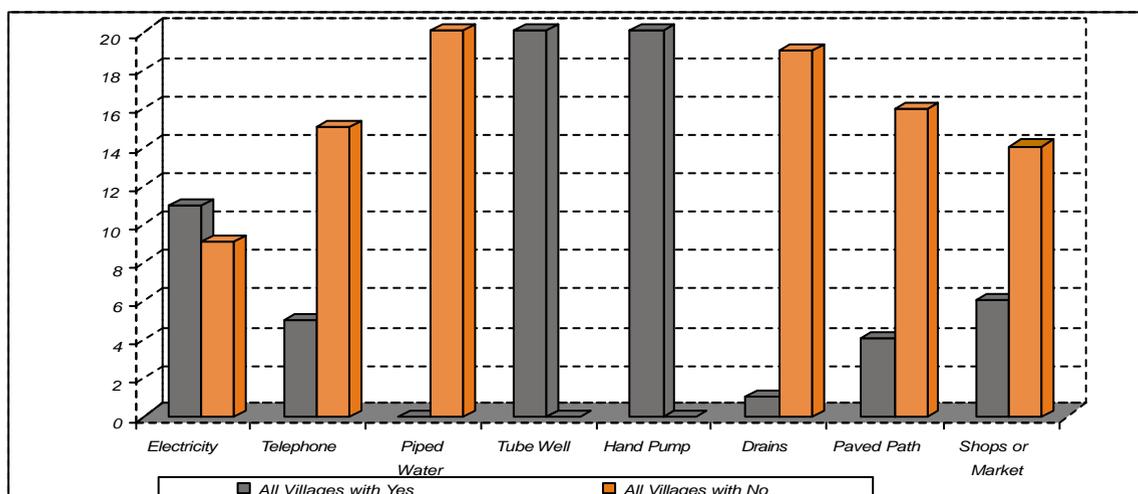
Data on infrastructure facilities, available within the surveyed villages is given in Table 3. Most of the sample villages lack basic infrastructure facilities, which directly affect the lives of the

rural people. It is clear from the data that lack of sanitation e.g. absence of drains for waste disposal and paved pathways and inadequate supply of potable water are the most acute deficiencies in surveyed villages. Only one treatment village has any kind of drains and no village has piped water supply. One-quarter of the treatment villages and none of the control villages have a paved pathway inside the village. All villages have hand pumps and tube-wells, but their number is limited to a few better-offs. One-half of the treatment villages have electricity and one-third has a couple of telephones. However, the majority of the control villages have electricity but none of the control villages have a telephone connection. Only one third of the villages have at least one general store (or grocery shop) that stocks a variety of goods that villagers can buy to meet their occasional or urgent needs, while in the rest of the villages the villagers have to travel to their adjacent villages for their daily household consumption needs.

Table 3: Village infrastructure 2007

Infrastructure	Number of Treatment Villages		Number of Control Villages		Number of All Villages	
	Yes	No	Yes	No	Yes	No
Electricity	8	8	3	1	11	9
Telephone	5	11	0	4	5	15
Piped Water	0	16	0	4	0	20
Tube Well	16	0	4	0	20	0
Hand Pump	16	0	4	0	20	0
Drains	1	15	0	4	1	19
Paved Path	4	12	0	4	4	16
Shops or Market	5	11	1	3	6	14

Figure 2: Village infrastructure 2007 (All villages)



5. Profile of Sample Households Survey Results

5.1 Age, Education and Profession of Respondents

In every household we interviewed one male and one female respondent from the sample treatment and control villages. The female questionnaire includes questions related to major constraints faced by women and the role of women in decision making. While all other questions related to household socio-economic conditions were asked from men respondents. The major part of the survey was restricted to males because of resource constraints and the fact that generally men dominate the income-generation and decision making process. In this section we present the data and its interpretation specifically to men respondents. We have tried to interview the household head but in case of unavailability of the household head we interviewed a well informed or educated member of the household. Therefore a reasonable number of respondents were found to be quite young and educated.

The average age of respondents is 41 years for the overall sample without any significant difference among the sub-samples. A higher proportion of respondents are in the age group of 26-35 years (28 percent) followed by 25 percent in the age group of 36-45 years and only 4 percent of respondents are in the age group of above 55 years old.

Table 4: Age of Respondents

Respondent	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average Age	40	43	41	43	40	43	41
Total Number of Respondents	243	76	319	81	243	157	400
% age group:							
16-25	13.2	15.8	13.8	11.1	13.2	13.4	13.3
26-35	30.9	25.0	29.5	23.5	30.9	24.2	28.3
36-45	26.3	22.4	25.4	25.9	26.3	24.2	25.5
46-55	18.1	14.5	17.2	17.3	18.1	15.9	17.3
56-65	8.6	15.8	10.3	17.3	8.6	16.6	11.8
> 65	2.9	6.6	3.8	4.9	2.9	5.7	4.0

The data presented in table 5 shows that 38 percent of the respondents are non-literate. The proportion of non-literate respondents is higher (39 percent) in treatment villages than in control villages where proportion of non-literate is 33 percent. In the overall sample among the literate population 50 percent have attended school and 12 percent are literate but have not attended any school. Among the literate respondents a higher proportion of the respondent (20 percent) attended school up to primary level followed by middle level (13.5 percent) then matric level (12 percent) and then post matric (5 percent). The same pattern is true for all the sub-samples.

Table 5: Literacy levels of Respondents (percentage)

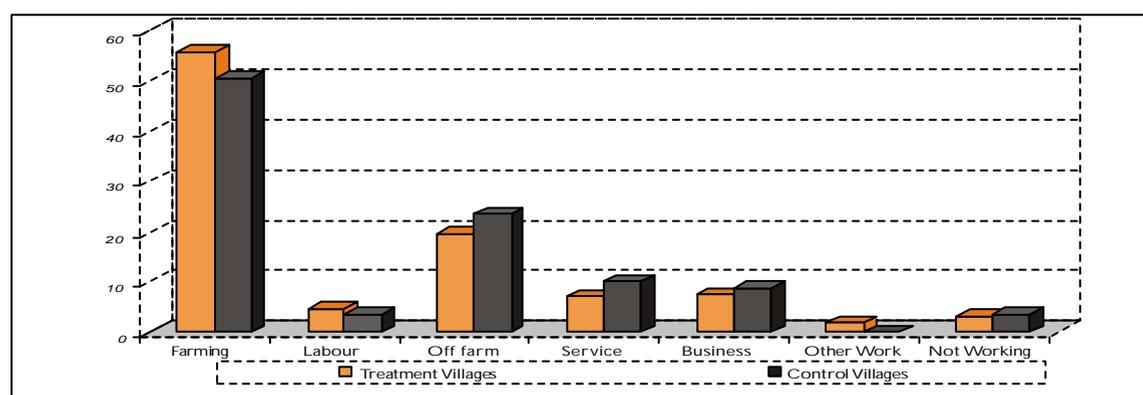
Respondent	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Non-Literate	37.4	43.4	38.9	33.3	37.4	38.2	37.8
Literate but no schooling	11.5	11.8	11.6	13.6	11.5	12.7	12.0
Schooling	51.0	44.7	49.5	53.1	51.0	49.0	50.3
Primary	20.6	18.4	20.1	21.0	20.6	19.7	20.3
Middle	13.2	13.2	13.2	14.8	13.2	14.0	13.5
Matric	12.3	9.2	11.6	12.3	12.3	10.8	11.8
Post Matric	4.9	3.9	4.7	4.9	4.9	4.5	4.8

As shown in Table 6 farming and labour are the two dominant professions of the respondents: 55 percent of the respondents are engaged in farming followed by one-quarter in labour (20 percent working as off-farm labour 5 percent as farm labour). If we look into the difference between control and treatment villages, a higher proportion of respondents from treatment villages are in farming than control villages and a higher proportion of respondents are in the profession of labour in control villages than in treatment villages. The proportion of respondents working in long-term employment and business is almost the same (8 percent for each) for the overall sample but the proportions for control villages are slightly high than treatment villages. A very small proportion of the respondents (3 percent) reported being non-working.

Table 6: Profession of Respondents (Percentage)

Respondent	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Farming	56.8	52.6	55.8	50.6	56.8	51.6	54.8
Farm Labour	4.5	5.3	4.7	3.7	4.5	4.5	4.5
Off farm labour	19.8	19.7	19.7	23.5	19.8	21.7	20.5
Service	6.6	9.2	7.2	9.9	6.6	9.6	7.8
Business	8.6	3.9	7.5	8.6	8.6	6.4	7.8
Other Work	0.8	5.3	1.9	0.00	0.8	2.5	1.5
Not Working	2.9	3.9	3.1	3.7	2.9	3.8	3.3

Figure 3: Profession of respondents in treatment and control villages



5.2 Demographic Structure of Households and Work Status of Household Members

Information on household demographic structure and work status of household members has been discussed in this section. Table 7 presents the demographic composition in sample households. This survey includes a total of 400 sample households, with a population of 2,872 individuals including 53 percent male and 47 percent female of which 52 percent are adults and 48 percent are children. The sex-ratio (male:female) is 114 which is slightly higher than the national ratio of 109.49. Similarly the male to female ratio is higher in the participating households (115) than the non-participating (109). Various studies suggest that higher male to female ratio in Pakistan is due to the high mortality rate in Pakistan.

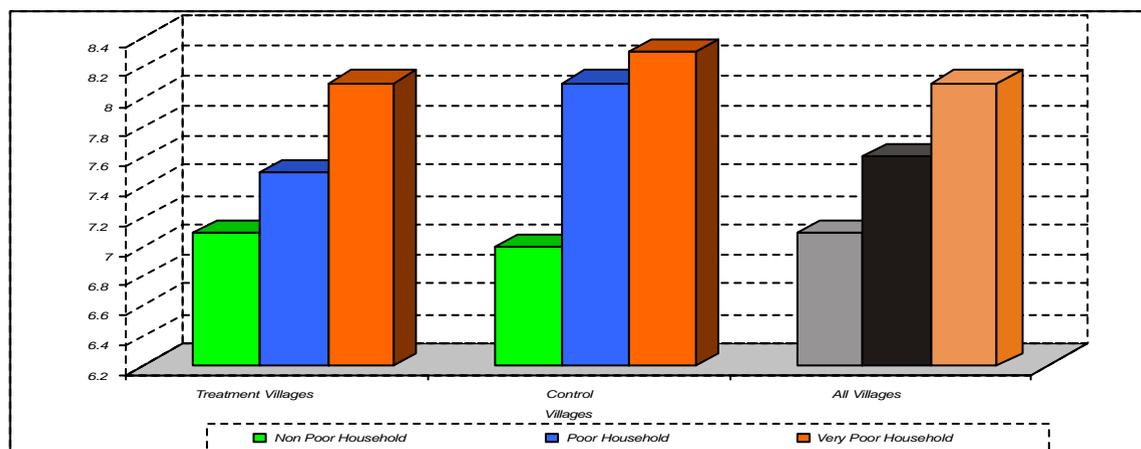
About 7 percent of the population of sample households fall in above 55 years of age and 30.6 percent of the population in our survey fall under 10 years of age with no difference across the sub samples. The overall dependency ratio is around 74 percent, with a higher dependency ratio among the participating households (77 percent) as compared to the non-participating households (67 percent). Similarly the percentage of dependent population is higher (43 percent) in treatment villages as compared to the control villages (38 percent). The average household size is 7.2 persons in the overall sample without any difference between treatment and control villages.

Table 7: Demographic composition of households

Respondent	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Number of HH	243	76	319	81	243	157	400
Total Population	1,803	489	2,292	580	1,803	1,069	2,872
Male	943	266	1,209	318	943	584	1,527
Female	860	223	1,083	262	860	485	1,345
Male : Female	110.0	119.0	112.0	121.0	110.0	120.0	114.0
Adult	923	260	1,183	302	923	562	1,485
	(51.2)	(53.2)	(51.6)	(52.1)	(51.2)	(52.6)	(51.7)
Male	495	144	639	170	495	314	809
Female	428	116	544	132	428	248	676
Over 55 Years in Population (%)	7.2	6.7	7.1	7.9	7.2	7.4	7.3
Children	880	229	1,109	278	880	507	1,387
	(48.8)	(46.8)	(48.4)	(47.9)	(48.8)	(47.4)	(48.3)
Male	448	122	570	148	448	270	718
Female	432	107	539	130	432	237	669
Up to 10 Years in Population (%)	30.9	31.7	31.1	29.0	30.9	30.2	30.6
Average Size of HH	7.4	6.4	7.2	7.2	7.4	6.8	7.2
Adult / HH	3.8	3.4	3.7	3.7	3.8	3.6	3.7
Non Poor Household							
Number of HH	164	49	213	55	164	104	268
Total Population	1199	301	1500	370	1199	671	1870
Average Size of HH	7.3	6.1	7.0	6.7	7.3	6.5	7.0
Poor Household							
Number of HH	79	28	107	25	79	53	132
Total Population	604	196	800	202	604	398	1002
Average Size of HH	7.6	7.0	7.5	8.1	7.6	7.5	7.6
Very Poor Household							
Number of HH	14	7	21	4	14	11	25
Total Population	111	53	164	33	111	86	197
Average Size of HH	7.9	7.6	7.8	8.3	7.9	7.8	7.9

If we compare the data for poor and non-poor households, the household size for the poor and very poor households is higher than that of non-poor: 7.9 for the very poor, 7.6 for the poor and 7 for the non-poor households, this difference is significantly high for the control villages (8.1) than treatment villages (6.7) for poor and non-poor households respectively. It suggests that family size seems to fall as the level of income per capita rises and this relationship is statistically significant.

Figure 4: Average household size

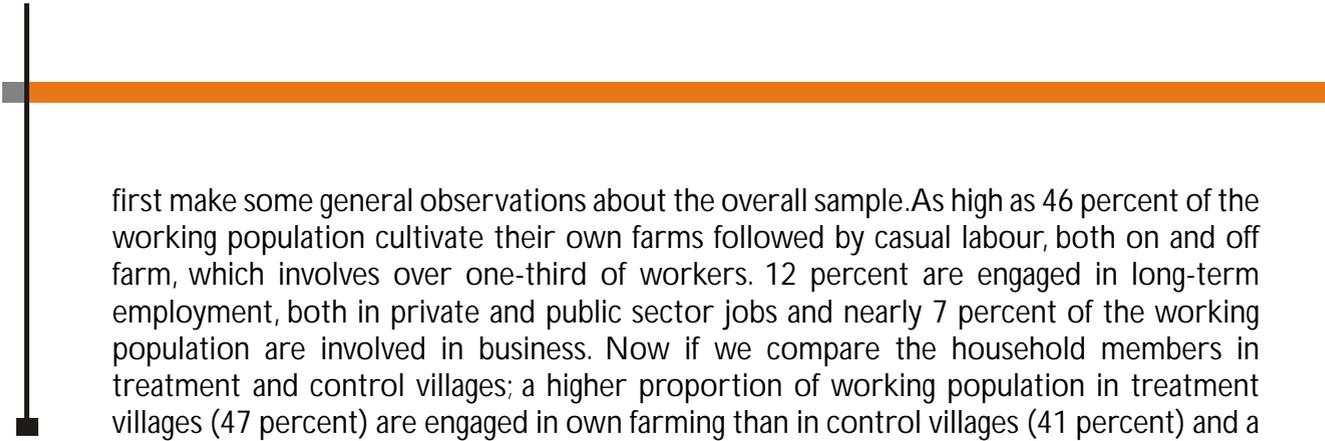


We have classified the work status of the households into three major categories; not-working, household work and working outside the household. Furthermore, in each category there are three age groups (above 55 years, 18-55 years and 10-18 years) to see the concentration of different age groups' working status in the household. The survey results show that an overwhelming majority of the male population (76.5 percent) fall in the working category, while the majority of the female population (83.9 percent) fall under the category of household work; the same trend was also found in the sub samples. In the overall sample a higher proportion of male (23 percent) as compared to female (15.1 percent) population are in the "not-working" category. The concentration (73 percent) of not working lies in the age group of 10-18 years followed by 21 percent in the age group of above 55 years.

About 39 percent of the working age population are engaged in households working with majority (83.9 percent) of women compared to negligible (0.6 percent) male population. Similar results are also true for all other sub-samples of participating and non-participating households. This clearly indicates that women are confined to household chores; something which is not usually valued highly by men in rural areas.

In the overall sample 41 percent of the working population are working outside the household without any significant difference between the participating and non-participating households. Not surprisingly, most of the population working outside the household consist of the male working population; with 76.5 percent male and only one percent female in the working population. In the overall population a higher proportion of male population in the age group of 18-55 years is engaged in outside the household work; while the same is true for the female population, in the case of household chores.

As shown in Table 8, the occupational distribution shows some interesting features. Let us



first make some general observations about the overall sample. As high as 46 percent of the working population cultivate their own farms followed by casual labour, both on and off farm, which involves over one-third of workers. 12 percent are engaged in long-term employment, both in private and public sector jobs and nearly 7 percent of the working population are involved in business. Now if we compare the household members in treatment and control villages; a higher proportion of working population in treatment villages (47 percent) are engaged in own farming than in control villages (41 percent) and a higher proportion of the working population are engaged in casual labour in control villages (40 percent) than in treatment villages (32 percent). However, in the case of long-term employment and business there is no significant difference between the two sub-samples. Amongst the women working population, only 9 women (one percent of working women) are working outside the household. Amongst these women 2 (22 percent) are engaged in their own farm, 4 (44 percent) are involved in off-farm labour and 3 (33 percent) are doing long-term employment. Out of the 9 women, 6 are from treatment villages and 3 are from control villages.

Table 8: Work status of household Members

	Treatment Villages												Control Villages						All Villages											
	Members						Non-Members						Total	Members			Non-Members			Total										
	M	F	T	M	F	T	M	F	T	M	F	T	F	T	M	M	F	T	M	F	T	M	F	T						
All over 10 years	663	583	1246	178	156	334	841	739	1580	230	182	412	663	583	1246	408	338	746	1071	921	1992									
NOT working %	158	95	253	33	20	53	191	115	306	55	24	79	158	95	253	88	44	132	246	139	385									
>55 years	30	27	57	7	5	12	37	32	69	9	5	14	30	27	57	16	10	26	46	37	83									
>18-55	10	1	11	3	2	5	13	3	16	3	1	4	10	1	11	6	3	9	16	4	20									
>10-18	118	67	185	23	13	36	141	80	221	43	18	61	118	67	185	66	31	97	184	98	282									
Household work %	3	482	485	0	136	136	3	618	621	3	155	158	3	482	485	3	291	294	6	773	779									
>55 years	0	31	31	0	6	6	0	37	37	1	12	13	0	31	31	1	18	19	1	49	50									
>18-55	2	333	335	0	95	95	2	428	430	2	106	108	2	333	335	2	201	203	4	534	538									
>10-18	1	118	119	0	35	35	1	153	154	0	37	37	1	118	119	0	72	72	1	190	191									
Working %	502	6	508	145	0	145	647	6	653	172	3	175	502	6	508	317	3	320	819	9	828									
>55 years	41	1	42	15	0	15	56	1	57	19	0	19	41	1	42	34	0	34	75	1	76									
>18-55	374	3	377	110	0	110	484	3	487	119	1	120	374	3	377	229	1	230	603	4	607									
>10-18	87	2	89	20	0	20	107	2	109	34	2	36	87	2	89	54	2	56	141	4	145									
% own farm	47.8	16.7	47.4	46.2	0.0	46.2	47.4	16.7	47.2	40.7	33.3	40.6	47.8	16.7	47.4	43.2	33.3	43.1	46.0	22.2	45.8									
% farm labour	4.4	0.0	4.3	5.5	0.0	5.5	4.6	0.0	4.6	4.1	0.0	4.0	4.4	0.0	4.3	4.7	0.0	4.7	4.5	0.0	4.5									
% off-farm labour	26.5	66.7	27.0	29.0	0.0	29.0	27.0	66.7	27.4	36.6	0.0	36.0	26.5	66.7	27.0	33.1	0.0	32.8	29.1	44.4	29.2									
% service/job	12.4	16.7	12.4	11.7	0.0	11.7	12.2	16.7	12.3	12.2	66.7	13.1	12.4	16.7	12.4	12.0	66.7	12.5	12.2	33.3	12.4									
% business	7.8	0.0	7.7	4.1	0.0	4.1	7.0	0.0	6.9	6.4	0.0	6.3	7.8	0.0	7.7	5.4	0.0	5.3	6.8	0.0	6.8									
% Multiple work	1.2	0.0	1.2	3.4	0.0	3.4	1.7	0.0	1.7	0.0	0.0	0.0	1.2	0.0	1.2	1.6	0.0	1.6	1.3	0.0	1.3									

5.3 Adult Literacy and Schooling of Children

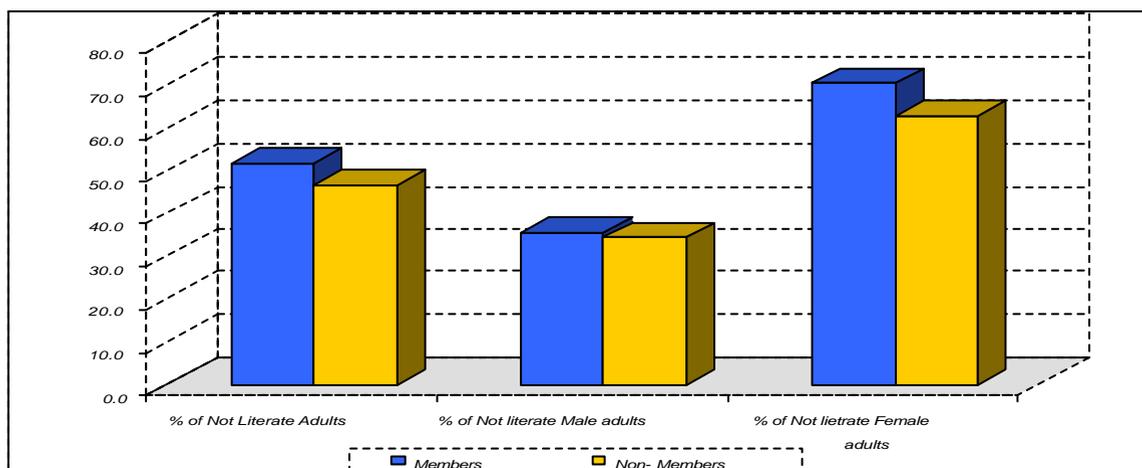
Among the adult population, half of the adults are literate which is lower than the respondents' head of household or alternate (62 percent) and provincial average (56 percent given for Punjab in PSLM-2005-6). The difference between treatment villages and control villages is quite significant: 48 percent for the former and 59 percent for the latter. Not surprisingly, the literacy rate of poor and females is far lower than that of non-poor and male members of households: in the overall sample 54 percent of non-poor adults and 35.5 percent of poor adults are literate. Similarly, two thirds of male and one-third of female adults are literate. But irrespective of economic status, literacy amongst female adults is quite low, as compared to their male counterparts. Only 37 percent of female adults among the non-poor and only 19 percent of female adults among the poor are literate. This indicates that the gender disparity in terms of literacy exists irrespective of the economic status of the household. However, this disparity is more visible in treatment villages as compared to the control villages.

In the overall sample, 40 percent of literate adults have completed or attended primary school without any significant difference among the sub-samples. Around 20 percent of literate adults attended school up to 8th grade with a higher proportion among literate adults in treatment villages (21 percent) than in control villages (16 percent). 15 percent of literate adults attended education up to high school level with 11 percent in non-member households and 16 percent in the member households of the treatment villages. Finally, 16 percent of the literate adults in the overall sample have no schooling, but the proportion is higher among the non-participating households (18 percent) than participating households (14.5 percent).

Table 9: Adult Literacy in Households

Literacy Level	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Non-Literate Adults	476	138	614	124	476	262	738
<i>% of adult population:</i>							
All households	51.6	53.1	51.9	41.1	51.6	46.6	49.7
Poor households	62.2	74.6	65.4	59.1	62.2	68.5	64.5
Non-poor households	48.8	45.6	48.1	38.0	48.8	41.2	45.9
Male adults	175	58	233	49	175	107	282
<i>% of male adult population:</i>							
All households	35.4	40.3	36.5	28.8	35.4	34.1	34.9
Poor households	43.9	62.2	48.9	45.5	43.9	55.9	48.4
Non-poor households	33.2	32.7	33.1	26.4	33.2	29	31.6
Female adults	301	80	381	75	301	155	456
<i>% of female adult population:</i>							
All households	70.3	69.0	70.0	56.8	70.3	62.5	67.5
Poor households	81.1	90	83.2	72.7	81.1	82.7	81.6
Non-poor households	67.3	61.6	66.1	53.6	67.3	57.1	63.5
Literate adults (all HHs)	447	122	569	178	447	300	747
<i>Percentage of literate:</i>							
Primary school	38.9	40.2	39.2	41.6	38.9	41.0	39.8
Middle school	21.0	22.1	21.3	15.7	21.0	18.3	19.9
High school	16.3	11.5	15.3	15.7	16.3	14.0	15.4
Post matriculation	9.2	7.4	8.8	9.6	9.2	8.7	9.0
No schooling	14.5	18.9	15.5	17.4	14.5	18.0	15.9

Figure 5: Literacy level in members and non-members



If we look into the data for schooling of children (up to 18 years) a reasonably high proportion of children are out of school: in the overall sample 55 percent of the children are not in school. The proportion of not in school children is quite high among the households of treatment villages (56 percent) than control villages (50 percent). The gender

disaggregated data further reveals that a higher proportion of girls than boys are not in school. In the overall sample 62 percent of the female children and 48 percent of the male children are not in school. This disparity is much wider among the non-member households of the treatment villages with 70 percent of girls and 41 percent of boys not enrolled in school. Now if we turn to the school-going age children, again a higher proportion of boys than girls in the school-going age are attending school. As shown in Table 10, the participation of boys in school in the age group of 5-10 years and 10-18 years is 88 percent and 56 percent respectively. But for girls, school participation rates are 80 percent and 33 percent in the two age groups respectively. The disparity between male and female schooling is a reflection of the fact that the opportunities available to females are far more limited on both the demand and supply sides. As shown in Table 2, the schooling infrastructures are limited for girls as compared to boys.

Table 10: Schooling of Children in Households

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Children in school							
All Children (up to 18 years)	950	246	1196	302	950	548	1498
Male	486	131	617	165	486	296	782
Female	464	115	579	137	464	252	716
Children not in school	533	135	668	151	533	286	819
% of all children not in school	56.1	54.9	55.9	50	56.1	52.2	54.7
Male children not in school	246	54	300	72	246	126	372
% of male children not in school	50.6	41.2	48.6	43.6	50.6	42.6	47.6
Up to 5 years	91.4	81.8	89.7	83.3	91.4	82.6	88.7
5-10 years	11.7	12.7	12.0	11.5	11.7	12.1	11.9
>10-18 years	44.7	46.5	45.0	46.8	44.7	46.7	45.4
Female children not in school	287	81	368	79	287	160	447
% of female children not in school	61.9	70.4	63.6	57.7	61.9	63.5	62.4
Up to 5 years	92.1	90.9	91.8	84.6	92.1	88.0	90.6
5-10 years	20.8	21.7	20.9	17.1	20.8	18.8	20.1
>10-18 years	64.7	75.0	66.8	68.4	64.7	71.4	67.1
Percentage of poor children not attending school:							
All children	32.5	39.3	33.8	21.2	32.5	29.7	31.5
Male children	28.5	38.9	30.3	23.6	28.5	30.2	29.0
Female children	35.9	39.5	36.7	19.0	35.9	29.4	33.6

5.4 State of Health and Physical Environment

We assessed the health status of the members of households by asking the respondent to place the status of each member of household in one of the three given categories: good, fair and poor. The respondents were explained to place those members who have no health problem at all in the good category, those members who have minor problems in the fair category and those who have chronic and acute ailment at the time of the survey in the

poor category. The response regarding the health status is based on the observation and perception of the respondent irrespective of any medical diagnoses of the household's members. Table 11, depicts that the majority of the sample population are enjoying good health. In the overall sample around 90 percent of the sample population are in good health without any significant difference among the sub-samples of treatment and control villages. However, a higher proportion of children (94 percent) than adults (86 percent) and male (91 percent) than females (89 percent) are in good health; the difference in both categories are statistically significant. Similar differences are true in all sub-samples of participating and non-participating households. According to the perception of respondents 1.8 percent of the overall sample are in poor health; with a higher proportion (3 percent) of people in control villages than in treatment villages (2 percent). The proportion of females in poor health is greater than males; both in the treatment and control villages. It was interesting to note that the proportion of children in poor health is negligible both for treatment and control villages.

We have also recorded the number of deaths by gender and age reported by respondents in the last one year. In the overall sample the death rate is reported as nearly one percent with a higher proportion among the adults (1.24 percent) than children (0.4 percent).

Table 11: Health Status of Household Members

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Percent in Good Health	89.8	91	90.1	88.3	89.8	89.5	89.7
Male	90.7	91.7	90.9	89.9	90.7	90.8	90.7
Female	88.8	90.1	89.1	86.3	88.8	88	88.6
Adults	86.6	87.7	86.8	82.8	86.6	85.1	86
Children	93.2	94.8	93.5	94.2	93.2	94.5	93.7
Percent in Fair Health	8.4	8.2	8.3	9.1	8.4	8.7	8.5
Male	7.5	7.9	7.6	7.9	7.5	7.9	7.7
Female	9.3	8.5	9.1	10.7	9.3	9.7	9.4
Adults	10.1	10.8	10.2	12.3	10.1	11.6	10.6
Children	6.6	5.2	6.3	5.8	6.6	5.5	6.2
Percent in Poor Health	1.8	0.8	1.6	2.6	1.8	1.8	1.8
Male	1.8	0.4	1.5	2.2	1.8	1.4	1.6
Female	1.9	1.3	1.8	3.1	1.9	2.3	2
Adults	3.4	1.5	3	5	3.4	3.4	3.4
Children	0.2	0	0.2	0	0.2	0	0.1
Percent Died	0.8	0.8	0.8	0.9	0.8	0.8	0.8
Male	1.06	0.75	1	0.9	1.06	0.86	0.98
Female	0.47	0.9	0.55	0.76	0.47	0.82	0.59
Adults	1.29	1.2	1.28	1.08	1.29	1.15	1.24
Children	0.32	0.4	0.33	0.7	0.32	0.5	0.4

The data presented in Table 12 depicts a general lack of basic amenities of life for the sample households. In the overall sample only one-quarter of the households live in *pucca* (brick or

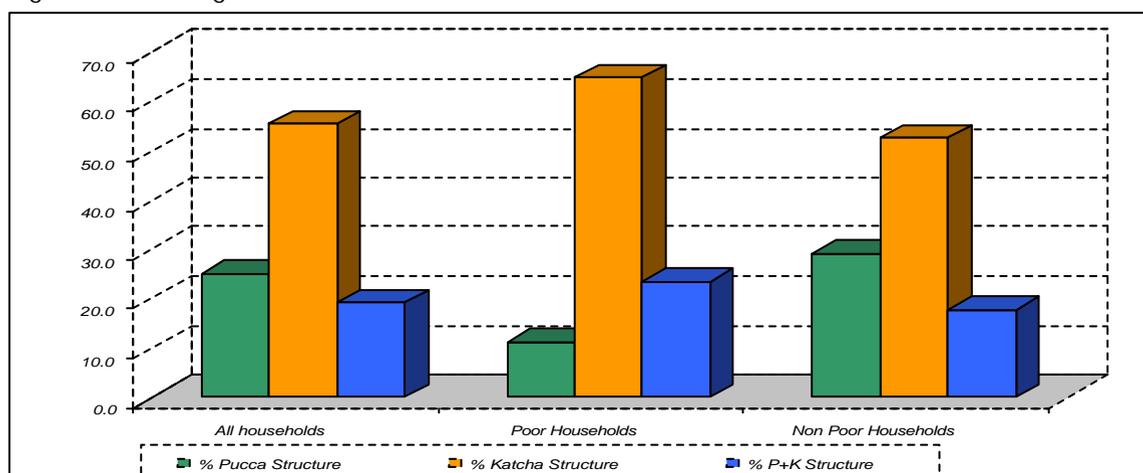
concrete) housing structures while 56 percent of the sample households have *kacha* (mud-based) housing structures. The proportion of households living in *kacha* housing structures is significantly higher (69 percent) in control villages than in treatment villages (52 percent). The proportion of sample households living in mixed structures (partly *pucca* and partly *kacha*) is even lower for control villages (15 percent) than in treatment villages (20 percent). The average number of rooms in a house is 3 both for treatment and control villages, with an average household size of 7; thereby accommodating nearly 3 persons in one room on average. More than half (52 percent) of the houses consist of up to 2 rooms, followed by 41 percent of houses with 3-4 rooms and just 7.5 percent of households have 5 or more rooms. But if we compare the households in treatment and control villages a higher proportion of households in treatment villages have up to 2 rooms than that of control villages: 54 percent and 44 percent respectively.

The improved quality of health largely depends upon the availability of clean drinking water, proper drainage and sewerage systems available to the household members. Unfortunately in most of the rural parts of the country it is rarely available to the rural population; the same is the case with Tehsil Choubara where only 5.8 percent of the sample households have access to piped water. If we closely look into the sub-samples none of households in control villages have access to piped water; rather they solely depend on hand pumps and motor pumps. Lack of drainage facility is another problem faced by the people in Choubara. The sanitation situation is reflected by the fact that in the overall sample 73 percent of the households do not have indoor latrines. The sanitation situation is a bit improved in control villages where nearly one-third of the sample households have indoor latrines compared to treatment villages where it accounts for only one-fourth of the households. The majority of the sample households (74 percent) with even more of the proportion in control villages (95 percent) do not have drainage facility. Similarly, nearly 54 percent of the sample households do not have electricity in their houses. Control villages are in a better position than treatment villages in terms of electricity facility: in control villages 49 percent of the sample households have electricity while in treatment villages the proportion of households with electricity is 45 percent. For fuel, the locals are predominantly dependent upon fuel wood with 88 percent of households in treatment villages and 90 percent of households in control villages using wood as fuel in absence and/or high cost of alternative energy sources.

Table 12-A: Facilities for Household Members (All Households)

House Facilities	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
All Households	243	76	319	81	243	157	400
% Pucca Structure	28.0	25.0	27.3	16.0	28.0	20.4	25.0
% Kacha Structure	51.9	53.9	52.4	69.1	51.9	61.8	55.8
% P+K Structure	20.2	21.1	20.4	14.8	20.2	17.8	19.3
Avg. No Of Rooms	3	3	3	3	3	3	3
% Household With							
Up to 2 Rooms	53.5	53.9	53.6	44.4	53.5	49.0	51.8
3-4 Rooms	39.5	39.5	39.5	45.7	39.5	42.7	40.8
5 or more rooms	7.0	6.6	6.9	9.9	7.0	8.3	7.5
Water Supply							
% Piped	7.0	7.9	7.2	0.0	7.0	3.8	5.8
% Canal	0.0	0.0	0.0	0.0	0.0	0.0	0.0
% Well	0.0	0.0	0.0	0.0	0.0	0.0	0.0
% hand pump/motor pump	93.0	92.1	92.8	100.0	93.0	96.2	94.3
Latrine							
% Yes	26.3	19.7	24.8	32.1	26.3	26.1	26.3
% No	73.7	80.3	75.2	67.9	73.7	73.9	73.8
Drainage							
% Yes	32.9	26.3	31.3	4.9	32.9	15.3	26.0
% No	67.1	73.7	68.7	95.1	67.1	84.7	74.0
Electricity							
% Yes	46.9	42.1	45.8	49.4	46.9	45.9	46.5
% No	53.1	57.9	54.2	50.6	53.1	54.1	53.5
Fuel Used							
% Wood	89.3	82.9	87.8	90.1	89.3	86.6	88.3
% Other	10.7	17.1	12.2	9.9	10.7	13.4	11.8

Figure 6: Housing structure of household Members



The availability of amenities of life are far disappointing for the poor households as shown in Table 12-B. The proportion of poor household with *pucca* housing structure is just 11 percent as compared to 29 percent of the non-poor households. The situation is worse in control villages where none of the poor households have *pucca* housing structures, 8 percent have mixed house structures (partly *pucca* and partly *kacha*) while the rest of the 92 percent are living in *kacha* structures. Poor households have on average 2 rooms with the majority of sample households (69 percent) having up to 2 rooms in their houses. While for the non-poor households the average rooms per households is 3 and a reasonably high number of the households (54 percent) have more than two rooms. One should note that given the high average family size, low average number of rooms per household and *kacha* structure of houses in the poor households make the living space very congested. Similarly if we compare the poor and non-poor households in terms of availability of electricity and latrine facilities; as expected a higher proportion of the poor than non-poor households lack these facilities: only 17 percent of the poor households as compared to 29 percent of the non-poor households have latrines in their houses and one-fourth of poor households as compared to more than one-half (53 percent) of the non-poor households have electricity facility in their houses.

Table 12-B: Facilities for Household Members (Poor Households)

House Facilities	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
All Households	62	22	84	13	62	35	97
% Pucca Structure	12.9	13.6	13.1	0.0	12.9	8.6	11.3
% Kacha Structure	62.9	54.5	60.7	92.3	62.9	68.6	64.9
% P+K Structure	24.2	31.8	26.2	7.7	24.2	22.9	23.7
Avg. No Of Rooms	2	2	2	2	2	2	2
% Household With							
Up to 2 Rooms	71.0	59.1	67.9	76.9	71.0	65.7	69.1
3-4 Rooms	27.4	36.4	29.8	15.4	27.4	28.6	27.8
5 or more rooms	1.6	4.5	2.4	7.7	1.6	5.7	3.1
Water Supply							
% Piped	11.3	9.1	10.7	0.0	11.3	5.7	9.3
% Canal	0.0	0.0	0.0	0.0	0.0	0.0	0.0
% Well	0.0	0.0	0.0	0.0	0.0	0.0	0.0
% hand pump/motor pump	88.7	90.9	89.3	100.0	88.7	94.3	90.7
Latrine							
% Yes	16.1	13.6	15.5	30.8	16.1	20.0	17.5
% No	83.9	86.4	84.5	69.2	83.9	80.0	82.5
Drainage							
% Yes	38.7	22.7	34.5	7.7	38.7	17.1	30.9
% No	61.3	77.3	65.5	92.3	61.3	82.9	69.1
Electricity							
% Yes	21.0	18.2	20.2	61.5	21.0	34.3	25.8
% No	79.0	81.8	79.8	38.5	79.0	65.7	74.2
Fuel Used							
% Wood	88.7	63.6	82.1	76.9	88.7	68.6	81.4
% Other	11.3	36.4	17.9	23.1	11.3	31.4	18.6

Table 12-C: Facilities for Household Members (Non-Poor Households)

House Facilities	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
All Households	181	54	235	68	181	122	303
% Pucca Structure	33.1	29.6	32.3	19.1	33.1	23.8	29.4
% Kacha Structure	48.1	53.7	49.4	64.7	48.1	59.8	52.8
% P+K Structure	18.8	16.7	18.3	16.2	18.8	16.4	17.8
Avg. No Of Rooms	3	3	3	3	3	3	3
% Household With							
Up to 2 Rooms	47.5	51.9	48.5	38.2	47.5	44.3	46.2
3 – 4 Rooms	43.7	40.7	43.0	51.5	43.7	46.7	44.9
5 or more rooms	8.8	7.4	8.5	10.3	8.8	9.0	8.9
Water Supply							
% Piped	5.5	7.4	6.0	0.0	5.5	3.3	4.6
% Canal	0.0	0.0	0.0	0.0	0.0	0.0	0.0
% Well	0.0	0.0	0.0	0.0	0.0	0.0	0.0
% hand pump/motor pump	94.5	92.6	94.0	100.0	94.5	96.7	95.4
Latrine							
% Yes	29.8	22.2	28.1	32.4	29.8	27.9	29.0
% No	70.2	77.8	71.9	67.6	70.2	72.1	71.0
Drainage							
% Yes	30.9	27.8	30.2	4.4	30.9	14.8	24.4
% No	69.1	72.2	69.8	95.6	69.1	85.2	75.6
Electricity							
% Yes	55.8	51.9	54.9	47.1	55.8	49.2	53.1
% No	44.2	48.1	45.1	52.9	44.2	50.8	46.9
Fuel Used							
% Wood	89.5	90.7	89.8	92.6	89.5	91.8	90.4
% Other	10.5	9.3	10.2	7.4	10.5	8.2	9.6

5.5 Household incomes, Inequality and Poverty

Table 13 presents the data on household total income, distribution and sources of income. The average annual income of sample households is Rs. 148,392 ranging from Rs. 134,216 for non-member households in treatment villages to Rs. 156,867 for households in control villages. The average per capita income for control villages is slightly higher than the per capita income of households in treatment villages: in control villages the average per capita income is Rs. 21,939 while in treatment villages the average per capita income is Rs. 20,351. Similar results also found for per capita per month income of the sample households. The average per capita per month income of households in control villages is Rs. 1,915 and Rs. 1,819 in treatment villages. However the deference between treatment and control villages are not statistically significant. The estimated per capita monthly income of Rs. 1,838 in the overall sample and sub-samples is much higher than the national poverty line income of Rs. 879. Overall 36% households are living below poverty line (Rs. 879) per capital per month.

Table 13-A: Households Income

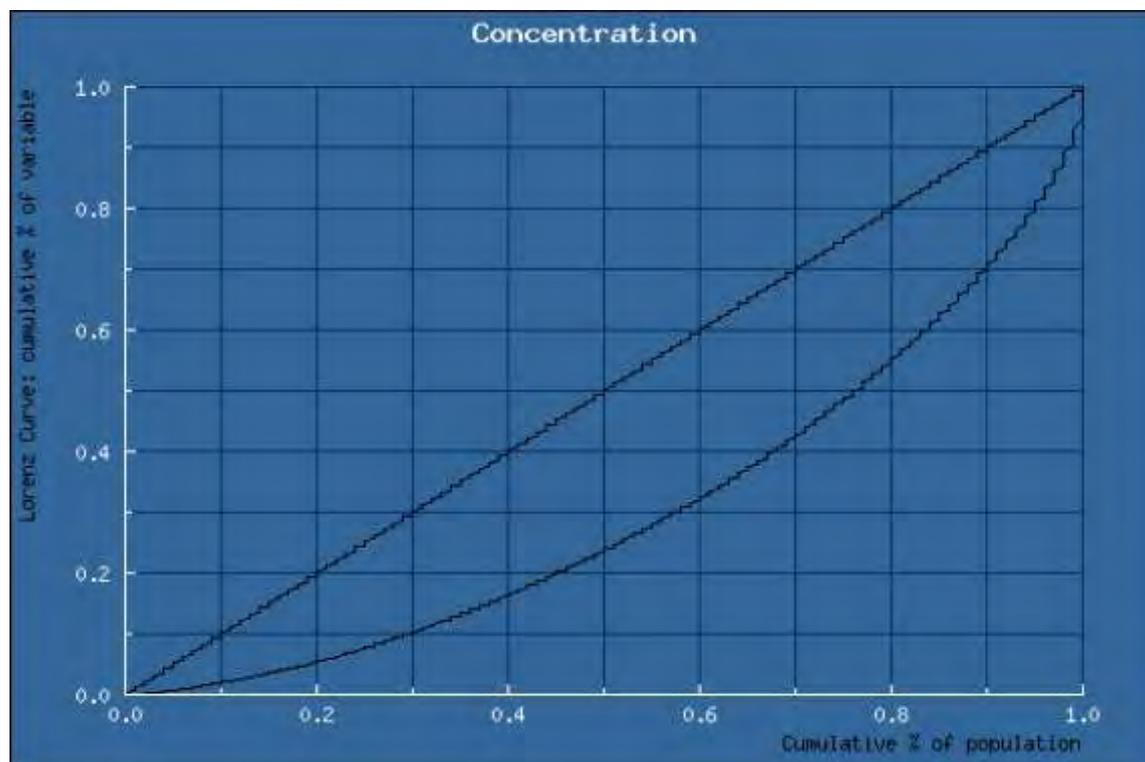
Household Income	Treatment villages			Control Villages	All villages		
	Member	Non-member	Total		Member	Non-member	Grand Total
Average/Hh Rs.)	150095	134216	146274	156867	150095	145758	148392
Average/Capita (Rs.)	20229	20794	20351	21939	20229	21407	20667
Per capita/month (Rs.)	1804	1866	1819	1915	1804	1891	1838
% of households with per capita/month income of:							
above 1757	35.4	41.6	36.9	43.8	35.4	42.7	38.3
Rs.1099-1757	29.2	9.8	26.9	25.0	29.2	22.3	26.5
Rs.880-1098	2.9	1.3	2.8	0.0	2.9	1.3	2.3
Rs.660-879	14.8	9.2	15.6	22.5	14.8	20.4	17.0
Rs.440-659	11.9	4.6	11.3	3.8	11.9	6.4	9.8
Up to Rs.439	5.8	4.6	6.6	5.0	5.8	7.0	6.3
% Share in Income							
Crops	46.90	45.10	46.50	41.30	46.90	43.00	45.40
Livestock	15.40	15.30	15.40	14.10	15.40	14.70	15.10
Business	3.20	2.60	3.10	3.60	3.20	3.20	3.20
Service	10.60	9.70	10.40	11.60	10.60	10.80	10.70
Labour	16.20	17.70	16.60	22.10	16.20	20.10	17.80
Pension	0.60	0.50	0.60	0.00	0.60	0.20	0.50
Rent	0.30	0.60	0.40	0.00	0.30	0.30	0.30
Remittance	0.60	0.00	0.40	0.00	0.60	0.00	0.30
Gift/Cash	0.01	0.00	0.01	0.10	0.01	0.05	0.03
Other Sources	5.90	8.10	6.40	7.10	5.90	7.60	6.50

As shown in table 14 and Figure (Lorenz curve), the distribution of income among the sample households is quite unequal with a concentration ratio of 0.39. The ratio of the bottom 20 to top 20 percent income receivers is 1:8.9 which is much higher than reported for the rural Pakistan as 1:2.8. (PSLM-2005-06)

Table 13-B: Distribution of households Income by quintiles

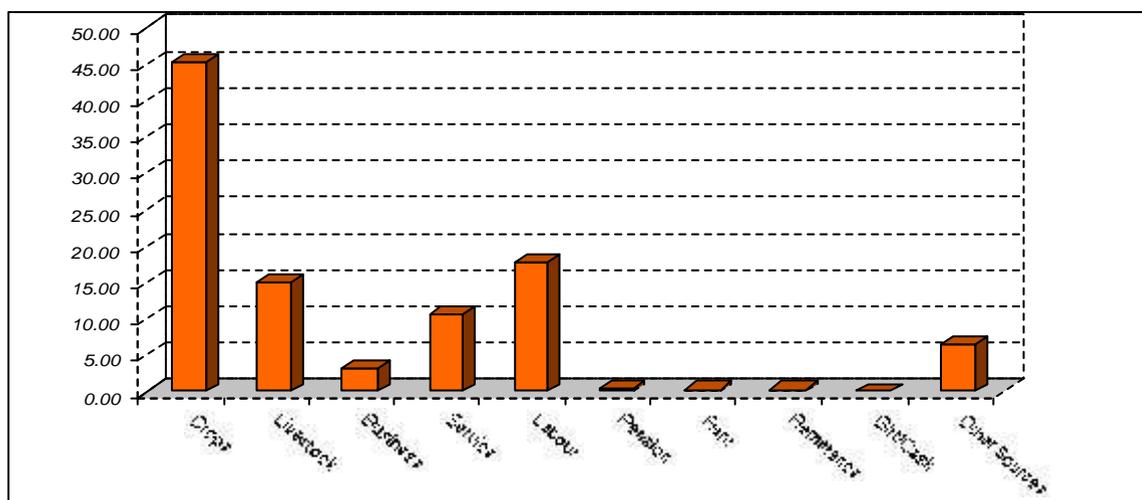
Quintiles	Percent Share in total households income
1 st (bottom 20 percent)	5.3
2 nd	9.7
3 rd	15.7
4 th	22.7
5 th (top 20 percent)	46.7
Gini Coefficient	0.39

Figure 7: Income Lorenz Curve



Major share of household's income comes from the farm sector: crops and livestock jointly contributing 61 percent in the household income. If we compare the data for treatment and control villages the joint contribution of crops and livestock is significantly in high in the households' income of treatment villages as compare to control villages. Labour is third major contributor in the household income, ranging from 16 percent in member households of treatment village to 22 percent in the income of households of control villages. Long term employment (services) make-up nearly 11 percent of household income in the overall sample without any difference between participating and non-participating households. Business has low as 3 percent share in the household's income. Similarly, pension, rent and remittance play a very negligible (even less than one percent) role in the household income across the board.

Figure 8: Constituents of Household Members Income



The results in table-14 illustrate three main measure of poverty including; the incidence (Head Count RatioHCR), depth (Poverty Gap RatioPGR) and severity of poverty (see technical notes annex- for definitions) among the surveyed households. According to the findings of the survey, one-fourth of the households and population live under the poverty line income. The poverty rate in the over all survey is lower than that of the poverty reported by Govt of Pakistan for rural areas. According to the Economic Survey of Pakistan 2005-06 the head count index for poor is 28 percent while in this survey it is 24 percent.

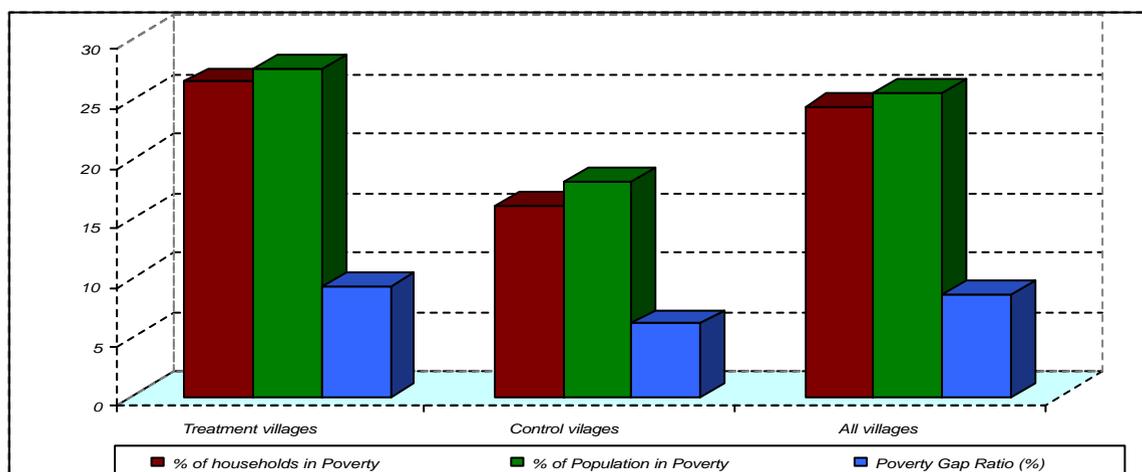
The other two indicators PGR and SPR are aggregate measures of the spread of the poor below the poverty line. A lower value of PGR indicates most of the poor gathered around the poverty line and a higher value indicates the income of the poor is far below the poverty line. This is further reflected by the large difference between the average monthly income of the poor households and average monthly income of the overall sample. The average monthly per capita income ranges from Rs. 622 for the poor and Rs.2577 for the overall sample.

⁽⁵⁾Poverty line income is defined as Rs. 879 per capita per month (Economic Survey of Pakistan 2005-06)

Table14: Incidence,depth and severity of poverty in households

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
All Households	243	77	320	80	243	157	400
Poor Households	79	28	107	25	79	53	132
Total Population	1803	497	2300	572	1803	1069	2872
Poor Population	604	196	800	202	604	398	1002
% of HHs in Poverty	32.5	36.4	33.4	31.3	32.5	33.8	33.0
Poverty Gap Ratio (%)	0.39	0.43	0.40	0.37	0.39	0.40	0.39
Severity Of Poverty	0.17	0.20	0.18	0.15	0.17	0.18	0.18
% of Population in Poverty	33.5	39.4	34.8	35.3	33.5	37.2	34.9
Average per capita Income/month Poor HHs (Rs)	633	622	630	709	633	663	645
Average per capita Income / Month Non-Poor HHs (Rs)	2368	2577	2416	2463	2368	2517	2426

Figure 9: Incidence,depth and severity of poverty in households



5.6 Household expenditure and consumption

Table 15-A, provides information about household expenditures and some important head of expenditure for households. The average annual expenditure of sample households is turn out to be at Rs. 72,941 with annual expenditure of Rs.72,239 in non-member households and Rs.73,396 in member households. The per capita per month expenditure is

higher (Rs. 935) in non-member households than member households (Rs. 905) while in control villages the same is Rs. 954. The per capita expenditure across the board is below than the per capita income in all sub-samples and for the over all sample.

The largest share of household expenditure constitutes of food and beverages, ranging from 75 per cent in non-member treatment villages to as high as 68 per cent in control villages. Needless to say, the share of food in this survey is strikingly higher than the national average of 50 per cent of household expenditure on food in rural Pakistan reported in the Household Income and Expenditure Survey (HIES) 2005-06. Health and education jointly share 5.2 percent in the overall household consumption with a higher proportion in treatment villages (5.5 percent) than households of control villages (4 percent). Clothes, social functions and gifts make-up 10 per cent share in the overall household expenditures without any deference among the sub-samples. Housing, utilities and transportation shares nearly 8 percent in the overall household expenditures with lower share of 6 percent in the households of non-member treatment villages.

Table 15-A: Households expenditure (all households)

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average/HH (Rs)	73396	64301	71207	79878	73396	72239	72941
Average/Capita (Rs)	10859	10988	10890	11452	10859	11224	11003
Per Capita/month (Rs)	905	916	908	954	905	935	917
Monthly Per Capita Food Expenditures (Rs)	667	686	671	650	667	664	666
% Share of household Expenditure							
Food	73.7	74.9	73.9	68.1	73.7	71.0	72.6
Clothing	5.5	7.2	5.9	5.4	5.5	6.2	5.8
Housing	2.1	1.0	1.9	2.5	2.1	1.9	2.0
Health Care	2.7	2.5	2.6	2.1	2.7	2.3	2.5
Education	3.1	2.3	2.9	1.9	3.1	2.1	2.7
Social Function	4.5	3.0	4.2	3.8	4.5	3.4	4.1
Transport	2.8	2.9	2.8	3.3	2.8	3.1	2.9
Remittances	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Utilities	2.9	2.3	2.8	2.3	2.9	2.3	2.7
Cash/Gifts	0.5	0.7	0.6	0.7	0.5	0.7	0.6
Other Purpose	2.3	3.2	2.5	9.9	2.3	7.0	4.2

Now if we compare the expenditure patterns of poor and non-poor households, in poor households the average expenditure per sample households is Rs. 54,221 for all villages. The average expenditure in control villages is greater than treatment villages. The average households expenditure of member household is Rs. 55,020 while non-member

households spend Rs. 53,030 compared to control villages where the same is Rs. 58,914. Similar results were found for the per capita per month expenditure of households where control village have higher per (Rs.646) capita per moth income than treatment villages (Rs. 621).

Table 15-B: Household Expenditures (Poor Households)

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average/HH (Rs)	55020	47776	53125	58914	55020	53030	54221
Average/Capita (Rs)	7450	7142	7369	7753	7450	7430	7442
Per Capita/month (Rs)	621	595	614	646	621	619	620
Monthly Per Capita Food Expenditures (Rs)	458	446	454	440	458	440	450
% Share of household Expenditure							
Food	73.7	74.9	73.9	68.1	73.7	71.0	72.6
Clothing	5.5	7.2	5.9	5.4	5.5	6.2	5.8
Housing	2.1	1.0	1.9	2.5	2.1	1.9	2.0
Health Care	2.7	2.5	2.6	2.1	2.7	2.3	2.5
Education	3.1	2.3	2.9	1.9	3.1	2.1	2.7
Social Function	4.5	3.0	4.2	3.8	4.5	3.4	4.1
Transport	2.8	2.9	2.8	3.3	2.8	3.1	2.9
Remittances	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Utilities	2.9	2.3	2.8	2.3	2.9	2.3	2.7
Cash/Gifts	0.5	0.7	0.6	0.7	0.5	0.7	0.6
Other Purpose	2.3	3.2	2.5	9.9	2.3	7.0	4.2

Table 15-C presents expenditure of non poor sample households in Tehsil Choubara. The average household's expenditure for all households is greater (Rs. 82,162) than the same for the poor households while household expenditure for the non poor in control villages is Rs. 89,407. Per capita per month expenditure for non poor member households is Rs. 1,096 and Rs. 1,042 for non member households in the treatment villages and Rs. 1,094 in control villages.

Table 15-C: Household Expenditures (Non Poor Households)

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average/HH (Rs)	82247	73744	80291	89407	82247	82027	82162
Average/Capita (Rs)	12501	13185	12659	13134	12501	13158	12756
Per Capita/month (Rs)	1042	1099	1055	1094	1042	1096	1063
Monthly Per Capita Food Expenditures (Rs)	768	823	809	724	768	779	772
% Share of household Expenditure							
Food	73.7	74.9	73.9	68.1	73.7	71.0	72.6
Clothing	5.5	7.2	5.9	5.4	5.5	6.2	5.8
Housing	2.1	1.0	1.9	2.5	2.1	1.9	2.0
Health Care	2.7	2.5	2.6	2.1	2.7	2.3	2.5
Education	3.1	2.3	2.9	1.9	3.1	2.1	2.7
Social Function	4.5	3.0	4.2	3.8	4.5	3.4	4.1
Transport	2.8	2.9	2.8	3.3	2.8	3.1	2.9
Remittances	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Utilities	2.9	2.3	2.8	2.3	2.9	2.3	2.7
Cash/Gifts	0.5	0.7	0.6	0.7	0.5	0.7	0.6
Other Purpose	2.3	3.2	2.5	9.9	2.3	7.0	4.2

In order to calculate the food consumption and its calories intake, we collected data on weekly food consumption for each sample household. Given the size of the household, the daily per capita food intake is estimated separately for each category of food. Using the price data for food items collected in each sample village, the average daily expense for food consumed on per capita basis is estimated. Finally, the daily per capita calories intake, using the estimated value of food item in terms of its calorie content is estimated.

The estimates of the daily per capita food consumption (with calories) and expenditure on food are presented in Table 16-A. The average daily per capita intake for the overall sample is 2108 calories with grain contributing more than half of the total calories. Similarly, the per capita calories intakes are 11979 and 2027 calories in treatment and control villages respectively. The daily per capita expenditure on food is Rs. 22 in the overall sample with Rs. 23 in non-member households and Rs. 22 in member households.

⁽⁶⁾We use the average number of calories per kg of food eaten, except for eggs: grains (3420), pulses (3380), fats/oils (8829), vegetable (600), fruits (850), meat (1400), milk (1062), sugar (3750), and eggs (105 per egg).

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

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Daily per capita intake:							
Grains (Grams)	323.9	344.2	328.3	307.8	323.9	324	324.1
Calories	1107.9	1177.1	1122.6	1052.5	1107.9	1109.5	1108.5
Pulses (Grams)	33.4	34.9	33.7	39.2	33.4	37.2	34.8
Calories	112.9	118.0	113.9	132.5	112.9	125.8	117.7
Vegetables (Grams)	105.2	115.5	107.4	115	105.2	115.1	109
Calories	63.1	69.3	64.5	68.9	63.1	69.1	65.3
Fruits (Grams)	12.1	10.5	11.8	11.1	12.1	10.8	11.6
Calories	10.3	8.9	10.0	9.4	10.3	9.2	9.9
Meat (Grams)	24.6	26.8	25.0	33.0	24.6	30.2	26.6
Calories	34.4	37.5	35.1	46.2	34.4	42.2	37.3
Eggs (numbers)	0.11	0.11	0.11	0.09	0.11	0.10	0.11
Calories	11.9	11.2	11.7	9.6	11.9	10.3	11.3
Milk (Grams)	278.0	274.7	277	231.2	278.0	251.1	268
Calories	295.3	291.7	294.5	245.5	295.3	266.7	284.6
Sugar (Grams)	40	41.4	40.3	37.6	40	39	39.7
Calories	149.8	155.2	151.0	141.1	149.8	147.5	149.0
Fats (Grams)	36.5	38.3	36.9	36.4	36.5	37.2	36.8
Calories	322.5	337.8	325.7	321.2	322.5	328.8	324.8
Total calories per capita per day	2108	2207	1979.41	2026.9	2108	2109.1	2108.4
percent from grains	52.6	53.3	56.7	51.9	52.6	52.6	52.6
percent from grains + oils	67.9	68.7	73.2	67.8	67.9	68.2	68.0
Daily per capita food expenditure (Rs.)	21.7	22.4	21.8	22.7	21.7	22.6	22.0

The calorie intake for the poor and non-poor is 1,976 and 2,154 respectively. The share of grains in total calorie intake is 54 percent for the poor households while the same is 51 percent for non-poor households. Daily per capita expenditure on food is Rs. 19 for the poor households against Rs. 23 for the non-poor households. In both poor and non-poor sub-samples, figures for calories intake and per-capita food expenditures are higher in non-member households than the member households.

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

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Daily per Capita intake:							
Grains (Grams)	318.5	340.9	324.0	275.6	318.5	314	317.0
Calories	1089.1	1165.9	1108.0	942.4	1089.1	1075.3	1084.2
Pulses (Grams)	30.9	29.2	30.5	42.9	30.9	30.9	30.9
Calories	104.3	98.8	103.0	144.9	104.3	104.4	104.4
Vegetables (Grams)	92.8	94.4	93.2	106	92.8	99.2	95
Calories	55.7	56.6	55.9	63.8	55.7	59.5	57.1
Fruits	7.6	6.1	7.2	14.3	7.6	9.4	8.2
Calories	6.5	5.1	6.1	12.1	6.5	8.0	7.0
Meat	16.0	15.1	15.8	29.2	16.0	20.8	17.7
Calories	22.4	21.2	22.1	40.9	22.4	29.2	24.8
Eggs (Grams)	0.10	0.07	0.09	0.10	0.10	0.08	0.09
Calories	10.5	7.5	9.8	9.5	10.5	8.3	9.7
Milk (Grams)	248.6	184.0	233	256.4	248.6	213.3	236
Calories	264.0	195.4	247.2	272.2	264.0	226.5	250.8
Sugar	36	34.4	35.5	37.8	36	36	35.8
Calories	134.5	129.1	133.2	141.7	134.5	134.2	134.4
Fats (Grams)	33.9	32.9	33.6	39.0	33.9	35.4	34.4
Calories	299.0	290.5	296.9	344.8	299.0	312.5	303.7
Total Calories per Capita per day	1986	1970	1854.09	1972.3	1986	1957.9	1976.1
percent from Grains	54.8	59.2	59.8	47.8	54.8	54.9	54.9
percent from Grains + Oils	69.9	73.9	75.8	65.3	69.9	70.9	70.2
Daily Per Capita Food Expenditures (Rs.)	19.1	18.1	18.8	22.6	19.1	19.9	19.4

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

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Daily per Capita intake:							
Grains (Grams)	325.9	345.7	329.9	314.9	325.9	328	326.5
Calories	1114.6	1182.2	1128.2	1076.9	1114.6	1120.4	1116.8
Pulses (Grams)	34.3	37.5	34.9	40.5	34.3	39.3	36.2
Calories	115.9	126.8	118.1	136.9	115.9	132.7	122.3
Vegetables (Grams)	109.7	125.3	112.8	117	109.7	120.2	114
Calories	65.8	75.2	67.7	70.0	65.8	72.1	68.2
Fruits	13.7	12.5	13.5	10.4	13.7	11.3	12.8
Calories	11.7	10.7	11.5	8.8	11.7	9.6	10.9
Meat	27.6	32.1	28.5	33.8	27.6	33.1	29.7
Calories	38.7	45.0	39.9	47.4	38.7	46.4	41.6
Eggs (Grams)	0.12	0.12	0.12	0.09	0.12	0.10	0.11
Calories	12.3	12.9	12.4	9.6	12.3	10.9	11.8
Milk (Grams)	288.5	316.4	294	225.6	288.5	263.2	279
Calories	306.4	336.0	312.4	239.6	306.4	279.5	296.2
Sugar	41	44.6	42.0	37.6	41	41	41.1
Calories	155.3	167.2	157.7	140.9	155.3	151.8	154.0
Fats (Grams)	37.5	40.7	38.1	35.8	37.5	37.8	37.6
Calories	330.8	359.5	336.6	316.0	330.8	334.0	332.0
Toatal Caloris per Capits per day	2152	2316	2026.92	2046.1	2152	2157.4	2153.8
percent from Grains	51.8	51.1	55.7	52.6	51.8	51.9	51.9
percent from Grains + Oils	67.2	66.6	72.3	68.1	67.2	67.4	67.3
Daily Per Capita Food Expenditures (Rs.)	22.6	24.4	22.9	22.7	22.6	23.4	22.9

5.7 Household Assets, Value and Distribution

Table 17-A presents information about the households assets. The average value of asset is recorded as Rs. 843, 631 per household and Rs. 117,497 per capita for the overall sample. The value of asset varies from Rs. 647,280 to Rs. 893,488 per household in the control and treatment villages respectively. Similarly the value of average per-capita asset is higher (124,355) in treatment villages then control villages (Rs.90,396).

The household assets are further classified into three major categories productive assets, consumer durables and savings with further breakdown. In overall sample productive assets account for 81 percent of total households assets followed by consumer durables 15 percent. In the case of productive assets the difference between the treatment and control villages are quite large, the former has 82 percent of share and the later has 78 percent, with land having the major share in productive asset. Savings including the most liquid assets such as cash in hand or in bank, jewellery and/or loans given have a very small share (3.3 percent) in the household assets with out any major difference between member and non member households.

Last year, about 6 percent of the sample households purchased and 12 percent of sold some

of their assets. A higher proportion of member households in treatment group purchased and sold. The trend of households selling asset is high (11.9 percent) in member households of treatment villages and lowest (6.6 percent) in the case of non members of the same group.

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

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Values of assets (Rs.)							
Per HH	937,560	752,574	893,488	647,280	937,560	698,250	843,631
Per Capita	126,360	116,964	124,355	90,396	126,360	102,549	117,497
Values Of Assets:							
percent Productivity	82.5	80.2	82.0	77.6	82.5	78.9	81.3
Land	66	64.0	65.8	60.8	66	62.5	65.0
Trees	1.0	0.9	0.9	0.8	1.0	0.8	1.0
Livestock	10.5	11.1	10.6	12	10.5	11.4	10.8
Machinery	4.3	4.2	4.3	4.1	4.3	4.1	4.2
Business	0.4	0.1	0.4	0.1	0.4	0.1	0.3
percent Consumer durables	14.5	16.2	14.8	18	14.5	17.1	15.3
House & Other Struc.	12.6	14.5	13.0	14.9	12.6	14.7	13.3
Others	1.9	1.7	2	3.3	1.9	2.5	2.1
percent Saving	3.0	3.6	3.1	4.3	3.0	3.9	3.3
Cash/Account	1	0.6	1	1.0	1	0.8	0.7
Loan Given	0.2	0.3	0.2	0	0.2	0.2	0.2
Jewellery	2.1	2.5	2.2	2.7	2.1	2.6	2.2
Other	0.1	0.2	0.1	0.5	0.1	0.3	0.2
Percent Households:							
Purchased Assets	7.8	6.6	7.5	2.5	7.8	4.5	6.5
Sold Assets	11.9	6.6	10.7	11.1	11.9	8.9	10.8
Value of Assets Per Household Purchased (Rs)	15,169	8,553	13,593	1,605	15,169	4,968	11,165
Value of Assets Per Household Sold (Rs)	8,951	5,724	8,182	1,891	8,951	3,747	6,908

In the poor households the value of household asset is almost half of the overall sample and so the value per capita asset. The productive asset makes 72 percent of the total household's asset in poor households land being the major part of productive asset followed by livestock. About 3 percent of the member poor household have purchased additional asset in the last year in treatment group while households in the control villages have neither purchase nor sold any asset. Rs. 4,691 and Rs. 1,722 is the value of assets purchased and sold during the last year in over all sample of poor households.

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

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Values of assets (Rs.)							
Per HH	385,285	308,761	365,243	550,831	385,285	398,673	390,116
Per Capita	50,396	44,109	48,854	68,198	50,396	53,875	51,625
Values Of Assets:							
percent Productivity	74.4	71.3	73.7	67.3	74.4	69.2	72.5
Land	55	53.3	54.9	51.8	55	52.5	54.3
Trees	1.2	1.3	1.3	0.1	1.2	0.7	1.0
Livestock	12.9	14.0	13.1	10	12.9	11.9	12.5
Machinery	3.6	2.4	3.3	5.4	3.6	3.9	3.7
Business	1.4	0.3	1.2	0.2	1.4	0.3	1.0
percent Consumer durables	21.7	23.6	22.2	26	21.7	25.0	23.0
House & Other Struc.	19.5	20.9	19.8	17.5	19.5	19.2	19.4
Others	2.2	2.7	2	8.9	2.2	5.9	3.6
percent Saving	3.8	5.1	4.1	6.3	3.8	5.7	4.5
Cash/Account	1	0.7	1	0.9	1	0.8	0.6
Loan Given	0.1	0.1	0.1	1	0.1	0.4	0.2
Jewellery	2.9	4.0	3.1	2.5	2.9	3.2	3.0
Other	0.4	0.4	0.4	2.3	0.4	1.3	0.7
Percent Households:							
Purchased Assets	3.2	9.1	4.8	0.0	3.2	5.7	4.1
Sold Assets	9.7	4.5	8.3	0.0	9.7	2.9	7.2
Value of Assets Per Household Purchased (Rs)	3,387	11,136	5,417	0.0	3,387	7,000	4,691
Value of Assets Per Household Sold (Rs)	2,210	1,364	1,988	0.0	2,210	857	1,722

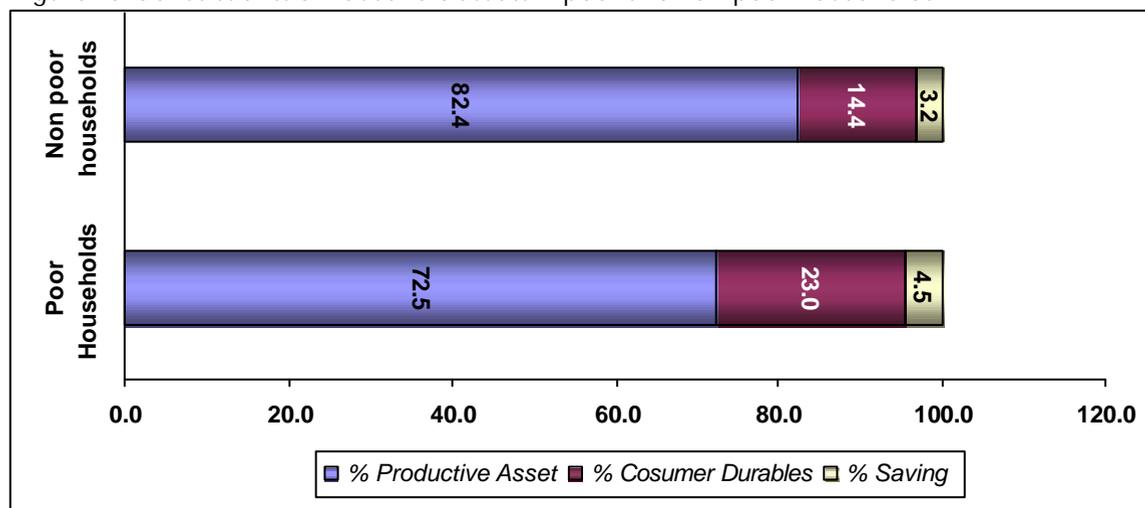
treatment group while households in the control villages have neither purchase nor sold any asset. Rs. 4,691 and Rs. 1,722 is the value of assets purchased and sold during the last year in over all sample of poor households.

Table 17-C shows household's asset of non poor households. The value of total per household asset in non poor households is Rs. 988,815 which is more than double of the poor households same is the per capita value of asset which is Rs. 153,453 and Rs. 150,456 for member and non-member respectively. The value of household's asset in non poor household is higher (Rs. 1,082,307) for treatment villages than control villages at Rs. 665,718. During the last year in all villages about 7 percent and 12 percent of the non poor households purchased and sold assets at Rs. 13,238 and 8,568 respectively.

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

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Values of assets (Rs.)							
Per HH	1,126,737	933,386	1,082,307	665,718	1,126,737	784,194	988,815
Per Capita	153,453	150,456	152,850	95,303	153,453	118,113	140,071
Values Of Assets:							
% Productivity	83.4	81.4	83.0	79.2	83.4	80.3	82.4
Land	68	65.5	67.1	62.2	68	63.9	66.3
Trees	1.0	0.8	0.8	0.9	1.0	0.8	0.9
Livestock	10.3	10.6	10.3	12	10.3	11.4	10.6
Machinery	4.4	4.4	4.4	3.8	4.4	4.2	4.3
Business	0.3	0.0	0.3	0.1	0.3	0.1	0.2
% Consumer durables	13.6	15.2	14.0	17	13.6	16.0	14.4
House & Other Struc.	11.8	13.7	12.2	14.4	11.8	14.0	12.5
Others	1.8	1.6	2	2.4	1.8	2.0	1.9
% Saving	2.9	3.4	3.0	4.0	2.9	3.7	3.2
Cash/Account	1	0.6	1	1.0	1	0.8	0.7
Loan Given	0.2	0.3	0.2	0	0.2	0.2	0.2
Jewellery	2.0	2.3	2.1	2.7	2.0	2.5	2.2
Other	0.1	0.1	0.1	0.2	0.1	0.2	0.1
Percent Households:							
Purchased Assets	9.4	5.6	8.5	2.9	9.4	4.1	7.3
Sold Assets	12.7	7.4	11.5	13.2	12.7	10.7	11.9
Value of Assets Per Household Purchased (Rs)	19,204	7,500	16,515	1,912	19,204	4,385	13,238
Value of Assets Per Household Sold (Rs)	11,260	7,500	10,396	2,253	11,260	4,575	8,568

Figure 10: Constituents of household assets in poor and non-poor households



In country like Pakistan Agriculture land plays pivotal role in economic, social and political

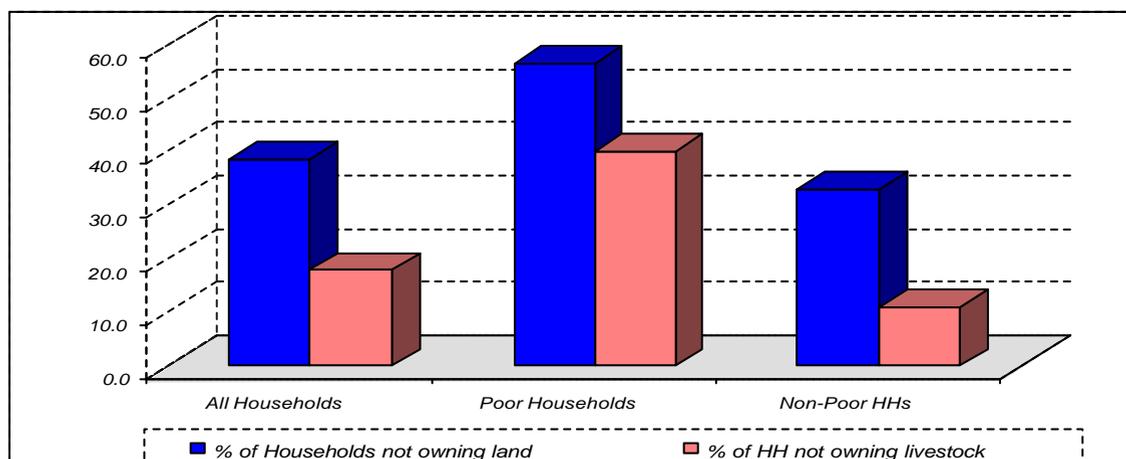
life of those who own it. In table 18 data on land and livestock of sample households in Tehsil Choubara are presented. The table shows in all villages about 40 percent of the households do not own any type of land. In control villages 69 percent and 55 percent poor households in treatment villages are landless without any difference between member and non member. The average size of land holding per owner household is 7.2 acres in the overall sample with about 7.4 acre in households of treatment villages and 6.4 acres in control villages. If we compare the results of table 13 and 18 the both present an opposite scenario than is in farmer major source of income of the sample households is derived from agriculture and livestock but at the same time a high proportion of the households are landless. This is due the fact that share tenancy of cropping is a common phenomenon among the sample households.

The second important component of livelihood for rural communities in Pakistan is livestock. Nearly 80 percent of the sample households and 60 percent of the poor households own livestock without any major difference between treatment and control villages. Among the livestock owner households, on average poor households have one and non poor have two live stocks in the form of goat, sheep or cow.

Table 18: Land and Livestock Holdings of Households

	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
% of Households not owning land							
All Households	36.6	42.1	37.9	42	36.6	42	38.8
Poor Households	54.8	54.5	54.8	69.2	54.8	60	56.7
Non-Poor HHs	30.4	37	31.9	36.8	30.4	36.9	33
% of owner HHs							
Up to 1.0 acres	1.2	1.3	1.3	4.9	1.2	3.2	2
>1.0 to 2.0	8.2	9.2	8.5	9.9	8.2	9.6	8.8
>2.0 to 5.0	21.8	22.4	21.9	23.5	21.8	22.9	22.3
>5.0 to 12.5	25.5	15.8	23.2	11.1	25.5	13.4	20.8
>12.5 to 25.0	4.9	9.2	6	7.4	4.9	8.3	6.3
> 250 acres	1.6	0	1.3	1.2	1.6	0.6	1.3
Average size of holding per owner							
All Households	7.6	6.8	7.4	6.4	7.6	6.6	7.2
Poor Households	5.5	4.7	5.3	4.3	5.5	4.5	5.2
Non-Poor HHs	8.1	7.4	8	6.6	8.1	6.9	7.7
% of HH not owning livestock							
All Households	15.6	25	17.9	18.5	15.6	21.7	18
Poor Households	35.5	50	39.3	46.2	35.5	48.6	40.2
Non-Poor HHs	8.8	14.8	10.2	13.2	8.8	13.9	10.9
Average number of Livestock/HH							
All Households	2	2	2	2	2	2	2
Poor Households	1	1	1	1	1	1	1
Non-Poor HHs	2	1	2	2	2	1	2

Figure 11: Percent of households not owning land and livestock



5.8 Household Loans: sources and uses

Table 19-A shows amount and sources of loan for households in sample villages of Tehsil Choubara. The average size of loan for sample households is Rs. 21,713 with a higher (Rs. 27,185) average reported by member households in treatment villages than households in control villages (Rs. 12,494). More than half of the sample households have accessed loan from various sources. The proportion of households taken loan varies from 45 percent in control villages to 59 percent in treatment villages with an even higher proportion (63.8 percent) in member households.

If we look into the sources of loan it is encouraging that major portion of loan comes from formal sector, in the over all sample more than half of the loan amount was taken from banks followed by 32 percent from friends and relatives. The trend of borrowing from friends and relatives seems more in the control villages and non member households of the treatment villages. One of the reasons for treatment villages and non-members for not being able to access loan from banks is lack of collateral which is available with the organized households in the form of CO savings. Community organizations themselves are source of loan for member households, about 11 percent of loan for member households comes from community organizations. Some of the non members have also secured loans from COs which constitute about 4 percent of total loan.

In case of poor household the average amount of loan is Rs. 8,538 for control villages and Rs. 14,619 for treatment villages with Rs. 16,710 and Rs. 8727 for members and non members respectively. For this segment of population friends and relative are major source (58 percent) of loan followed by about 22 percent from banks and about 18 percent from COs. But in the case of non poor about 62 percent of the loan, and even more (64.1 percent) in case of member households, comes from banks. This may be due the fact that poor households face difficulty in getting loan from the banks due to lack of confidence, social

negligence and lack of collateral. Given the low level of income of the poor households the loan to income ratio for poor households is as high as 27.3 percent compared with 14.1 percent for the non-poor households in the overall sample.

Table 19-A: Loan Taken by Households (2005-06, All Household)

Loans	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average amount of loan per HH(Rs.)	27,185	14,039	24,053	12,494	27,185	13,242	21,713
Loan to income ratio	19.2	10.5	17.2	8.1	19.2	9.2	15.2
% HH taken loans	63.8	46.1	59.6	45.7	63.8	45.9	56.8
% of loan amount from:							
friends & relatives	28.7	48.4	31.4	39.4	28.7	44.0	32.3
Shopkeepers	1.9	4.2	2.3	9.9	1.9	7.0	3.1
Banks	58.4	43.7	56.4	50.7	58.4	47.1	55.7
NGOs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Community org.	10.9	3.7	9.9	0.0	10.9	1.9	8.8
Other sources	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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

Loans	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average amount of loan per HH(Rs.)	16,710	8,727	14,619	8,538	16,710	8,657	13,804
Loan to income ratio	32.4	18.8	29.1	16.1	32.4	17.7	27.3
% HH taken loans	61.3	40.9	56.0	30.8	61.3	37.1	52.6
% of loan amount from:							
friends & relatives	48.7	84.4	54.3	100.0	48.7	90.1	58.1
Shopkeepers	1.1	10.4	2.5	0.0	1.1	6.6	2.3
Banks	28.0	0.0	23.6	0.0	28.0	0.0	21.7
NGOs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Community org.	22.2	5.2	19.5	0.0	22.2	3.3	17.9
Other sources	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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

Loans	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average amount of loan per HH(Rs.)	30,774	16,204	27,426	13,250	30,774	14,557	24,244
Loan to income ratio	17.8	9.5	15.9	7.7	17.8	8.5	14.1
percent HH taken loans	64.6	48.2	60.9	48.5	64.6	48.4	58.1
percent of loan amount from:							
friends & relatives	24.9	40.5	27.0	32.0	24.9	36.1	27.6
Shopkeepers	2.1	2.9	2.2	11.1	2.1	7.0	3.3
Banks	64.1	53.3	62.6	56.9	64.1	55.1	61.9
NGOs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Community org.	8.8	3.4	8.1	0.0	8.8	1.7	7.1
Other sources	0.1	0.0	0.0	0.0	0.1	0.0	0.0

Figure 12: Percent of household taken loan

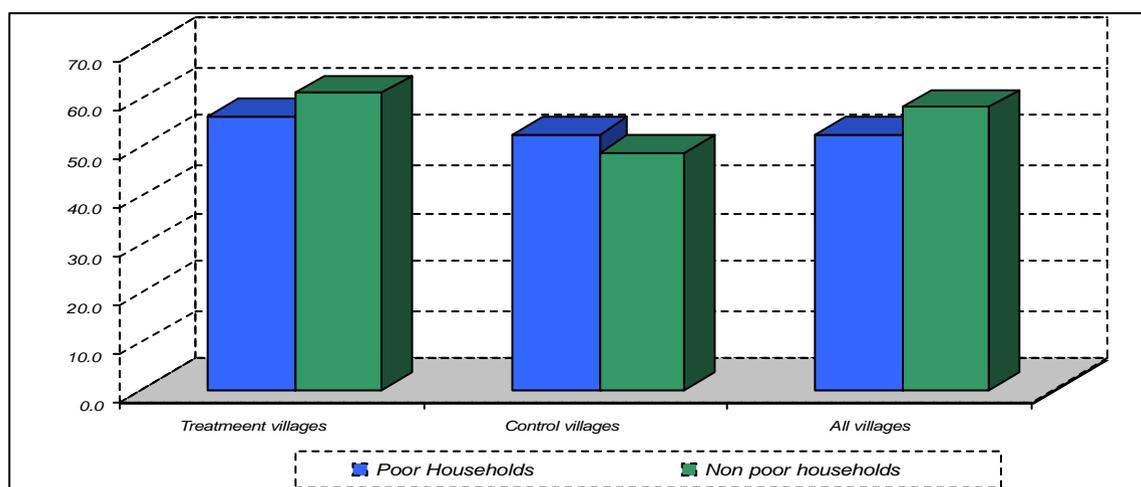


Table-20-A presents data on utilization of loan. We have categorized into five main components; loan used for productive purpose, housing, consumption and social functions, education and health, repaying loan and others (unspecified) purposes. In the overall sample 81 percent in the control villages and 79 percent in the treatment villages have used the loan amount for productive purposes. Education and health are least priority sector for all the sample households without any difference between the sub samples. Loans taken for the consumption and social functions, mostly used for purchase of foods, fulfil marriage expenses, and some times religious obligations and to cover the expenses of funerals.

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

Use of Loans	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
percent of loan amount used:							
productive purpose	78.30	81.30	78.70	80.90	78.30	81.10	79.00
Land	18.40	36.10	20.70	0.00	18.40	18.20	18.31
Livestock	9.40	6.80	9.10	17.20	9.40	12.00	10.03
Machinery	19.40	4.90	17.50	9.90	19.40	7.40	16.57
Farm inputs	21.30	31.60	22.70	51.70	21.30	41.60	26.10
Business	6.30	1.90	5.70	2.20	6.30	2.10	5.30
Housing	3.50	0.00	3.00	0.00	3.50	0.00	2.67
Consumption & social function	10.80	10.90	10.80	18.10	10.80	14.50	11.70
education & health	0.20	1.50	0.40	0.00	0.20	0.70	0.30
repaying loan	5.50	0.00	4.80	1.00	5.50	0.50	4.30
other purpose	5.20	6.30	5.30	0.00	5.20	3.20	4.70

In poor households the proportion of loan used on productive purpose is about 58 percent in all villages. In control villages the proportion of loan used on productive purpose is 41 percent while the same is higher (59.5 percent) in treatment villages with an even higher (72.9) proportion in non member households of the later. Poor households devote comparatively higher proportion of loan to consumption and social functions to this end households in control villages use more than half (58.6 percent) of their loan on this head.

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

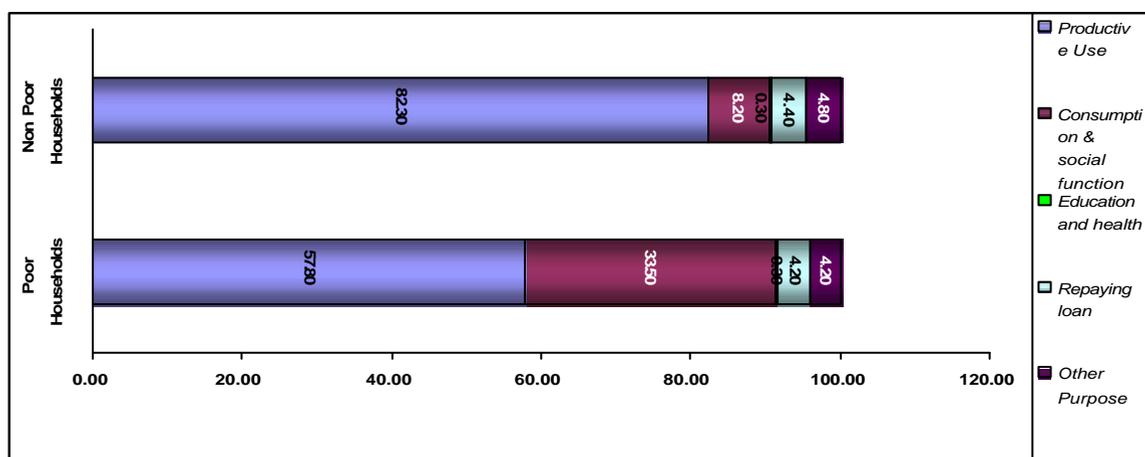
Use of Loans	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
percent of loan amount used:							
productive purpose	56.60	72.90	59.50	41.40	56.60	61.40	57.80
Land	0.00	62.50	11.20	0.00	0.00	39.60	10.14
Livestock	19.30	0.00	15.90	0.00	19.30	0.00	14.37
Machinery	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Farm inputs	12.30	10.40	12.00	41.40	12.30	21.80	14.74
Business	22.70	0.00	18.60	0.00	22.70	0.00	16.90
Housing	2.30	0.00	1.90	0.00	2.30	0.00	1.69
Consumption & social function	31.70	27.10	30.90	58.60	31.70	38.60	33.50
education & health	0.30	0.00	0.30	0.00	0.30	0.00	0.30
repaying loan	5.70	0.00	4.70	0.00	5.70	0.00	4.20
other purpose	5.70	0.00	4.70	0.00	5.70	0.00	4.20

In non poor households the more than 80 percent of loan is used on productive purpose without any major difference between the sub samples. Unlike poor household non poor household utilize 8.2 percent of loan on consumption and social function with a bit higher proportion (13.1 percent) in the control villages.

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

Use of Loans	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
percent of loan amount used:							
productive purpose	81.70	83.20	81.90	85.80	81.70	84.60	82.30
Land	21.20	30.00	22.30	0.00	21.20	14.40	19.61
Livestock	7.90	8.40	8.00	19.30	7.90	14.10	9.34
Machinery	22.40	6.00	20.30	11.10	22.40	8.60	19.21
Farm inputs	22.70	36.50	24.50	52.90	22.70	45.00	27.91
Business	3.80	2.40	3.60	2.40	3.80	2.40	3.45
Housing	3.70	0.00	3.20	0.00	3.70	0.00	2.82
Consumption & social function	7.60	7.20	7.50	13.10	7.60	10.30	8.20
education & health	0.20	1.80	0.40	0.00	0.20	0.90	0.30
repaying loan	5.50	0.00	4.80	1.10	5.50	0.60	4.40
other purpose	5.10	7.80	5.40	0.00	5.10	3.70	4.80

Figure 13: Utilization of loan by households



5.9 Household Debt

The data in the Table 21-A shows the average amount debt per households which is Rs. 9,488, with the highest level (Rs. 23,646) reported in the member households of treatment villages. The debt-income ratio is 2.2 percent for the overall sample without any major difference in the sub samples. The net-worth is Rs. 824,655 for the overall sample, with relatively less amount (Rs.636,428) in control villages.

About 28 percent of the sample households are in debt, with a higher proportion (63 percent) in member households in treatment villages as compared to member households in the same group and control villages. In the overall sample the more than half (57.8 percent) of the debt is owed to banks followed 9.8 percent to COs.

⁽⁷⁾Net worth is defined as the value of all assets minus the amount of outstanding debt of sample households.

Table 21-A: Current Debt of Households (All Households)

Current Debt	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average amount of debt/HH (Rs.)	23,646	12,704	21,039	10,852	23,646	3,311	9,488
Debt to Assets Ratio	2.5	1.7	2.4	1.7	2.5	1.7	2.2
percent of household in debt	63.0	46.1	58.9	45.7	63.0	12.9	28.1
percent of debt to:							
friends & relatives	25.5	43.4	28.1	39.4	25.5	41.5	29.4
Shopkeepers	1.4	4.1	1.8	11.9	1.4	7.9	3.0
Banks	60.7	48.3	58.9	48.7	60.7	48.5	57.8
NGOs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Community org.	12.3	4.1	11.1	0.0	12.3	2.2	9.8
Other sources	0.1	0.0	0.0	0.0	0.1	0.0	0.0
Net Worth/ HH	913,914	739,870	872,449	636,428	913,914	686,502	824,655

If we look at the debt of poor households more than half the sample households are in debt. In the overall sample about 53 percent with 56 percent in treatment and 30.8 percent households in control villages are in debt. The debt to asset ratio in poor household is 2.9 for the overall sample households. The interesting feature of this segment of sample households is that in control villages 100 percent and 44 percent of debt in treatment villages is owed to friends and relatives. This is due to that friends and relatives are major source of loan for the poor households. The net worth per poor sample household is Rs. 378,787 for overall sample with a higher net worth (Rs. 675,262) for non-member households while the same for the non-poor sample households is Rs. 967,391 for all villages, and Rs. 1,057,971 and Rs. 654,358 for treatment and control villages respectively.

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

Current Debt	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average amount of debt/HH (Rs.)	13,635	6,682	11,814	8,192	13,635	7,243	11,328
Debt to Assets Ratio	3.5	2.2	3.2	1.5	3.5	1.8	2.9
percent of household in debt	61.3	40.9	56.0	30.8	61.3	37.1	52.6
percent of debt to:							
friends & relatives	37.3	83.0	44.0	100.0	37.3	90.1	49.5
Shopkeepers	1.2	10.2	2.5	0.0	1.2	5.9	2.3
Banks	33.4	0.0	28.4	0.0	33.4	0.0	25.7
NGOs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Community org.	28.2	6.8	25.0	0.0	28.2	3.9	22.6
Other sources	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net Worth/ HH	371,650	302,080	353,429	542,638	371,650	675,262	378,787

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

Current Debt	Treatment Villages			Control Villages	All Villages		
	Members	Non-Members	Total		Members	Non-Members	Total
Average amount of debt/HH (Rs.)	27,075	15,157	24,337	11,360	27,075	13,041	21,424
Debt to Assets Ratio	2.4	1.6	2.2	1.7	2.4	1.7	2.2
percent of household in debt	63.5	48.1	60.0	48.5	63.5	48.4	57.4
percent of debt to:							
friends & relatives	23.4	36.3	25.3	31.0	23.4	33.8	26.0
Shopkeepers	1.5	3.1	1.7	13.6	1.5	8.2	3.1
Banks	65.5	56.9	64.2	55.4	65.5	56.2	63.2
NGOs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Community org.	9.6	3.7	8.7	0.0	9.6	1.9	7.7
Other sources	0.1	0.0	0.1	0.0	0.1	0.0	0.0
Net Worth/ HH	1,099,662	918,229	1,057,971	654,358	1,099,662	1,658,593	967,391

5.10 Perceptions of Men and Women about Problems and Roles in Decision-Making

Regarding the perceptions of men and women on some of the problems they face, an equal number of males and females belonging to the same household were interviewed. We asked one male and one female from each households to rate a give list of problems from 04: the value of "0" indicates no problem, "1" slight problem, "2" serious problem, "3" very serious problem and "4" not sure. The results in Table 22, shows mix responses on various issues between women and men.

For the majority of women lack of education, healthcare, drainage and electricity were among the serious problems. While majority of the men folk identified water supply, drainage and electricity as the serious problems. Social cohesion and organization were no problems for the majority of women and men. Lack of drainage facility was the most serious problem identified both by the women and men.

Table 22: Perceptions of Respondents about Household Facilities

Problem	All Villages											
	Women's Perceptions						Men's Perceptions					
	0	1	2	3	4	Responses	0	1	2	3	4	Responses
Education	76 (19)	64 (16)	124 (31)	134 (34)	2 (1)	400	28 (7)	115 (29)	178 (45)	58 (15)	21 (5)	400
Healthcare	47	69	111	173	0	400	21	85	231	63	0	400
Water Supply	226	49	64	61	0	400	185	28	57	130	0	400
Drainage	64	37	87	170	42	400	86	37	87	170	170	400
Street pavement	31	61	145	126	37	400	46	50	212	89	3	400
Transport	72	89	124	115	0	400	67	105	166	62	0	400
Fuel Supply	172	139	73	16	0	400	143	104	113	40	0	400
Electricity	133	42	25	200	0	400	76	101	55	157	11	400
Access to Credit	57	85	131	113	14	400	188	112	70	23	7	400
Social cohesion	378	20	2	0	89	400	295	89	10	89	89	400
Organisation	288	89	0	1	111	400	253	12	1	0	134	400

The dominance of men over decision making was prominent in the sample households. Although majority of the households indicated that decision are taken with equal participation of women and men but except children education and child rearing the role of women in decision making seems negligible.

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

Decisions on	All Villages					Responses
	Men only	Women only	Mainly men	Mainly women	Both equally	
Household Expenditures percent	173 (43)	3 (1)	68 (17)	21 (5)	135 (34)	400
Children's education	42	10	77	18	253	400
Children's marriages	40	5	160	2	193	400
Assets purchase/sale	238	3	148	5	108	400
Loan taking	159	2	97	3	139	400
Loan utilization	170	2	89	4	135	400
Family Planning	96	2	156	0	146	400
Working outside household	176	2	100	16	106	400
Child rearing	52	10	32	50	256	400

Annex 1: List of Villages

Uc Name	Village Name	Village Type
BUGHIA	SAHIB KHAN KHOSO	TREATMENT
BURIRA	BUG	CONTROL
CHINNI	DARYS KHAN SHSHANI	TREATMENT
CHORE QAMBER	KAZI IBRAHIM	TREATMENT
DRIGH BALA	BAZMAL	TREATMENT
FAREEDA ABAD	ALLAH DIN TEWNO	TREATMENT
GAHI MAHESSAR	KHUHRA	TREATMENT
GOZO	FETEH/DARYA KHAN GADEHI	TREATMENT
KAMAL KHAN	SAEED KHAN JAMALI	CONTROL
KHUDA ABAD	KHUDA ABAD	CONTROL
KOLACHI	JHANDO KHAN GOGANI	TREATMENT
MAKHDOM BALAWAL	FAZAL KABOORO	TREATMENT
MONDER	KHASA CHANDIA	TREATMENT
PARYA	KHAIR MOHD BALADI	TREATMENT
PIPRI	NABI BUX SOLANGI	TREATMENT
PIPRI	SYED MITHAL SHAH	TREATMENT
SARWARO	KANDO BABAR	TREATMENT
SHAH PANJO	SHAH PANJO	CONTROL
THARIRI	NOORPUR	TREATMENT
TORE	BAHO LAGHAR	TREATMENT

Annex 2: References

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Annex 3: Questionnaires

HOUSEHOLD QUESTIONNAIRE (for men)

[گھرانے کے مردوں کے لئے سوالنامہ]

Name of Enumerator [سوال کنندہ کا نام]: _____ Date of enumeration

[تاریخ] _____

Name of UC [یونین کونسل]: _____

Name of Ghot/Village [گاؤں/گھوٹ کا نام]

[نام] _____

100 Identification of the Respondent [جوابدہندہ کی شناخت]

101HH Number [گھرانہ نمبر]	
102 Membership in CO	1= yes, 2= no

200 Household Demographic Information

#	1 Name of Respondent and his HH members	2 Sex (1=Male 2=Female)	3 Age (Years)	4 Primary Activity ⁸	5 Secondary Activity	6 Education/Literacy ⁹	7 Health Status ¹⁰
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							

⁸Primary activity means the work/activity to which most of the time is devoted and secondary activity means the work/activity which is carried out in addition to the primary activity.

⁹If someone is Student (his/her primary activity would be 8), write his/her grade/class in literacy/education column. And if someone is under 5 years of age (i.e., has not gone to school yet) leave the literacy column blank

¹⁰At the time of interview (within two weeks time) if the health is Good=1, Fair= 2, Poor = 3

5							
1							
6							
1							
7							
1							
8							
1							
9							
2							
0							
2							
1							
2							
2							
2							
3							
2							
4							
2							
5							

600Deaths in the household during the last 12 months

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

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

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

School grade/class code: grade (1-4)= 7; grade (5-7) = 8; grade (8-9)grade=9; grade (10-12)= 10; grade (13 and over) = 11

Work Status/Occupation/Activity Code: Own Farming [اپنی زمینداری] = 1; Farm Labour [زرعی مزدور] = 2;

Off-farm skilled labour [غیر زرعی ہنرمند مزدور] = 3; Off-farm unskilled labour [غیر ہنرمند مزدور] = 4

Govt. Job [سرکاری ملازم] = 5; Pvt. Job [غیر سرکاری ملازم] = 6; Business [کاروبار] = 7; Student [طالب علم] = 8;

Other work [اور کوی کام] = 9; Unemployed [بے روزگار] = 10 Old/handicap [معذور/بوڑھا] = 11,

Household Work = 12, Child/infant (under 5 years) = 13

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

700 Household Food Consumption per month

Item	quantity (Kg)	Item	Quantity (Kg/#)
Flour [آٹا]	701	Mutton [چھوٹا گوشت]	709
Rice [چاول]	702	Poultry [مرغی کا گوشت]	710
Millet [باجرہ]	703	Fish [مچھلی]	711
Maize [مکئی]	704	Eggs (#) [انڈے تعداد]	712
Pulses [دالیں]	705	Milk [دودھ]	713
Vegetables [سبزیات]	706	Sugar [چینی]	714
Fruits [میوہ جات]	707	Fats/Oil [گھی/تیل]	715
Beef [بڑا گوشت]	708	Tea [چائے]	716

800 (A) Annual HH Crops Production/Income (Rs. in last 12 months)، گزشتہ سال کے دوران فصلات،

اور سبزیات کی پیداوار اور گھرانے کی کل آمدنی (روپے) [

Farm Area (acres) _____

Owned (acres) _____ Sharecropping (acres) _____ Leased (acres) _____

S.#	Crops/Vegetables/ [فصلات، سبزیات کی پیداوار]	Area cropped (acres) محتص کی ہوئی زمین (ایکڑ)	Production	
			Main produce [گزشتہ سال کی کل پیداوار] (in maunds)	By-products [بوسہ وغیرہ کی مقدار] (in maunds)
1	Wheat گندم			
2	Rice {Paddy} [چاول/ مونجی]			
3	Cotton کپاس			
4	Sugarcane گنا			
5	Barley جو			
6	Maize [مکئی]			
7	Millet [باجرہ]			
8	Pulses [دالیں]			
9	All vegetables سبزیات			
10	Fodder (all types) مال مویشیوں کے لئے چارہ وغیرہ			

800 (B) Annual Household Fruits/Forests Production/Income (Rs. in last 12 months) سال گذشتہ
کے دوران میوہ جات اور جنگلی درختوں کی پیداوار اور گھرانے کی کل آمدنی (روپے)

S.#	Fruits and Forest trees and their production [میوہ جات، جنگلی درخت کی پیداوار]	Area cultivated (acres)	Number of trees	Production سال کی کل پیداوار [Petti/carton]
1	Mango آم			
2	Banana کیلا			
3	Lemon نمبو			
4	Oranges/other سنترے			
5	Guava امرود			
6	Peaches اڑو			
7	Grapes انگور			
8	Walnuts اخروٹ			
9	Apples سیب			
10	Persimmon املوک			
11	Pomegranates انار			
12	Apricots خوبانی			
13	Pears ناشپاتی			
14	Any other اور کوئی			
15	Forest trees for timber عمارتی لکڑی کے لئے درخت			
16	Trees for fuelwood جلانے کی لکڑی کے لئے درخت			

Note: write the production of Fuel wood in maunds and timber in number of trees
نوٹ: جنگلی درختوں سے حاصل شدہ ایندھن (من میں) اور عمارتی لکڑی (فوٹ میں) کی پیداوار لکھیں

800 (C) Annual Household Livestock/Poultry Production/Income (Rs. in last 12 months) سال گذشتہ
کے دوران مال مویشیوں اور مرغیوں کی پیداوار اور گھرانے کی کل آمدنی (روپے)

Livestock animals/ poultry birds [مال مویشیاں/مرغیاں]	Total # of milking animals and eggs giving birds [کل تعداد]	Total milk/eggs per day (kg/#) [روزانہ دودھ/انڈوں کی پیداوار (کلو/دانے)]	# of months animals/bird gave milk/eggs [مہینے جانور/مرغیاں دودھ/انڈے دیے]	# of Animals & birds slaughtered	Value of meat (in Rs.)
Cows [گائے]					
Buffaloes [بھینس]					
Goats [بکریاں]					
Sheep [بھیڑ]					
Camel [اونٹ]					
Poultry birds [مرغیاں]					
Ducks [بطخ]					
Honeybee hives (#)		_____ kgs produced last year			

800 (D) Annual HH Off-farm Incomes (Rs. in last 12 months) گزشتہ سال کے دوران گھرانے کی کل غیر زرعی آمدنی (روپے)

Off-farm Income Sources	Males		Females		Total Income (Rs.) کل سالانہ آمدنی (روپے)
	(#)	Annual income (Rs.) کل سالانہ آمدنی (روپے)	(#)	Annual Income (Rs.) کل سالانہ آمدنی (روپے)	
Govt. Service [سرکاری ملازم]					
Private job [غیر سرکاری ملازم]					
Pension [پنشن] (Rs.)					
Skilled labour [مہارت کے ساتھ/بہنرمند مزدور]					
Unskilled labour [غیر بہنرمند مزدور]					
Small enterprise at HH/village level [گاؤں کی سطح پر چھوٹی کاروبار]					
Retail shop (in the local market) [بازار میں دوکان کاروبار]					
Remittances from abroad [بابر ملک سے آیا ہوا رقم]					
Remittances from within the country [اندرون ملک سے آیا ہوا رقم]					
Shop/house rent (Rs.) [دوکان یا گھر کا کرایہ]					
Land/livestock/machinery leased/rented out (Rs.) [زرعی اوزار/مال مویشی کرائے پر دیا]					
Govt. Social Protection (Rs.) [زکاۃ/بیت المال وغیرہ کے طور پر سرکار کی طرف ملا ہوا رقم]					
Local Philanthropy (Rs.) [گاؤں کے کسی شخصیت یا ادارے کی طرف ملی ہوئی زکاۃ/مدد کی رقم]					
Relief/Reconstruction compensation (Rs.) provided					
Any other source (Rs.) [اور کسی ذریعے سے ملا ہوا رقم]					

900 Household Expenditure (Rs. in last 12 months) گزشتہ سال کے دوران گھرانے کی کل [

خرچات (روپے)

نوٹ: [سوال نمبر 901 کا جواب اوپر سیکشن 700 سے دی جانی چاہئے اس لئے سوال 901 کا جواب انٹرویو کے وقت نہ لکھے]

901 Food اشیاء خوردنوش	902 Clothing/shoes ملبوسات	903 Housing (rent/maintenance) گھر کی مرمت/کرایہ وغیرہ	904 Utilities	905 Health care صحت سے متعلق	906 Education تعلیم سے متعلق
907 Social Functions [سماجی تقریبات/مواقف سے متعلق]	908 Transport آمدورفت پر اخراجات	909 Remittances گھر سے بابر بھیجا ہوا رقم	910 Cash/Gifts ¹¹ کسی کو تحفہ دیا/مدد کی	911 Other اور کوئی اخراجات	

گھرانے کے اثاثے جات—تعداد اور تخمینہ مالیت (write number and value) 1000 Household Assets

بتائیے

Ref. #	Assets	#	Value in (Rs.)	Ref. #	Assets	#	Value in (Rs.)
1001	Land (acres) [زمین (ایکر میں)]			1018	Computer (#) کمپیوٹر		
1002	Fruits trees (#) [پھلدار درختوں کی تعداد]			1019	Mobile phone (#) موبائل فون		
1003	Forest trees (#) [جنگلی درختوں کی تعداد]			1020	House (#) گھر		
1004	Large animals (#) [بڑے مال مویشیاں]			1021	Animal Sheds (#) مویشی خانہ		
1005	Small animals (#) [چھوٹے مال مویشیاں (تعداد)]			1022	Other structure (#) اور کوئی عمارت وغیرہ		
1006	Poultry birds (#) [مرغیاں (تعداد)]			1023	Sewing machine (#) [سلائی مشین]		
1007	Tractor (#) [ٹریکٹر]			1024	TV (#) ٹی وی		
1008	Thresher (#) [تھریشر]			1025	VCR/CD (#) Player		
1009	Car/jeep (#) [گاڑی]			1026	Refrigerator (#)		
1010	Motorcycle (#) [موٹر سائیکل]			1027	Washing machine (#)		
1011	Bicycle (#) [سائیکل]			1028	Generator (#)		
1012	Cart/Trolley (#) [ٹانگہ/ریڑھ/گدا گاڑی]			1029	Fans (#)		
1013	Radio/Tap Recorder etc. [ٹیپ ریڈیو وغیرہ (#) ریکارڈر،			1030	Shop/business (#) [دوکان/کاروبار کل مالیت (روپے)]		

700 Household Food Consumption per month

Item	quantity (Kg)	Item	Quantity (Kg/#)
Flour [آٹا]	701	Mutton [چھوٹا گوشت]	709
Rice [چاول]	702	Poultry [مرغی کا گوشت]	710
Millet [باجرہ]	703	Fish [مچھلی]	711
Maize [مکئی]	704	Eggs (#) [انڈے (تعداد)]	712
Pulses [دالیں]	705	Milk [دودھ]	713
Vegetables [سبزیات]	706	Sugar [چینی]	714
Fruits [میوہ جات]	707	Fats/Oil [گھی/تیل]	715
Beef [بڑا گوشت]	708	Tea [چائے]	716

800 (A) Annual HH Crops Production/Income (Rs. in last 12 months) [گذشتہ سال کے دوران فصلات، اور سبزیات کی پیداوار اور گھرانے کی کل آمدنی (روپے)]

Farm Area (acres) _____

Owned (acres) _____ Sharecropping (acres) _____ Leased (acres) _____

S.#	Crops/Vegetables/ [فصلات، / سبزیات کی پیداوار]	Area cropped (acres) محتص کی ہوئی زمین (ایکڑ)	Production	
			Main produce [گذشتہ سال کی کل پیداوار] (in maunds)	By-products [بوسہ وغیرہ کی مقدار] (in maunds)
1	Wheat گندم			
2	Rice {Paddy} [چاول/ مونجی]			
3	Cotton کپاس			
4	Sugarcane گنا			
5	Barley جو			
6	Maize [مکی]			
7	Millet [باجرہ]			
8	Pulses [دالیں]			
9	All vegetables سبزیات			
10	Fodder (all types) مال مویشیوں کے لئے چارہ وغیرہ			

800 (B) Annual Household Fruits/Forests Production/Income (Rs. in last 12 months) [گذشتہ سال کے دوران میوہ جات اور جنگلی درختوں کی پیداوار اور گھرانے کی کل آمدنی (روپے)]

S.#	Fruits and Forest trees and their production [میوہ جات، جنگلی درخت کی پیداوار]	Area cultivated (acres)	Number of trees	Production [گذشتہ سال کی کل پیداوار] (Petti/carton)
1	Mango آم			
2	Banana کیلا			
3	Lemon نمبو			
4	Oranges/other سنترے			
5	Guava امرود			
6	Peaches اڑو			
7	Grapes انگور			
8	Walnuts اخروٹ			
9	Apples سیب			
10	Persimmon املوک			
11	Pomegranates انار			
12	Apricots خوبانی			
13	Pears ناشپاتی			
14	Any other اور کوئی			
15	Forest trees for timber عمارتی لکڑی کے لئے درخت			
16	Trees for fuelwood جلانے کی لکڑی کے لئے درخت			

Note: write the production of Fuel wood in maunds and timber in number of trees
نوٹ: جنگلی درختوں سے حاصل شدہ ایندھن (من میں) اور عمارتی لکڑی (فوٹ میں) کی پیداوار لکھیے

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

سال کے دوران مال مویشیوں اور مرغیوں کی پیداوار اور گھرانے کی کل آمدنی (روپے)]

Livestock animals/ poultry birds [مال مویشیاں/مرغیاں]	Total # of milking animals and eggs giving birds [کل تعداد]	Total milk/eggs per day (kg/#) [روزانہ دودھ/انڈوں کی پیداوار (کلو/دانے)]	# of months animals/bird gave milk/eggs [مہینے جانور/مرغیاں دودھ/انڈے دیے]	# of Animals & birds slaughtered	Value of meat (in Rs.)
Cows [گائے]					
Buffaloes [بھینس]					
Goats [بکریاں]					
Sheep [بھیڑ]					
Camel [اونٹ]					
Poultry birds [مرغیاں]					
Ducks [بطخ]					
Honeybee hives (#)		_____ kgs produced last year			

800 (D) Annual HH Off-farm Incomes (Rs. in last 12 months) [گذشتہ سال کے دوران گھرانے کی کل غیر

زرعی آمدنی (روپے)]

	Males		Females		Total Income (Rs.) کل سالانہ آمدنی (روپے)
	(#)	Annual income (Rs.) کل سالانہ آمدنی (روپے)	(#)	Annual Income (Rs.) کل سالانہ آمدنی (روپے)	
Off-farm Income Sources					
Govt. Service [سرکاری ملازم]					
Private job [غیر سرکاری ملازم]					
Pension [پنشن] (Rs.)					
Skilled labour [مہارت کے ساتھ/بہتر مزدور]					
Unskilled labour [غیر بہتر مزدور]					
Small enterprise at HH/village level [گاؤں کی سطح پر چھوٹی کاروبار]					
Retail shop (in the local market) [بازار میں دوکان کاروبار]					
Remittances from abroad [بابر ملک سے آیا ہوا رقم]					
Remittances from within the country [اندرون ملک]					

Remittances from within the country [اندرون ملک سے آیا ہوا رقم]					
Shop/house rent (Rs.) [دکان یا گھر کا کرایہ]					
Land/livestock/machinery leased/rented out (Rs.) [ذریعی اوزار/مال مویشی کرائے پر دیا]					
Govt. Social Protection (Rs.) [زکاۃ/بیتالمال وغیرہ کے طور پر سرکار کی طرف ملا ہوا رقم]					
Local Philanthropy (Rs.) [گاؤں کے کسی شخصیت یا ادارے کی طرف ملی ہوئی زکاۃ/مدد کی رقم]					
Relief/Reconstruction compensation (Rs.) provided					
Any other source (Rs.) [اور کسی ذریعے سے ملا ہوا رقم]					

900 Household Expenditure (Rs. in last 12 months) [گذشتہ سال کے دوران گھرانے کی کل]

[اخراجات (روپے)]

نوٹ: [سوال نمبر 901 کا جواب اوپر سیکشن 700 سے دی جانی چاہئے اس لئے سوال 901 کا جواب انٹرویو کے وقت نہ لکھئے]

901 Food اشیاء خوردونوش	902 Clothing/shoes ملبوسات	903 Housing (rent/maintenance) گھر کی مرمت/کرایہ وغیرہ	904 Utilities	905 Health care صحت سے متعلق	906 Education تعلیم سے متعلق
907 Social Functions [سماجی تقریبات/مواقف سے متعلق]	908 Transport آمدورفت پر اخراجات	909 Remittances گھر سے باہر بھیجا ہوا رقم	910 Cash/Gifts ¹¹ کسی کو تحفہ دیا/مدد کی	911 Other اور کوئی اخراجات	

⁽¹¹⁾ Money given to other as gift or support in time of needs (not included loans given to others)

1000 Household Assets (write number and value) [گھرانے کے اثاثہ جات تعداد اور تخمینہ مالیت

بتائیے]

Ref. #	Assets	#	Value in (Rs.)	Ref. #	Assets	#	Value in (Rs.)
1001	Land (acres) [زمین (ایکر میں)]			1018	Computer (#) کمپیوٹر		
1002	Fruits trees (#) پھلدار درختوں کی تعداد			1019	Mobile phone (#) موبائل فون		
1003	Forest trees (#) جنگلی درختوں کی تعداد			1020	House (#) گھر		
1004	Large animals (#) بڑے مال مویشیاں			1021	Animal Sheds (#) مویشی خانہ		
1005	Small animals (#) چھوٹے مال مویشیاں (تعداد)			1022	Other structure (#) اور کوئی عمارت وغیرہ		
1006	Poultry birds (#) مرغیاں (تعداد)			1023	Sewing machine (#) سلائی مشین		
1007	Tractor (#) ٹریکٹر			1024	TV (#) ٹی وی		
1008	Thresher (#) تھریشر			1025	VCR/CD (#) Player		
1009	Car/jeep (#) گاڑی			1026	Refrigerator (#)		
1010	Motorcycle (#) موٹر سائیکل			1027	Washing machine (#)		
1011	Bicycle (#) سائیکل			1028	Generator (#)		
1012	Cart/Trolley (#) ٹانگہ/ریڑھ/گدا گاڑی			1029	Fans (#)		
1013	Radio/Tap Recorder etc. ٹیپ ریڈیو وغیرہ (#) ریکارڈر،			1030	Shop/business (#) دوکان/کاروبار کل مالیت (روپے)		
1014	Tubewell/pump (#) ٹیوب ویل/پمپ			1031	Jewellery ڈیورات کل مالیت (روپے)		
1015	Total values of other electrical appliances (iron, toaster etc) (Rs.)			1032	Savings (Rs.) in banks بچت (روپے)		
1016	Total value of farming tools (Rs.)			1033	Loans given to others (Rs.) کسی کو قرضہ دیا ہوا رقم (روپے)		
1017	Total value of furniture (Rs.)			1034	Total cash in hand (Rs.) نقدی (روپے)		
				1035	Other assets کل مالیت (روپے)		

گڈشتہ سال کے دوران خریدے یا (in the last 12 months) 1100 Assets Acquired and Disposed or Sold
 فروخت کیے ہوئے اثاثوں سے متعلق معلومات—سوال نمبر 1102، 1103، 1104، 1106 اور 1107 کے نیچے نشان لگائیے

1101 Assets Purchased (Rs.) خریدی ہوئی اثاثہ کی مالیت— روپیے			1105 Assets Sold (Rs.) اثاثہ کی مالیت— روپیے		
1102 Loan [قرضہ لیکر خریدا]	1103 Cash/Saving [نقدی بچت سے]	1104 Gift [تحفے میں ملا]	1106 Meet Expenditure [رقم گھریلو ضروریات پر خرچ کی]	1107 Repay Loan [قرضہ ادا کیا]	1108 purchase other asset /any other

1200 Loans Taken (in last 12 months) and Outstanding Debt (Rs.) کی رقم جو آپ نے لی ہے اور واجبلدا رقم

Friends/Relatives (Rs.) [دوستوں/رشتہ داروں سے لیا]		Shopkeepers (Rs.) [دکانداروں سے لیا]		Banks (Rs.) [بینکوں سے لیا]	
1201 Amount taken [کل قرضہ لیا—روپیے]	1202 Amount owed [واجب الادا رقم روپیے]	1203 Amount taken [کل قرضہ لیا—روپیے]	1204 Amount owed [واجب الادا رقم روپیے]	1205 Amount taken [کل قرضہ لیا—روپیے]	1206 Amount owed [واجب الادا رقم روپیے]
NGOs (Rs.) [غیر سرکاری اداروں سے لیا]		Community Org. (Rs.) [گاؤں کی تنظیم سے لیا]		Others (Rs.) [کسی اور ذریعہ سے لیا]	
1207 Amount taken [کل قرضہ لیا—روپیے]	1208 Amount owed [واجب الادا رقم روپیے]	1209 Amount taken [کل قرضہ لیا—روپیے]	1210 Amount owed [واجب الادا رقم روپیے]	1211 Amount taken [کل قرضہ لیا—روپیے]	1212 Amount owed [واجب الادا رقم روپیے]

1300 Use of Loans (Rs.) [قرضے کا استعمال—نیچے مناسب جگہ پر رقم لکھیے (روپیے)]

1301 Land [زمین خریدی]	1302 Livestock [مال مویشی خریدی]	1303 Machinery [مشینری خریدی]	1304 Farm Inputs [ذریعی ضروریات]	1305 Business [کاروبار]	1306 Housing [گھر کی مرمت وغیرہ]
1307 Consumption [گھریلو اخراجات]	1308 Social Functions [سماجی تقریبات/مواقف]	1309 Health Care [صحت سے متعلق]	1310 Education [تعلیم سے متعلق]	1311 Repay Loans [قرضہ واپس کیا]	1312 Other Uses [اور کسی مقصد کیلئے]

1400 Housing Facilities (put X where appropriate) [گھر سے مناسب جگہ پر "X" کا نشان لگائے] متعلق سہولتیں

House Structure [گھر کی ساخت]	Water Supply [پینے کا پانی]	Latrine [لیٹرین/بیت الخلا]	Drainage [نکاسی آب]	Electricity [بجلی]	Fuel/Energy [ایندھن]
I401 Pucca _____ [پکم]	I405 Piped _____ [پائپ سے آتا ہے]	I409 Inside _____ [گھر کے اندر ہے]	I412 Yes _____ [جی ہاں ہے]	I414 Yes _____ [جی ہاں ہے]	I416 Gas _____ [گیس]
I402 Katcha _____ [کچہ]	I406 Canal _____ [نہر سے آتا ہے]	I410 Outside _____ [گھر سے باہر ہے]	I413 No _____ [نہیں ہے]	I415 No _____ [نہیں ہے]	I417 Wood _____ [لکڑی]
I403 P&K _____ [کچہ اور پکم]	I407 Well _____ [کنواں سے آتا ہے]	I411 Open field _____			I418 Kerosene _____ [مٹی کا تیل]
I404 Rooms (No.) _____ [کمروں کی تعداد]	I408 Other (specify) _____ [کسی اور ذریعہ سے آتا ہے]				I419 Other _____ [کوئی اور ذریعہ]

1500 Major Constraints/Problems (appropriate code) [مسائل کی نشاندہی—موزوں کوڈ نمبر لگائیے]

I501 Education _____ [تعلیم سے متعلق]	I502 Health care _____ [صحت سے متعلق]	I503 Water Supply _____ [پینے کے پانی سے متعلق]	I504 Drainage _____ [نکاسی آب سے متعلق]
I505 Street Pavement _____ [گلی کوچوں سے متعلق]	I506 Transport _____ [آمدورفت سے متعلق]	I507 Fuel Supply _____ [ایندھن سے متعلق]	I508 Electricity _____ [بجلی سے متعلق]
I509 Income (Poverty) _____ [کم آمدنی/غربت]	I510 Jobs/Employment _____ [نوکری/ملازمت]	I511 Savings _____ [بچت نہی]	I512 Access to Credit _____ [قرضہ تک رسائی]
I513 Social Cohesion _____ [سماجی ہم آہنگی]	I514 Organisation _____ [دیہی تنظیم سے متعلق]		

Note: Rank each problem from 0 to 4, where 0=no problem; 1=slight problem; 2=serious problem;

3=very serious problem and 4= not sure. [اوپر کے ہر سوال کے سامنے اپنے مسائل کو 0 سے 4 تک درجہ بندی کیجئے کہ 0 = مسئلہ ہی نہیں، 1 = معمولی مسئلہ ہے، 2 = بڑا مسئلہ ہے، 3 = بہت بڑا مسئلہ ہے 4 = پتہ نہیں]

1600 Credit Requirement next year [آئندہ سال قرضے کی ضرورت—]

Required (put X)	Purpose (put X)	Amount Required (Rs.)	Preferred provider (put X)
1601 Yes _____ [جی ہاں]	1603 Farm inputs____ [زرعی ضروریات]	1610	1617 Firends/relatives____ [دوستوں/رشتہ داروں سے]
1602 No _____ [جی نہیں]	1604 Business____ [تجارت/کاروبار]	1611	1618 Shopkeeper____ [دوکانداروں سے]
	1605 Assets purchase____ [اثاثہ خریدنے کیلئے]	1612	1619 Bank____ [بینکوں سے]
	1606 Consumption____ [گھر کے اخراجات کیلئے]	1613	1620 NGOs____ [غیر سرکاری اداروں سے]
	1607 Education____ [تعلیم]	1614	1621 Community Org.____ [گاؤں کی تنظیم سے]
	1608 Social Functions____ [سماجی تقریبات]	1615	1622 Other (specify)____ [کسی اور ذریعہ سے]
	1609 other (specify)____ [اور کوئی]	1616	

HOUSEHOLD QUESTIONNAIRE (for women)

[گھرانے کی خواتین کے لئے سوالنامہ]

Name of Enumerator [سوال کنندہ کا نام]: _____ Date of enumeration

[تاریخ] _____

Name of UC [یونین کونسل]: _____ Name of Ghot/Village کا

[نام] _____

100 Identification of the Respondent [جوابدہندہ کی شناخت]

101HH Number [گھرانہ نمبر]	102Name of male respondent [مرد جوابدہندہ کا نام]	103Relationship with male respondent [مرد جوابدہندہ سے رشتہ]	104Age (years) [جوابدہندہ کا عمر]	105Literacy [خواندگی]	106 Primary activity [بنیادی سرگرمی/کام]	107Secondary activity [سرگرمی/کام]

Note: Write the appropriate code under 105 to 107

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

Occupation/Activity Code: Household work [امور خانہ داری] = 1; Farm Labour [زرعی مزدور] = 2;

Off-farm skilled labour [غیر زرعی غیر بنرمند مزدور] = 3; Off-farm unskilled labour [غیر زرعی بنرمند مزدور] = 4

Govt. Job [سرکاری ملازم] = 5; Pvt. Job [غیر سرکاری ملازم] = 6; Business [کاروبار] = 7; Student [طالب علم] = 8;

Other work [اور کوئی کام] = 9; Unemployed [بے روزگار] = 10 Old/handicap [معذور/بوڑھا] = 11

1500 Major Constraints/Problems (appropriate code) [مسائل کی نشاندہی - موزوں کوڈ نمبر لگائیے]

1501 Education _____ [تعلیم سے متعلق]	1502 Health care _____ [صحت سے متعلق]	1503 Water Supply _____ [پینے کے پانی سے متعلق]	1504 Drainage _____ [نکاسی آب سے متعلق]
1505 Street Pavement _____ [گلی کوچوں سے متعلق]	1506 Transport _____ [آمدورفت سے متعلق]	1507 Fuel Supply _____ [ایندھن سے متعلق]	1508 Electricity _____ [بجلی سے متعلق]
1509 Income (Poverty) _____ [کم آمدنی/ غربت]	1510 Jobs/Employment _____ [نوگری/ملازمت]	1511 Savings _____ [بچت]	1512 Access to Credit _____ [قرضہ تک رسائی]
1513 Social Cohesion _____ [سماجی ہم آہنگی]	1514 Organisation (CO) _____ [ذہبی تنظیم سے متعلق]		

Note: Rank each problem from 0 to 4, where 0=no problem; 1=slight problem; 2=serious problem;

3=very serious problem and 4= not sure. =1 = مسلہ ہی نہیں، = 0 = مسلہ درجہ بندی کیجئے کہ 0 سے 4 تک درجہ بندی کیجئے کہ 0 = مسلہ ہی نہیں، = 1 = مسلہ درجہ بندی کیجئے کہ 0 سے 4 تک درجہ بندی کیجئے کہ 0 = مسلہ ہی نہیں، = 2 = معمولی مسلہ ہے، = 3 = بہت بڑا مسلہ ہے = 4 = پتہ نہیں

1600 Credit Requirement next year [آئندہ سال قرضے کی ضرورت]

Required (put X)	Purpose (put X)	Amount Required (Rs.)	Preferred provider (put X)
1601 Yes _____ [جی ہاں]	1603 Farm inputs _____ [زرعی ضروریات]	1610	1617 Firends/relatives _____ [دوستوں/رشتہ داروں سے]
1602 No _____ [جی نہیں]	1604 Business _____ [تجارت/کاروبار]	1611	1618 Shopkeeper _____ [دوکانداروں سے]
	1605 Assets purchase _____ [اثاثہ خریدنے کیلئے]	1612	1619 Bank _____ [بینکوں سے]
	1606 Consumption _____ [گھر کے اخراجات کیلئے]	1613	1620 Projects/NGOs _____ [غیر سرکاری اداروں سے]
	1607 Education _____ [تعلیم]	1614	1621 Community Org. _____ [گاؤں کی تنظیم سے]
	1608 Social Function _____ [سماجی تقریبات]	1615	1622 Other (specify) _____ [کسی اور ذریعہ سے]
	1609 Other (specify) _____ [اور کوئی]	1616	

گھرانے کی سطح پر فیصلہ (write appropriate code) 1700 Decision Making at Household Level

سازی—موزوں کوڈ نمبر لکھیے

1701 HH expenditures ____ [گھرانے کی اخراجات]	1702 Children's education ____ [بچوں کی تعلیم]	1703 Children's marriages ____ [بچوں کی شادیاں]	1704 Assets purchase ____ [اثاثوں کی خریداری]
1704 Assets sale ____ [اثاثوں کی فروخت]	1705 Take loan(s) ____ [قرضہ لینے سے متعلق]	1706 Utilize loan (s) ____ [قرضے کی استعمال سے متعلق]	1707 Family Planning ____ [خاندانی منصوبہ بندی سے متعلق]
1708 Work outside HH ____ [گھر سے باہر کام کرنے سے متعلق]	1709 Child rearing ____ [بچوں کی پرورش سے متعلق]	1710 Access to Health ____ [صحت سے متعلق]	1711 CO membership ____ [دیہی تنظیم سے متعلق]

Note: Put appropriate code in the above, i.e., 1= men only 2= mainly men 3= women only 4= mainly women 5= both men and women equally

[اوپر کے ہر سوال کے سامنے 1 سے 5 تک کوئی بھی مناسب کوڈ نمبر لکھیے کہ 1= صرف مرد، 2= زیادہ تر مرد،

3= صرف خواتین 4= زیادہ تر خواتین اور 5= مرد اور خواتین دونوں برابر]

VILLAGE QUESTIONNAIRE

Name of Enumerator [سوال کنندہ کا نام]: _____ Date of enumeration
[تاریخ] _____

Name of UC [یونین کونسل]: _____ Name of Ghot/Village [گاوں/گوٹ کا نام] _____
Village Status: CO Village _____ Non-CO Village _____

1800 VILLAGE INFRASTRUCTURE

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

1900 DISTANCE TO INFRASTRUCTURE AND SERVICES (KM)

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

2000 VILLAGE NATURAL RESOURCES

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

3000 VILLAGE PRICES (RATES)

Code	1 Item	2 Local unit of measurement or KG (whichever is used)	Price per local unit (Rs.)
3001	Wheat grain		
3002	Wheat Flour		
3003	Rice		
3004	Rice Flour		
3005	Maize/Corn		
3006	Pulses (average price of different pulses in the area)		
3007	Milletts		
3008	Barley		
3009	Wheat/barley straw		
3011	Rice Straw		
3012	Maize Straw		
3013	Vegetables (average price of all different vegetables)		
3014	Cotton		
3015	Cotton Straw		
3016	Green Fodder		
3017	Sugarcane		
3018	Mango		
3019	Banana		
3020	Lemon		
3021	Oranges		
3022	Guava		
3023	Date Palms		
3024	Grapes		
3025	Apple		
3026	Apricots		
3027	Persimmon		
3028	Pomegranate		
3029	Peaches		
3030	Walnuts		
3031	Pears		
3032	Other fruits		
3033	Beef		
3034	Mutton		
3034	Poultry		
3035	Eggs		
3036	Fish		
3037	Oil/Fats		
3038	Milk		
3039	Sugar		
3040	Tea		
3041	Firewood/fuelwood		
3042	Timber		
3043	Honey		
3044	Rice {Paddy} / چاول		
3045	مونجی		
3046			

Please write the conversion factors of the local units into Kg here:

4000 COMMUNITY ORGANISATIONS STATISTICS

Men CO(s)	Women CO(s)	Men CCBs	Women CCBs	Other Welfare Society
4001 Yes _____	4004 Yes _____	4016 Yes _____	4019 Yes _____	4010 Yes _____
4002 No _____	4005 No _____	4017 No _____	4020 No _____	4011 No _____
4003 Member HHs _____	4006 Member HHs _____	4018 Member HHs _____	4021 Member HHs _____	4012 Member HHs _____

List of the surveyed households

S.No.	Name of respondent	Households number ¹²	CO Membership 1= Member 2= Non-member
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

⁽¹²⁾This the number assigned to households on the questionnaires

Rural Support Programmes Network

RSPN is a platform for nine Rural Support Programmes (RSPs) of Pakistan and undertake policy advocacy, strategic guidance, capacity building and sharing of best practices among the RSPs and with other stakeholders. The RSPs involve poor communities (mainly but not exclusively rural) in improved management and delivery of basic services through a process of social mobilization. Currently, the RSPs have a presence in 94 of the country's 138 district and 2 FATA agencies, stretching from the mountainous north to the central plains and down to the southern coastline. The RSPs collectively work with 2.21 million rural households, who are member of the RSPs-fostered community organizations. RSPN was registered in 2001 under the Pakistan companies Ordinance 1984 as not-for-profit company.

Punjab Rural Support Programme

Punjab Rural Support Programme (PRSP) is dedicated to reduce poverty in rural Punjab through its tested model of participatory community driven rural development. Established in 1998 it operates in 20 district of Punjab. Its objective is to foster framework of broad based grass roots institutions in the form of viable Community Organizations (COs) so that these COs are able to undertake various development activities for improving their quality of life. Communities would become involved with needs assessment, prioritization of micro projects and creation of community based action plans. As of December 2007 PRSP has been able to organize 144,867 women and 22,1037 men around 22,214 Cos.



RURAL SUPPORT PROGRAMMES NETWORK

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