Evaluation & Research Report
MER/2024-III

Impact Assessment of

National Poverty Graduation Programme (NPGP)

November 2024

Monitoring, Evaluation & Research Section
National Rural Support Programme

Evaluation & Research Report

NRSP-MER/2024-III

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National Rural Support Programme

Islamabad, Pakistan

Evaluation & Research Report - MER/2024-III
Impact Assessment of National Poverty Graduation Programme (NPGP)

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Acronyms

BISP	Benazir Income Support Programme
CIS	Community Institutions
CIGS	Common Interest Groups
CO	Community Organizations
CRP	Community Resource Persons
EDT	Enterprise Development Training
FGDS	Focus Group Discussions
FTE	Full-Time Equivalent
GOP	Government of Pakistan
GRM	Grievance Redressal Mechanism
HH	Household
IFL	Interest-Free Loan
LIP	Livelihood Investment Plan
LSO	Local Support Organizations
IFAD	International Fund for Agricultural Development
MIOR	Microfinance Innovation and Outreach Programme
NPGP	National Poverty Graduation Programme
NRSP	National Rural Support Programme
PASS	Poverty Alleviation and Social Safety
PMU	Programme Management Unit
PMIFL	Prime Minister Interest Free Loans
PPAF	Pakistan Poverty Alleviation Fund
SDGS	Sustainable Development Goals
SME	Small Medium Enterprise
SPPAP	Southern Punjab Poverty Alleviation Programme
UC	Union Councils
UCT	Unconditional Cash Transfer
VO	Village Organizations
WASH	Water, Sanitation, and Hygiene

Empowering The Ultra-Poor:
Evaluating the Impact of National Poverty Graduation Programme (NPGP)

Executive Summary

Key Achievements

85% of beneficiary HHs now fall within the upper three poverty categories, demonstrating an improvement in economic conditions.

78% confirmed that their child had started attending school after joining the NPGP initiative.

81% of beneficiary HHs reported improvements in their livelihoods. Gender-wise distribution of indirect employment created through Programme interventions showed that 27% of those employed were women, while 73% were men.

45% of HHs expressed their desire to utilize digital platforms for training, reflecting a growing preference for technology-driven learning.

43% HHs across all regions reported grater women involvement in community activities.

Pakistan continues to face persistent poverty challenges, particularly in rural areas. To address this, the Ministry of Poverty Alleviation & Social Safety, Government of Pakistan launched the National Poverty Graduation Programme (NPGP) in collaboration with the International Fund for Agricultural Development (IFAD), with a budget of USD 132.59 million. The Programme aims to uplift economically disadvantaged households (HHs) through asset transfers, vocational training, and financial inclusion. Additionally, it facilitates access to the Prime Minister's Interest-Free Loan (PMIFL) initiative for eligible HHs.

This impact assessment evaluates the Programme's relevance, effectiveness, efficiency, impact and sustainability, focusing on its contribution to poverty reduction, livelihood enhancement, financial resilience, and women's empowerment. NPGP commenced field implementation in 2019 and is currently being implemented in 23 districts comprising 379 Union Councils across 4 provinces of Pakistan through seven Partner Organizations (POs). Among these, NRSP is responsible for implementation in ten districts across 3 provinces: Punjab, Sindh and Balochistan. As of June 2024, NRSP has successfully transferred tangible productive assets to 72,537 beneficiary HHs against the target of 77,756. Of these, 63,986 HHs (88%) received livestock assets, while 8,551 HHs (12%) opted for non-livestock assets. Additionally, intangible assets, including vocational training, were provided to 623 beneficiaries, further contributing to skills development and economic empowerment.

The study targeted 73,160 beneficiaries of tangible and intangible assets distribution, with a sample size of 440 HHs using a stratified random sampling technique to ensure proportional representation.

Finding of the study revealed that the Programme has been effective in reducing poverty, and has successfully achieved its development objectives, reinforcing its effectiveness in improving HH poverty levels across target regions. (Table 1).

Table 1: Key Findings on development objectives of NPGP

Objective	Programme Target (%)	Survey Finding (%)
Households falling between 0 - 16.17 in score card have graduated out of this category	50	85
Households in PSC 0-18 receiving asset transfers, demonstrated upward mobility on the poverty scale.	60	86
Households in PSC 0-18 move to a PSC band of higher than 23 (= out of poverty)	20	68

Many beneficiaries have gained practical skills through financial literacy, asset management, and enterprise development training, with 93% successfully applying what they learned.

Beyond poverty reduction, the relevance of the Programme is evident in its response to key socio-economic challenges, particularly in education and financial resilience. While 78% of HHs have enrolled their children in school. Additionally, the Programme has contributed to increased women's participation in education and community activities, underscoring its role in fostering social empowerment.

The programme's efficiency extends beyond direct beneficiaries, contributing to wider economic stability. 118 of the sampled HHs reported that the project has generated employment opportunities, benefiting not only themselves but also their communities. Additionally, 45% of HHs expressed a preference for digital training, indicating a shift toward technology-driven learning.

Long-term sustainability is a key achievement of the Programme, as 85% of BISP-supported NPGP beneficiary HHs have moved out of the PSC band 0-18, reducing their reliance on Unconditional Cash Transfer (UCT). However, ensuring that these HHs remain financially stable, requires continuous tracking and support. Integrating BISP and NPGP's data systems could help monitor HHs that have

The NPGP initiative has positively impacted education awareness and school enrollment. However, challenges remain in ensuring accessibility and sustained interest across all regions.

A significant 98% HHs acknowledged the project's strong emphasis on including vulnerable and socially marginalized groups.

The Programme has contributed to job creation and community development beyond its direct beneficiaries.

Approximately 95% of women across all regions benefited from the initiative, with the majority being direct recipients of productive assets.

78% HHs confirmed that their child had started attending school after joining the NPGP initiative.

transitioned out of eligibility, providing insights for future policy decisions. Expanding poverty graduation efforts to additional regions could further strengthen economic self-sufficiency and reduce long-term dependency on social safety nets.

Despite these achievements, challenges remain, including the need for pre-distribution training for better asset utilization, targeted interventions to address regional disparities in education, and improved accessibility to schools. Additionally, the Interest-Free Loan (IFL) component requires acceleration to meet targets, while community feedback highlighted the need to expand Programme outreach beyond BISP beneficiaries. Addressing these challenges is essential for ensuring the Programme's long-term impact and fostering sustained economic self-sufficiency.

Overall, the NPGP has had a significant impact on the livelihoods of beneficiary HHs. By adopting an inclusive and community-driven approach, it has effectively addressed the immediate needs of vulnerable population while fostering long-term resilience and sustainable development. Moving forward, prioritizing efforts to reduce regional disparities in education and enhancing access to digital training will be critical. Expanding Programme outreach beyond BISP beneficiaries and accelerating the implementation of the IFL component are essential for maximizing its impact. Sustained progress will require continuous monitoring, policy refinements, and strategic interventions to ensure long-term economic self-sufficiency and sustainable poverty reduction.

Background and Context

Pakistan, being a lower-middle-income country, faces significant poverty challenges. Estimates suggest that almost one third population of the country lives in extreme poverty, 70% of which is concentrated in rural areas.[1] Over 61% of Pakistan's population resides in rural areas, where agriculture serves as the primary source of employment for around 44% of the workforce.[2] Despite this reliance on agriculture, many rural communities remain entrenched in poverty, exacerbated by limited access to essential services, economic opportunities, and education. Rural women, in particular, are disproportionately disadvantaged, facing significant barriers to accessing basic services and employment opportunities.

In response to the escalating poverty levels, several initiatives have been implemented, including the Benazir Income Support Programme (BISP), which provides Unconditional Cash Transfer (UCT) to low-income households (HHs). However, small-scale assistance without complementary support or interventions has not led to a reduction in the number of recipient HHs. Recognizing this limitation, the Government of Pakistan (GoP) and BISP introduced two programs: Waseela-i-Haq and Waseela-i-Rozgar, but both were prematurely discontinued due to unsatisfactory outcomes.[3]

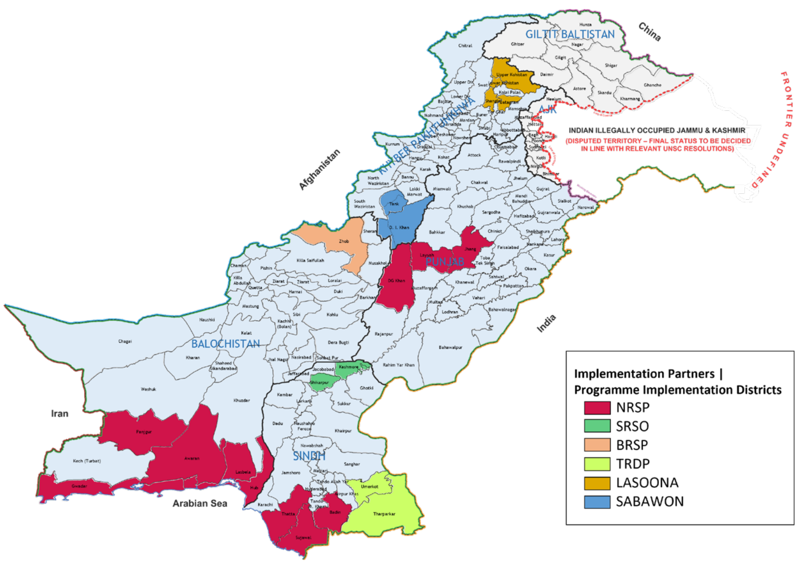

Figure 1: Geographical Coverage of NPGP

In response to these shortcomings, Pakistan Poverty Alleviation Fund (PPAF) introduced a Poverty Graduation Model in 2009, (Figure 2) aimed at eradicating poverty through a more integrated approach. Based on this graduation model, a new project National Poverty Graduation Program (NPGP) was launched and is now operating in 23 selected districts across all the four provinces of Pakistan: Punjab, Sindh, Khyber Pakhtunkhwa and Balochistan (Figure 1)[4]. The selection of these districts, Union Councils (UCs), and villages was based lely on high poverty rates and the presence of existing Community Institutions (CIs).

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1 *https://file.pide.org.pk/uploads/rr-050-the-state-of-poverty-in-pakistan-pide-report-2021-68-mb.pdf*

2 *https://www.pbs.gov.pk/sites/default/files/population/2023/Pakistan.pdf*

3 *NPGP Project Implementation Manual (Volume I)*

4 *NPGP was originally initiated by the PPAF and later its Programme Management Unit (PMU) was setup under Ministry of Poverty Alleviation and Social Safety (PASS).*

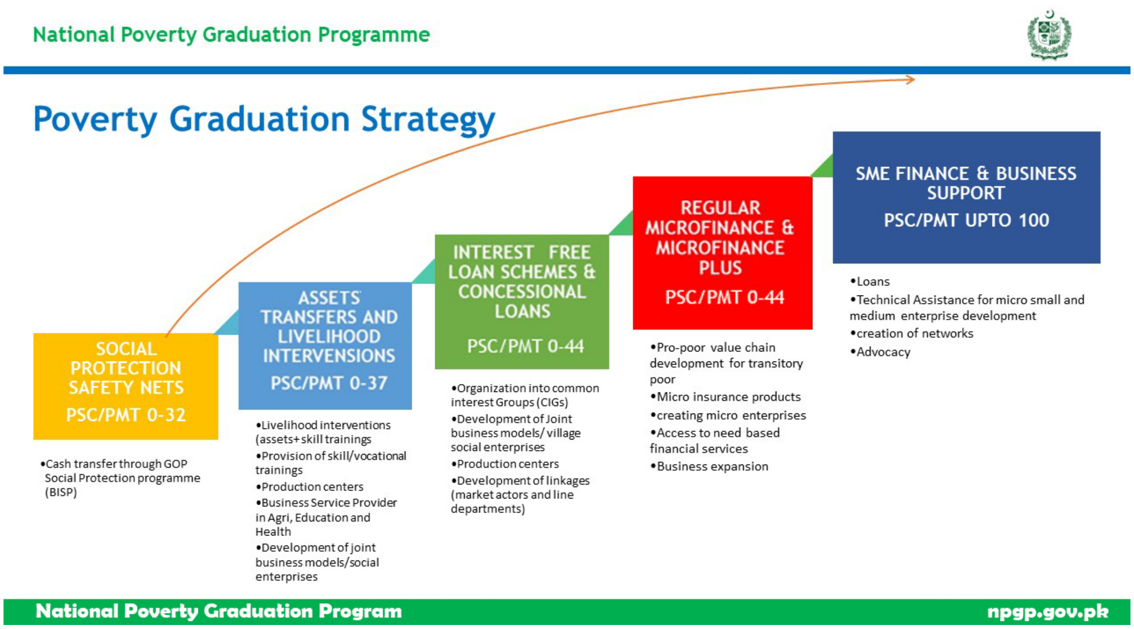

Figure 2: Framework for Poverty Graduation[5]

5 https://www.npgp.gov.pk/overview.html

Introduction of the Programme

NPGP is a flagship initiative of the Federal Government of Pakistan co-funded by the International Fund for Agricultural Development (IFAD) with an investment of USD 132.59 million. The project was scheduled to run from August 20, 2019, to December 31, 2023; however, it has been extended by 1.5 years and will now conclude on June 30, 2025. Since its commencement, NPGP has been implemented through a Programme Management Unit (PMU) under Ministry of Poverty Alleviation and Social Safety (PASS) as the Lead Programme Executing Agency. The Programme is designed to catalyze change at the grassroots levels by supporting the poorest HHs in overcoming poverty and set them on the course of economic and social prosperity.

Through a tried and tested graduation approach encompassing Social Mobilization, Livelihood Development, and Financial Inclusion, the program aims to assist the ultra-poor and very poor in sustainably graduating out of poverty. This approach prioritizes empowering rural poor, particularly women and youth, to unlock their development potential and attain heightened levels of social and economic well-being, while simultaneously improving their overall food security, nutritional status, and resilience to climate change.

Under the strategic leadership of the PMU within the PASS Division, NPGP has been making significant progress in poverty reduction and socio-economic development. The PASS Division provides continuous oversight, receiving regular updates on Programme progress against agreed physical and financial targets on a monthly basis or as required, ensuring transparency, accountability, and alignment with strategic objectives. This collaborative and comprehensive approach continues to empower vulnerable HHs, enabling sustainable income opportunities and improved livelihoods.

Project Objective

The Programme focuses on HHs in the lowest poverty score range (0-23), aiming to elevate them to a higher socio-economic level (35 or above) for at least three years. Primarily targeting rural areas, the NPGP seeks to enhance the socio-economic well-being of disadvantaged populations, especially women and youth that are included in the BISP Registry and are recipients of UCT.

Under NPGP, a total of USD 117.8 million[6] has been allocated for the provision of productive assets, interest-free loans (IFLs), and training programs for beneficiaries of both assets and IFLs. These initiatives aim to enhance economic opportunities and improve the livelihoods of the target population.

6 *https://www.npgp.gov.pk/overview.html*

Project Components

The Programme comprises of four components, as explained below:

I. Social Mobilization

The Social Mobilization component, with a budget of USD 14.8 million, supports the formation of Common Interest Groups (CIGs), training of Community Resource Persons (CRPs), and capacity building of Community Institutions (CIs). It also funds research studies, conferences, and policy briefs.

This component aims to empower communities by addressing gender, climate, and nutrition issues, enabling them to set their own development priorities. Key achievements include the establishment of CIs and training of CRPs to address women's empowerment, health, and climate resilience. The following interventions are implemented under the Social Mobilization component:

1. Training of CRPs and formation/revitalization of CIs
2. Community training and awareness-raising sessions on crosscutting themes
3. Youth engagement activities

II. Asset Creation

The project targets 177,847 HHs in the designated districts, providing asset packages each costing USD 421 (PKR 115,000). The project focuses on providing both tangible and intangible assets to BISP beneficiary HHs that fall within the Poverty Score Card (PSC) range of 0-23.

» Tangible assets including livestock and non-livestock assets, are being distributed among eligible HHs to improve their economic resilience.
» Intangible assets i.e., Vocational training programs are being specifically targeted at youth (aged 19-29) from HHs in the PSC 0-23 range. These initiatives are complemented by ongoing post-training support, including job placement, business development assistance, and access to microfinance.

III. Interest Free Loan (IFL)

The Programme links HHs with PSC scores of 12-40 to the Prime Minister Interest-Free Loan (PMIFL) initiative, offering IFL for productive activities. Beneficiary HHs access these loans through accredited IFL institutions. The loan cycle lasts 3 to 4 months, with a maximum limit of PKR 75,000, directed toward productive ventures such as livestock, poultry, fish farming, petty trading, agricultural inputs, and manufacturing. To ensure timely repayment, the Programme employs a social collateral approach that fosters community accountability among borrowers, enhancing financial sustainability. This holistic strategy ensures diverse economically vulnerable HHs benefit from the IFL Programme, contributing to community-level economic empowerment.

IV. Trainings of Livelihood and Interest Free Loan (IFL) Beneficiaries

To ensure beneficiaries maximize the benefits of the productive assets and IFL provided under the Programme, they receive tailored training. These trainings are specifically designed to enhance beneficiaries' skills and knowledge, thereby improving the effectiveness and sustainability of the transferred assets and loans. The objective of the training is to equip beneficiaries with the necessary tools to utilize the assets and loans for optimal productivity and long-term economic improvement. A detailed description of the trainings provided in relation to the assets can be found in Table 1.

Table 2: Types of beneficiaries and corresponding trainings

Type of Assets	Trainings Provided
Tangible assets	Functional Literacy and Asset Management Training
Intangible assets	Enterprise Development Training (EDT)

Profile of Implementation Partner-NRSP

NRSP has been a prominent force in rural development across Pakistan for several decades. With a longstanding track record of implementing impactful social mobilization and livelihood improvement projects aimed at enhancing the quality of life in vulnerable rural communities, NRSP has taken on the responsibility of implementing NPGP activities in Punjab, Sindh, and Balochistan, encompassing a total of ten districts. Key activities included asset transfers, livelihood training, community development, and women's empowerment. The program's approach can be replicated and adapted in other contexts to address poverty and inequality.

Initially, a baseline survey was conducted among BISP beneficiaries to assess the current poverty status of BISP beneficiaries. HHs with a PSC score between 0 and 23 were involved in the formulation of personalized Livelihood Investment Plan (LIP). Based on their LIP, beneficiaries received either tangible asset (up to PKR 115,000) or vocational training.

NRSP has led social mobilization by initiating dialogues and counseling. For this purpose, Community Organizations (COs), Village Organizations (VOs), and Local Support Organizations (LSOs) were revitalized, prioritizing women representation. These organizations were trained to support activities aligned with the Sustainable Development Goals (SDGs) as presented in Figure 3.

Figure 3: SDG's Relevant to NPGP

To foster collaboration and enhance economic opportunities, CIGs were formed among beneficiaries with shared assets and training. These CIGs facilitated collective marketing and increased income potential. Additionally, CRPs were trained to support various aspects of the project, including social mobilization, economic development, and social services. Moreover, Community training sessions and awareness programs on topics such as nutrition, climate resilience, and disaster risk management were conducted. These initiatives aimed to empower community members, especially women and youth, by enhancing their knowledge and skills.

Project Progress till June 2024

As of June 2024, NRSP has successfully transferred tangible productive assets to 72,537 beneficiary HHs against the target of 77,756. Of these, 63,986 HHs (88%) received livestock assets, while 8,551 HHs (12%) were provided with non-livestock assets.

Alongside tangible asset distribution, the Programme aimed to equip 8,640 HHs (PSC 16.18–18) with vocational and technical skills training; however, only 623 (7%) beneficiaries received training, reflecting a shortfall in target achievement. Furthermore, NRSP planned to link 93,725 HHs (PSC 12–40) with the PMIFL Programme, implemented either by NRSP or a designated Partner Organization. Table 2 summarizes the implementation progress of NPGP.

Table 3: Progress till June 2024

Intervention	Target	Achievement (June 2024)
Tangible Assets	77,756	72,537
Intangible Assets (Vocational Trainings)	8,640	623
Interest-Free Loan (IFL)	93,725	38,636

A detailed breakdown of tangible asset distribution, as shown in Table 3, reflects beneficiary preferences across project districts. The data indicates a strong inclination toward livestock assets, which constituted 87% of the total distribution. Among these, 50% were allocated in Sindh, 43% in Punjab, and 7% in Balochistan, revealing a notable disparity across regions. Further analysis indicates that cows were the most preferred asset, comprising approximately 67% of the total livestock distribution, while camels were the least selected, accounting for only 0.01%. This trend underscores a strong preference for cows among the targeted population, likely due to their economic and agricultural value.

Similarly, non-livestock assets, constituting 12% of total distributions, exhibited regional variations. Approximately 8% were distributed in Dera Ghazi Khan, 3% in Layyah, and 2% in Jhang. Demand for non-livestock assets remained relatively uniform, with transportation assets being the most sought-after (9%), while agricultural inputs were distributed to a marginal proportion of beneficiaries (0.03%).

Table 4: Overall Tangible Assets Distribution status

	Districts	Livestock	% Livestock	Non-Livestock	% Non-Livestock	Grand Total
Balochistan	Awaran	1,777	24%	1,604	21%	3,381
	Gwadar	59	1%	1,124	15%	1,183
	Lasbella	1,203	16%	100	1%	1,303
	Panjgur	1,134	15%	479	6%	1,613
	Grand Total	**4,173**	**56%**	**3,307**	**44%**	**7,480**
Punjab	D. G. Khan	19,591	62%	2,412	8%	22,003
	Jhang	1,970	6%	609	2%	2,579
	Layyah	6,173	20%	834	3%	7,007
	Grand Total	**27,734**	**88%**	**3,855**	**12%**	**31,589**
Sindh	Badin	11,561	35%	730	2%	12,291
	Sujawal	9,735	29%	403	1%	10,138
	Thatta	10,783	32%	277	1%	11,060
	Grand Total	**32,079**	**96%**	**1,410**	**4%**	**33,489**

The distribution of intangible assets (vocational training) was concentrated in Punjab and Sindh. In Punjab, 170 HHs (27%) benefited, with 129 HHs (76%) in Dera Ghazi Khan and 41 HHs (24%) in Layyah. In Sindh, 453 HHs (73%) received training, with 218 HHs (48%) in Badin, 75 HHs (17%) in Sujawal, and 160 HHs (35%) in Thatta.

Introduction of the Study

This report aimed to present the impact of NPGP in achieving its goals of Poverty Graduation through Economic Inclusion, and Social Empowerment. Spanning a period of 16 days from November 4, 2024 to November 20, 2024, the survey involved a sample size of 400 respondents across respective project districts. The assessment focused on key areas such as the success of asset transfers, the impact of livelihood training, and the effectiveness of community development initiatives. Additionally, it examined the program's emphasis on women's empowerment, assessing its contribution to gender equality and improved social conditions. By analyzing data collected from various sources, this assessment provided valuable insights into the program's successes, challenges, and overall impact, ultimately informing future interventions.

Objective of the Study

The evaluation should generate policy relevant evidence regarding the impacts of the NPGP Asset Transfer Intervention. The main objectives of the evaluation are to:

- Social Impact: Improved Livelihoods and Food Security.
- Economic Impact: Evaluate NPGP's impact by analyzing poverty reduction and its success in transitioning 50% of BISP beneficiaries out of the program.
- Women Empowerment: Quantify the impact of the asset transfer on social empowerment, specifically focusing on improvements in health, education, and the empowerment of women and youth.
- Identification of Best Practices and Areas for Improvement: Based on beneficiary feedback, identify successful strategies and practices, as well as areas needing improvement, to enhance the effectiveness and impact of the Programme.

Methodology

A quantitative research methodology was employed, focusing on the systematic collection and analysis of numerical data. This methodology comprised the review of project documentation, secondary data, the formation and digitalization of tools, determination of sample size and sampling frame, as well as data collection and analysis.

Beneficiary Selection Criteria

The beneficiaries for the study were selected based on the progress report of NPGP as of June 2024, which identified a total population of 73,181 HHs across respective project districts. The selection process was guided by specific criteria to ensure that the sample accurately represented the diverse experiences of the beneficiaries.

I. Household Survey

A HH survey was conducted in the respective project Regions: Sindh, Punjab and Balochistan using a structured digital questionnaire designed using Survey.cto. The questionnaire designed for the impact evaluation is attached as Annex 1.

II. Sample Design

To ensure proper representation of the population across the project's regions, the research team has decided to adopt a stratified sampling technique. The sample included both tangible and intangible assets, providing a more accurate reflection of the diverse beneficiary population.

III. Sample Size:

The following parameters were used to calculate the sample size.

- Population (N) 73,181
- Margin of Error (ME) 4.9% or 0.049
- Confidence level 95% or 0.95
- For proportions P value assumed as 50%

Based on the above parameters the sample size was calculated using the following formula

n= [(z^2 *p * q) + ME^2]/ [ME^2 +z^2 * p * q/N]

Where,

Alpha is equal to one minus the confidence level. Thus, alpha = 1 - 0.95 = 0.05 and the critical standard score (z) = 1.96

- p value=0.5
- q value = 0.5
- Margin of Error (ME) = 0.049
- Population (N) = 73,689

n = [(1.96) ^ 2 *0.5*0.5+0.049^ 2] / [0.049 ^ 2 + (1.96) ^ 2 * 0.5 *0.5/73,181]

n = (0.9604 + 0.002401) / (0.002401 + 0.0000131236)

n = (0.96280) / (0.002414124)

Sample size (n) = 399

To achieve an even sample size and enhance statistical power, an additional HH was added, bringing the final sample size to

Sample size (n) = 400

IV. Stratified Sampling Approach

Given the diverse population across the three regions, a stratified random sampling technique was employed. This approach divided the overall population into distinct strata, each representing a specific region and asset type (Livestock, Non-Livestock and Intangible). This ensures proportional representation of each subgroup within the sample.

The sample size for each stratum was determined using the following formula

$$n_i = n/k$$

n_i = sample size for each stratum

n = total sample size = 400

k = number of strata (in this case, 8)

$$n_i = 400/8$$

$$n_i = 50$$

To address non-response bias, an additional 5 HHs were added to each stratum, resulting in a final sample size of 55 HHs per stratum.

$$n_i = 440/8$$
$$n_i = 55$$

This stratification, based on asset type and region, ensures that the sample represents the diverse needs and impacts across different populations, thus enhancing the validity of the study's conclusions.

Stratified sampling and adjustments for non-response bias ensure that the sampled HHs provide a representative picture of how the NPGP distributes assets across Punjab, Sindh, and Balochistan, providing reliable and generalizable insights.

To ensure the accurate representation of findings, a unique serial number was assigned to each beneficiary. Then, eight sets of 55 random numbers were generated using RANDOM.ORG. Out of these sets, one sample set that most accurately represents the whole population was selected for each stratum. This sampling approach, with random selection at its core, enhances the representativeness of the sample and the generalizability of the findings.

Data Collection Tool

The research team developed a comprehensive questionnaire aimed at assessing the impact of the NPGP on poverty graduation. To enhance the efficiency of data collection, the questionnaire was digitalized using Survey.cto, allowing for streamlined data entry and management. This comprehensive questionnaire tool comprised of three sections:

- » Household Roaster,
- » Poverty Scorecard (PSC), and
- » Impact Assessment section.

Following the development and digitalization of the questionnaire, a Research team was deployed across respective regions: Punjab, Sindh, and Balochistan: to collect responses from the sampled HHs. The team has successfully gathered data from 431 sampled beneficiary HHs as few of the remaining beneficiary HHs were not willing to give the interview for the survey. the final sample distribution for the study is as follows:

Table 5: Sample Distribution

Type of Asset	Balochistan	Punjab	Sindh	Grand Total
Intangible		54	55	109
Livestock	54	55	54	163
Non-Livestock	55	49	55	159
Grand Total	**109**	**158**	**164**	**431**

Findings of the Study

Basic Household Information

A comprehensive research study was carried out in the ten project districts of Punjab[7], Sindh[8], and Balochistan[9] to assess the socio-economic status of beneficiary HHs. The evaluation utilized a Poverty Scorecard (PSC) encompassing various indicators such as livestock and non-livestock ownership, vehicle ownership, literacy level of the HH head, agricultural land ownership, availability of WASH (Water, Sanitation, and Hygiene) facilities, and the number of rooms per person. These indicators were used to calculate the Poverty Scores of the HHs, providing insights into poverty graduation statistics.

Demographic Characteristics of Beneficiaries

The demographic attributes of the sampled beneficiaries' HHs as presented in Table 5 indicate that on average, HHs consist of 7 individuals, with variations across regions. Balochistan has a relatively smaller average HH size of 6, Punjab stands at 7, while Sindh records the highest average of 8 members per HH. The average age of the HH head across the all-Programme regions is 52 years.

Table 6: Demographic Characteristics of Beneficiaries

	Provincial Level			Overall
	Balochistan	Punjab	Sindh	All
HH Size (Average)	6	7	8	7
Percent HHs headed by male member	67%	87%	89%	83%
Age of HH Head (Average)	50	54	51	52

Literacy Level of Household Head

Household head literacy is crucial for poverty graduation as it enables informed decision-making, resource access, and sustainable development. Statistics showed that 27% of HH heads among beneficiaries are literate. Among literate HH heads, 18% have completed intermediate education or higher, while 82% have attained secondary education or below.

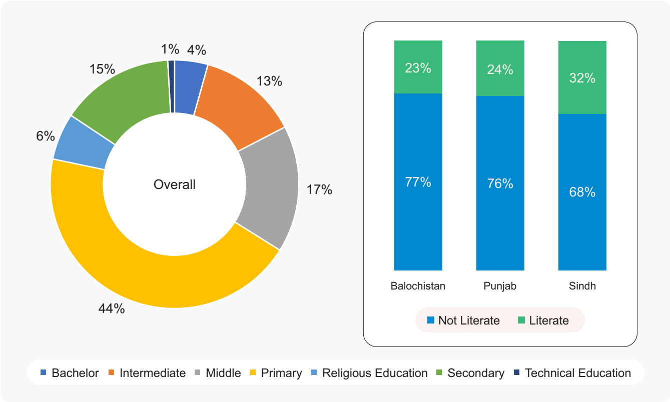

Figure 4: Literacy Levels of Household Heads

7 *Layyah, Jhang, and Dera Ghazi Khan*
8 *Thatta, Badin, and Sujawa*
9 *Gwadar, Lasbella, Panjgur, and Awaran*

Figure 4 presents a clear status of literacy among HH Heads in the project areas. The analysis revealed that Sindh has the highest percentage of literate HH heads (32%) among the surveyed population. In comparison, Punjab and Balochistan report 24% and 23% literate HH heads, respectively.

A detailed overview of the literacy level of HH heads, as illustrated in Figure 5, indicates that the majority of HH heads in Punjab (47%) and Sindh (50%) have attained a Primary education level. In contrast, intermediate education appears to be the most prominent education level among HH heads in Balochistan, accounting for approximately 40%.

A minimal but notable 11% of HHs reported that their heads have completed a Bachelor's degree. Sindh (8%) slightly surpasses Punjab (3%) in this regard, while Balochistan reported none.

This achievement is particularly commendable, as it highlights regional disparities in educational attainment, especially in areas like interior Sindh and southern Punjab where access to education is less prevalent.

School Enrollment Status

School enrollment is a vital indicator of poverty graduation as it reflects investment in education, which enhances future earning potential, breaks intergenerational poverty cycles, and improves access to opportunities for sustainable development.

As illustrated in Figure 6, approximately 54% of HHs reported that children within the HH are enrolled in school. Among these, 62% of HHs reported that only some of their children are attending school, while only 38% reported that all school-age children are attending school regularly. Notably, 20% of HHs reported having no children of school-going age, and only 26% reported that none of the children in the HH are enrolled in school.

Region-wise statistics showed notable variations in child school attendance/enrollment. Balochistan recorded the highest percentage of children attending school (32%). In Punjab, while

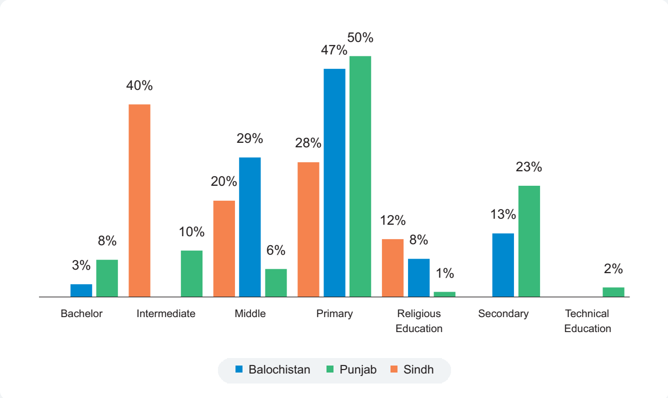

Figure 5: Literacy Level of Household Head (Region-Wise)

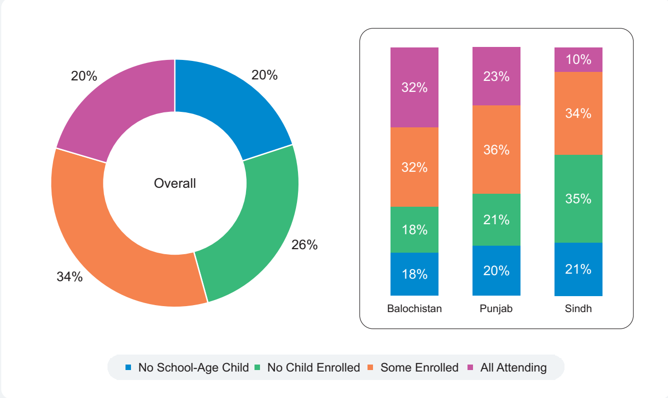

Figure 6: School Enrollment Status (Overall)

overall attendance is lower, a significant number of HHs reported that only few children in the HH are attending school regularly. Conversely, Sindh has the highest proportion of HHs with no child enrollment in schools. This data underscores significant regional disparities in educational access and participation, requiring targeted interventions to address these gaps effectively.

Number of Dependents

HH members under 18 years of age and over 65 years old are largely dependent on other family members, contributing little or no income to the HH and thus are a financial burden. Younger members incur additional costs for education, while older members often require medical care and attention.

Overall, as illustrated in Figure 7, 32% of the population reported having 1-2 dependents in these age groups, suggesting a less strained economic situation. In contrast, 29% and 18% of HHs reported having 3-4 and 5-6 dependents, respectively, indicating a heavier financial burden. Furthermore, 11% of HHs have more than 7 dependents, placing a significant strain on the family's financial resources due to rising costs for education, healthcare, and basic needs, thereby worsening their economic condition.

Figure 8 illustrates regional variations in the number of dependent HH members (aged below 18 and above 65). Sindh has the highest proportion (16%) of HHs with seven or more dependents, while Balochistan has the lowest (3%). Among other categories, Balochistan leads with 39% of HHs having 1-2 dependents, Punjab with 31% having 3-4 dependents, and Sindh with 22% having 5-6 dependents.

House and Land Ownership

House ownership and agricultural land ownership are critical parameters in assessing the poverty situation of HHs, as their presence indicates economic stability and long-term security. Overall, 84% of HHs across all regions reported owning their own house, while the remaining

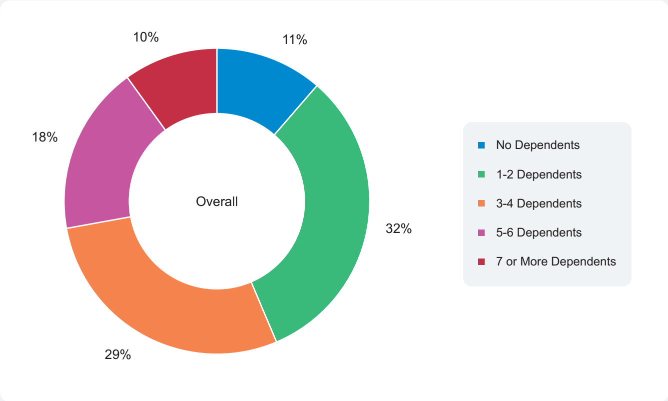

Figure 7: Household Size and Dependency Ratio

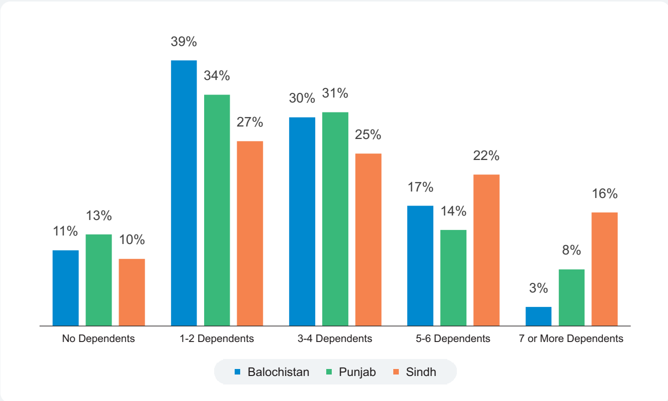

Figure 8: Regional Distribution of Dependent HH Members

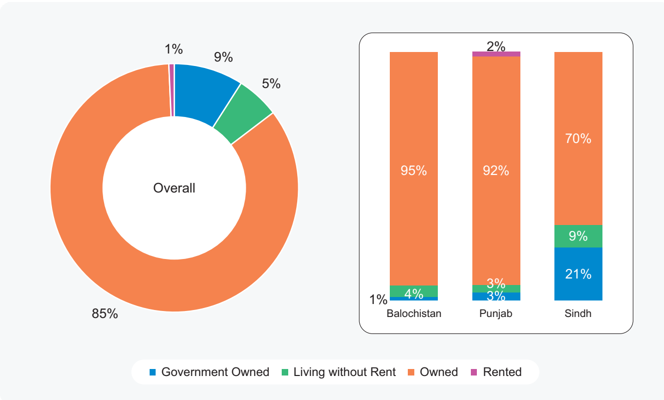

Figure 9: House Ownership Status

16% reside in non-owned housing. This includes government-owned land, living on someone else's land without paying rent, and rented house.

Region-specific variations as showen in Figure 9 illustrates that house ownership is highest in Balochistan (95%), followed by Punjab (92%) and Sindh (70%). Interestingly, only 2% HHs reported living in rented houses, a trend observed exclusively in Punjab. Notably, some HHs reported residing on government-owned land (21%) or on someone else's land without paying rent (9%). This scenario is most prevalent in Sindh, where the percentage of such HHs is higher than in other regions.

Although agriculture is the primary livelihood in rural areas, only 16% of HHs in the respective project communities reported owning agricultural land. This limited ownership reflects the economic challenges of these communities, highlighting their financial constraints and restricted access to resources. (Figure 10).

WASH (Water, Sanitation, and Hygiene) Facilities

The availability of WASH facilities enhances health, increases productivity, and improves education, enabling HHs to conserve resources, generate income, and achieve sustainable poverty graduation. Among the project beneficiaries, hand pumps were the most common water source, used by approximately 60% of the surveyed population. Additionally, 10% reported fetching water from public boreholes, while 8% indicated access to private boreholes—a reflection of improved HH financial conditions. The remaining 22% relied on other sources for clean drinking water, as illustrated in Figure 11.

Regional variations indicate that Punjab (83%) and Sindh (78%) have the highest proportions

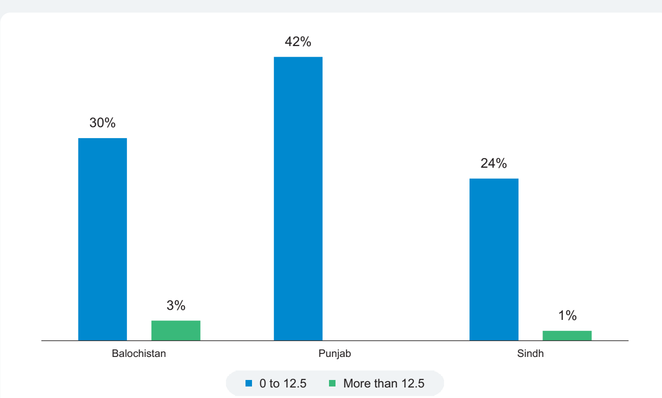

Figure 10: Agricultural Land Ownership

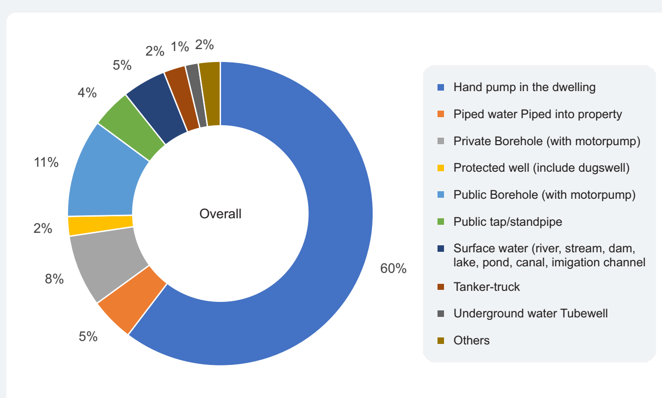

Figure 11: Water Sources

of HHs with hand pumps in their dwellings. In contrast, this figure is significantly lower in Balochistan, where only about 1% of HHs have hand pumps. However, Balochistan has the highest percentage (38%) of HHs accessing clean drinking water from public boreholes. Similarly, the analysis of HH sanitation facilities across the project regions reveals varying conditions in access to toilets. Overall, the highest proportion of HHs (42%) reported having flush toilets connected to a public sewer, a pit, or an open drain. This was followed by 37% of HHs with a dry raised latrine or a dry pit latrine. Conversely, 21% of HHs reported having no toilet facility (Figure 12).

Region-wise analysis revealed that the highest proportion of the population in Punjab (64%) and Sindh (44%) reported having flush toilets connected to a public sewerage, to a pit, or to an open drain. This proportion was minimal in Balochistan (6%). Whereas, the highest proportion of the population in Balochistan reported having "Dry raised latrine or dry pit latrine." On the other hand, 27% reported having no toilet in the HH.

In rural settings, there is often a perception that people are indifferent to sanitation facilities. However, the statistics from the sampled HHs indicate otherwise, as the majority reported having access to sanitation facilities. This reflects an improvement in their overall well-being and has contributed positively to poverty scores.

Household Assets: Livestock/Non-livestock Ownership

The ownership of HH assets, both livestock and non-livestock, is a significant indicator of financial stability and contributes to higher poverty scores for HHs. Figure 13 shows that 70% of HHs own livestock, with goats and sheep being the most common due to their low maintenance, adaptability, and economic benefits, including milk, meat, and wool production. These animals also mature quickly, enabling faster income generation.

Region-specific variations highlight that goat/sheep ownership is highest in Balochistan (76%), followed by Punjab at 35% and Sindh at 27%. Additionally, cow ownership is most

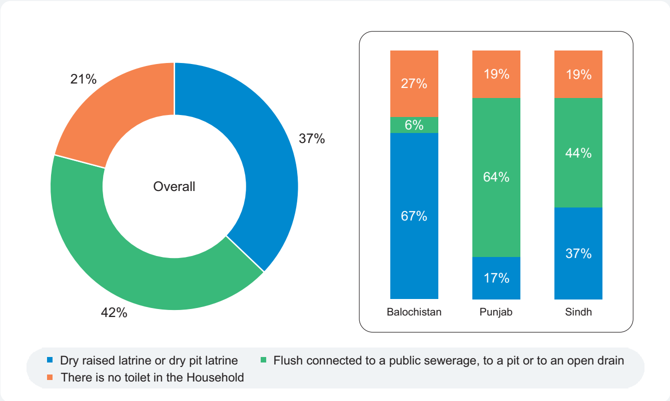

Figure 12: Access to Sanitation Facilities

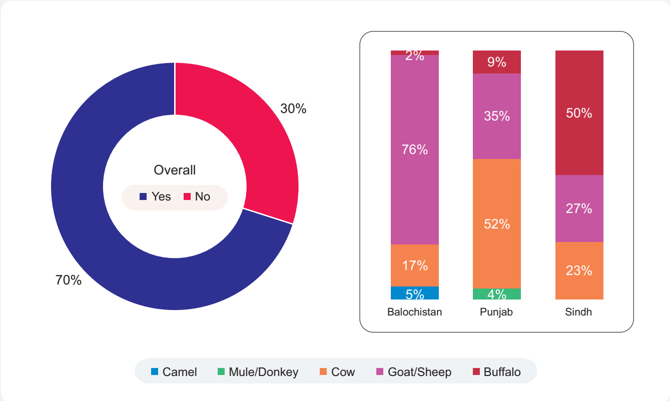

Figure 13: Livestock Ownership

prevalent in Punjab (52%), while camel ownership is highest in Sindh (50%), reflecting regional preferences and economic reliance on different livestock types.

In terms of non-livestock assets, data indicates that all surveyed HHs own at least one asset, primarily a stove or cooking range, which positively contributes to their poverty scores. However, the ownership of other non-livestock assets remains low. As shown in Figure 14, ownership of washing machines, refrigerators, or freezers is highest in Punjab (23%) and Balochistan (17%). In contrast, ownership of heaters, geysers, coolers, or air conditioners is most prevalent in Sindh (9%). This limited asset ownership reflects financial constraints and low purchasing power, highlighting the economic vulnerability of these HHs.

Vehicle Ownership

Vehicle ownership, a key parameter in HH poverty score calculation, was reported by 219 HHs (51% of the surveyed population). Among those owning a vehicle, the majority (211 HHs, 96%) possessed a motorcycle, generally considered a modest asset in rural areas. Car/tractor ownership was reported by only 8% of vehicle-owning HHs.

Regional variations, as illustrated in Figure 15, indicate that car and tractor ownership is most prevalent in Sindh (47%), followed by Punjab (29%) and Balochistan (24%). Meanwhile, motorcycle ownership is highest in Punjab (37%) and lowest in Sindh (30%), highlighting regional disparities in asset distribution.

Employment Status and HH Financial Stability

Employment status is a key determinant of HH financial stability, as it directly impacts income generation and economic security. A stable employment base within a HH enhances its ability to manage expenses and build financial resilience.

Overall, 96% of HHs reported having at least one employed member, with the number of working members per HH ranging from “1-7”. Notably, 34% of HHs across the three project

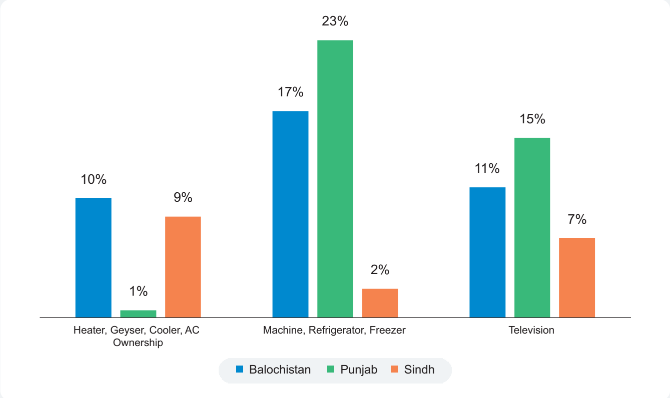

Figure 14: Non-Livestock Asset Ownership

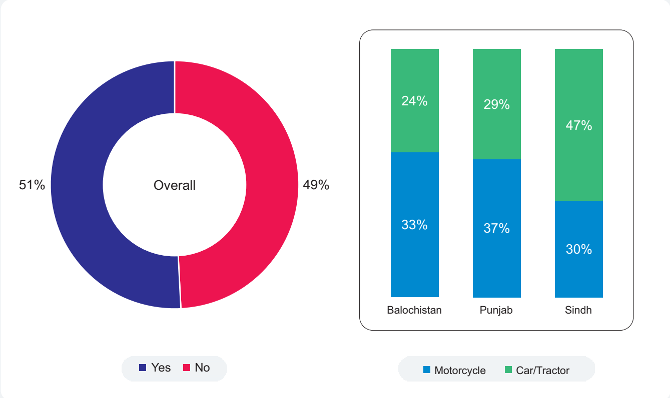

Figure 15: Vehicle Ownership

regions had only one earning member, bearing the entire financial responsibility. In contrast, 62% of HHs had more than two earning members, easing the economic burden.

Regional variations highlight distinct employment patterns. In Sindh, 1% of HHs reported having seven working members, reducing financial strain. In Balochistan, the highest number of employed members per HH was six, reported by 2% of HHs. Similarly, in Punjab, 2% of HHs reported having five working members. These regional differences as illustrated in Figure 16, underscore the varying levels of economic dependency within HHs.

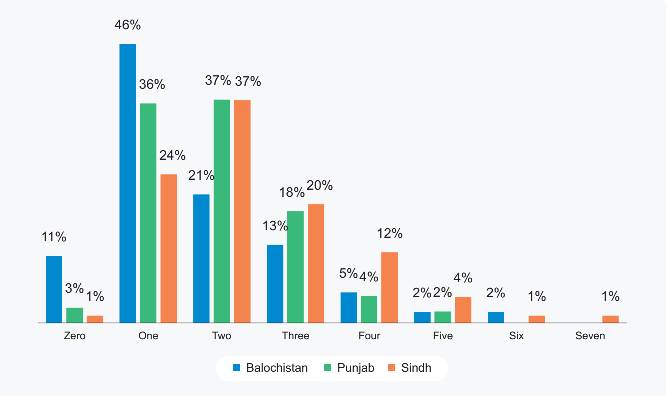

Figure 16: Employment Status and HH Financial Stability

Poverty Graduation Status (Comparison with Baseline PSC)

The impact assessment study across all project regions, based on the Poverty Score Card (PSC), highlights varying poverty levels. The current poverty status of the beneficiary HHs, as illustrated in Figure 17, revealed that overall 89% of HHs fall within the upper three categories of the PSC range. Specifically, 52% of these HHs are in the 24-40 PSC range, reflecting moderate poverty, while 14% fall in the 19-23 category, indicating a substantial level of poverty. Additionally, 23% of HHs with a PSC above 40. In contrast, a minimal proportion of 11% of HHs fall within the lower two categories: Extremely Poor (0-11) and Vulnerable or Chronically Poor (12-18).

As shown in Figure 18, 369 HHs (86% of the sampled population) have experienced an upward shift in their PSC, demonstrating improved economic conditions. Meanwhile, 12% (55 HHs) remain within the same PSC range, and 2% (7 HHs) have faced a downward shift, underscoring the varying impacts of external challenges. The comparative analysis of the Old and New Poverty Scores, presented in Figures 19 and 20, further illustrates these shifts.

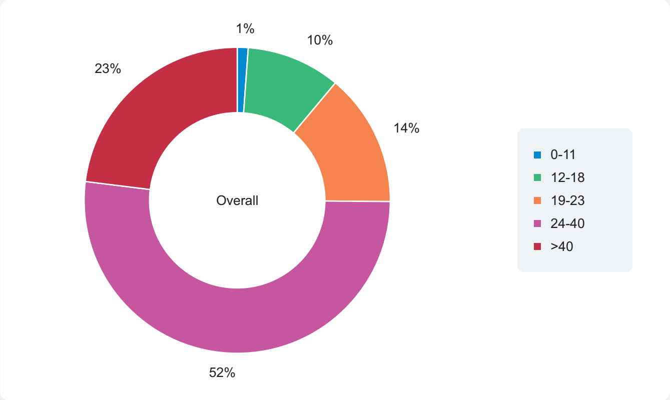

Figure 17: Distribution of HH Poverty Scores

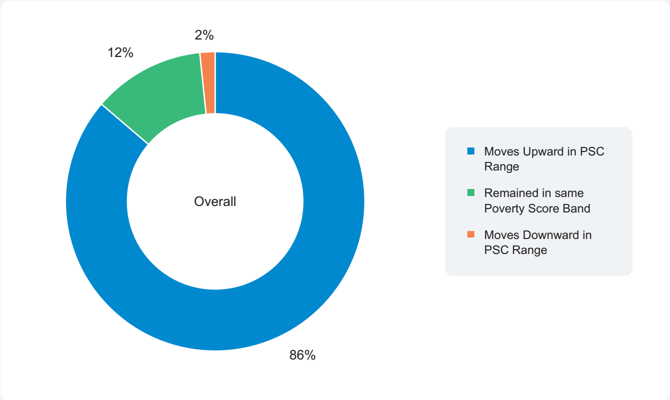

Figure 18: Changes in Poverty Score Over Time

Despite the adverse effects of the 2022 floods and the COVID-19 pandemic, which resulted in increased inflation rates in 28.79% in the year 2023-2024[10], many HHs have experienced a positive change in their poverty status. Prior to the programme's intervention, most HHs in Sindh and Punjab were concentrated in the lower three PSC categories, whereas in Balochistan, the majority fell within the moderate poverty range (24-40 PSC). Notably, no HHs in these regions had a PSC above 40 before the intervention.

In contrast, Figure 19, which illustrates the New Poverty Score, indicates a shift towards higher PSC categories across all regions. A significant proportion of HHs have transitioned out of poverty, with 35% in Balochistan, 25% in Punjab, and 14% in Sindh now classified as non-poor. This improvement can be largely attributed to the project's interventions, despite the challenges posed by external factors. The findings reinforce the programme's effectiveness in fostering economic resilience and reducing poverty levels among beneficiary HHs. Furthermore, as presented in Table 6, the Programme has successfully achieved its development objectives, reinforcing its effectiveness in improving HH poverty levels across target regions.

Table 7: Findings on Programme's Development Objective

Objective	Programme Target (%)	Survey Finding (%)
Households falling between 0 - 16.17 in score card have graduated out of this category	50	85
Households in PSC 0-18 receiving asset transfers, demonstrated upward mobility on the poverty scale.	60	86
Households in PSC 0-18 move to a PSC band of higher than 23 (= out of poverty)	20	68

Asset Utilization and Challenges in Sustainability

This sustained utilization of assets by beneficiaries highlights the effectiveness and long-term

10 https://www.pbs.gov.pk/sites/default/files/price_statistics/cpi/CPI_Review_December_2023.pdf

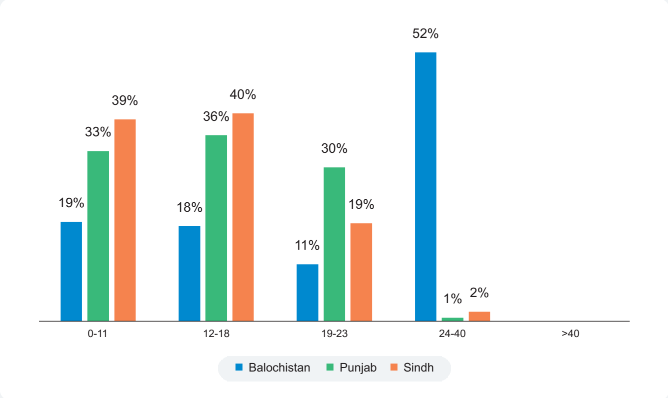

Figure 19: Baseline Poverty Score Before Intervention

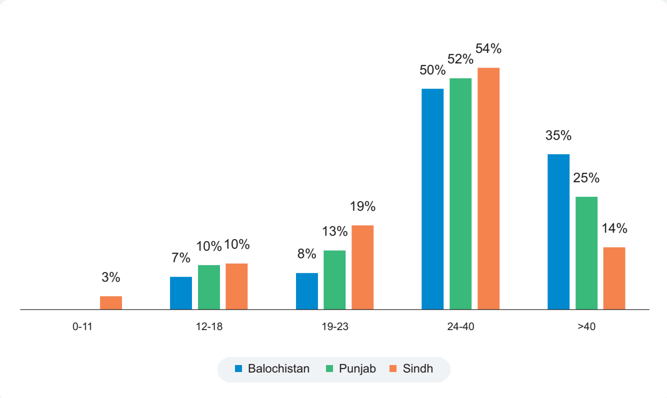

Figure 20: Poverty Score After Intervention

impact of the Programme intervention. On average, assets were disbursed over a period of 2.4 years, with regional variations: Punjab and Sindh at 2.6 years and Balochistan at 1.7 years. Despite this timeframe, 89% of sampled beneficiary HHs reported that they are still using the provided assets, reflecting their relevance and contribution to economic stability. Among these HHs, 75% received tangible assets, while 25% benefited from intangible assets, such as vocational training and toolkits.

However, 11% of beneficiaries discontinued asset utilization after an average of 10 months. This includes 5% (21 HHs) of Non-Livestock Asset beneficiaries, 3% (13 HHs) of Livestock Asset beneficiaries, and 3% (12 HHs) of Intangible Asset beneficiaries.

Among Non-Livestock Asset beneficiaries reporting non-utilization, 12 HHs sold the asset, 8 HHs reported that the asset was broken or destroyed, and 1 HH reported losing it. Similarly, among Livestock Asset beneficiaries, 8 HHs reported that the asset had died, 3 HHs had sold it, and 2 HHs stated that the asset had died, but its offspring survived.

Training Sessions

To enhance beneficiaries' capacity for effective asset utilization and interest-free loan (IFL) management, multiple training sessions were conducted. Overall, 73% of respondent HHs reported receiving training on asset and IFL management, while the remaining 27% stated that they had not received the training, as this component of the project is yet to be implemented in some regions. As illustrated in Figure 21, training participation was highest in Balochistan (76%), followed by Sindh (73%) and Punjab (72%).

Among those who recalled attending training sessions, 42% participated in Functional Literacy programs, 30% in Asset Management training sessions, 16% in Enterprise Development, and 11% in Financial Literacy. A small proportion of approximately 1% attended training but could not recall the specific content. Regional trends, depicted in Figure 22, indicate that Asset Management training was most prevalent in Punjab (42%), while Functional Literacy training was the most commonly reported in Sindh (47%) and Balochistan (57%).

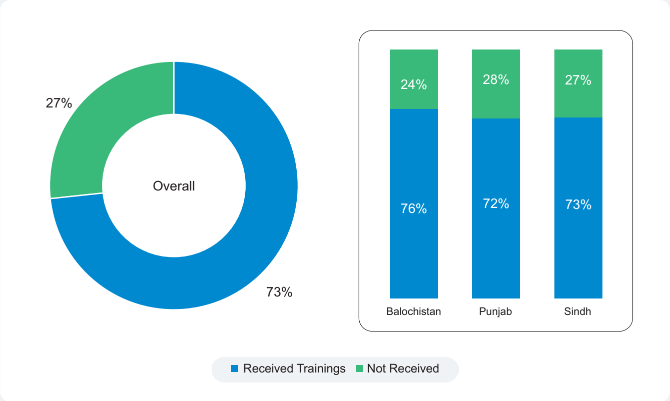

Figure 21: Trainings sessions on IFL/ Assets

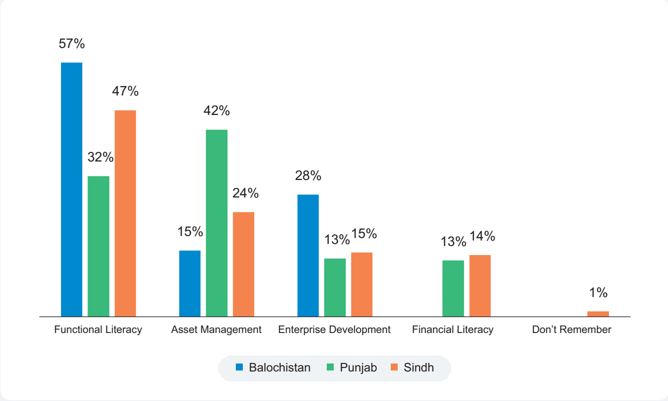

Figure 22: Types of Trainings recalled by beneficiaries

Implementation of Training Knowledge and Impact on Livelihoods

Overall, 93% of HHs reported implementing the knowledge acquired during the training sessions. A regional breakdown indicates that in Balochistan, all HHs successfully applied the knowledge in real-life scenarios, followed by Sindh (95%) and Punjab (85%).

The adoption of these practices yielded a range of interconnected outcomes. The most frequently reported benefit was overall livelihood improvement (35%) followed by enhanced asset management skills (24%), and development of better saving habits 18%, indicating a strengthened financial resilience. Business enhancement was reported by 15% of HHs, often linked to improved financial planning, while 5% demonstrated improved financial management practices. Additionally, 1% HHs highlighted skill acquisition as their most significant gain.

Increased awareness of consumer rights was also reported, enabling beneficiaries to make more informed financial decisions and contributing to the long-term sustainability of their businesses. Region-specific variations are presented in Figure 23. Furthermore, about 93% of respondents acknowledged a positive influence of the training on key areas such as business operations, asset management, and loan handling .

Regional variations, as illustrated in Figure 24, indicates that Sindh recorded the highest proportion of such responses (39%), followed by Punjab (34%) and Balochistan (27%).

Training Impact and Identified Gaps

Despite the positive outcomes of the training sessions, beneficiary HHs identified areas for further enhancement through additional strategies. A significant majority (68%) of participating HHs (199) across all regions emphasized the need for more practical exercises to reinforce learning. Additionally, 124 HHs highlighted the necessity for improved access to tools and resources, while 74 HHs underscored the importance of ongoing support and mentoring. Other forms of assistance were minimally reported.

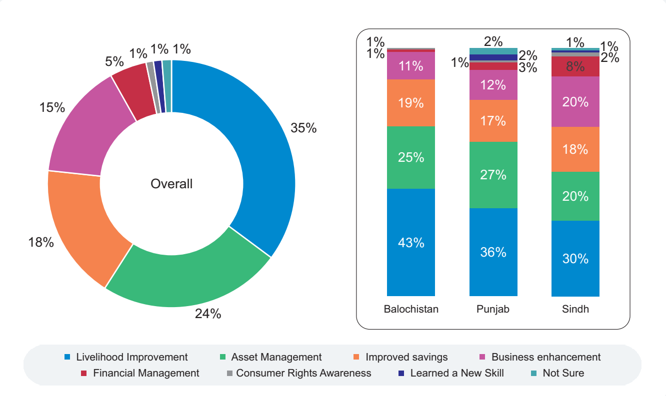

Figure 23: Perceived Benefits of Training Programs

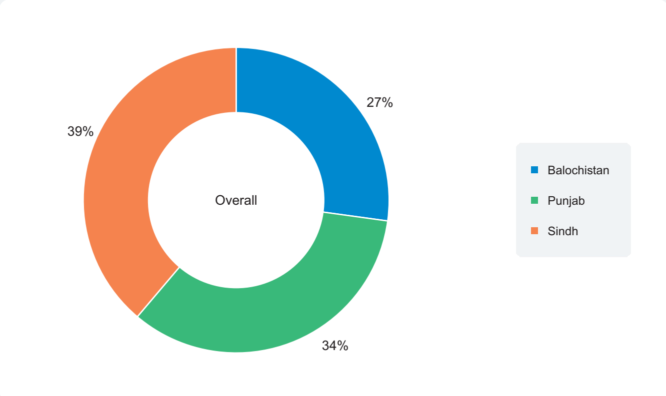

Figure 24: Impact of Training on Effective Asset, Loan, and Business Management

Regional trends, as illustrated in Figure 25, indicate that the demand for practical exercises was highest in Balochistan (27%), followed by Sindh (21%) and Punjab (19%).

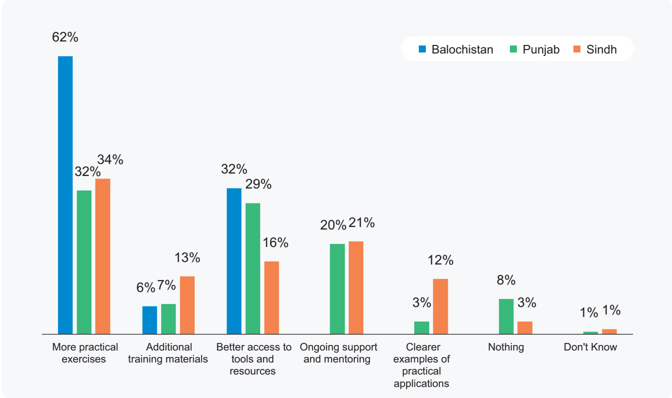

Figure 25: Regional Trends in Additional Support Needs for Training Utilization

Demand for Additional Training

While the training component has had a positive impact on beneficiary HHs, 124 out of 293 surveyed HHs (42%) expressed the need for further training to maximize the initiative's effectiveness. The specific training needs vary across regions, as shown in Figure 26.

In Balochistan, the highest demand was for Financial Literacy training (40%), while Vocational Training had the least demand (7%). In Punjab, Asset Management training was requested by the highest proportion of HHs (36%), whereas Health & Hygiene training was sought by only 4% of HHs. In Sindh, Vocational Training emerged as the most requested (37%), while Climate Resilience training had the lowest demand (2%).

These findings highlight the importance of tailoring training programs to regional needs and integrating practical learning components to enhance the overall impact of the initiative.

Digital Training Preferences and Barriers

Beneficiary HHs demonstrated a notable preference for accessing training through technological platforms, with 45% expressing their desire to utilize digital means. However, regional disparities were observed, as shown in Figure 27. The highest preference for technological platforms was reported in Punjab (35%), followed Balochistan (34%) by and Sindh (30%).

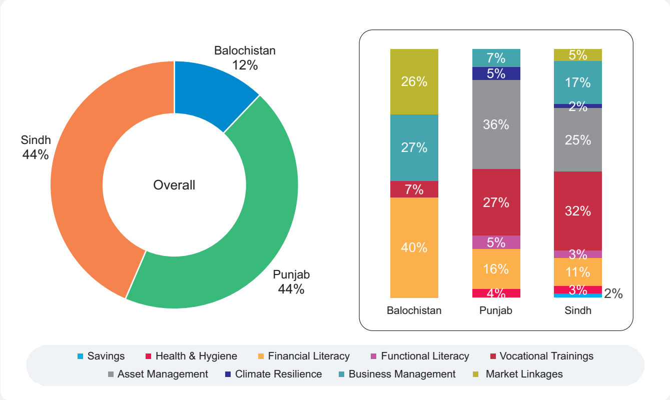

Figure 26: Demand for Further Capacity-Building Training

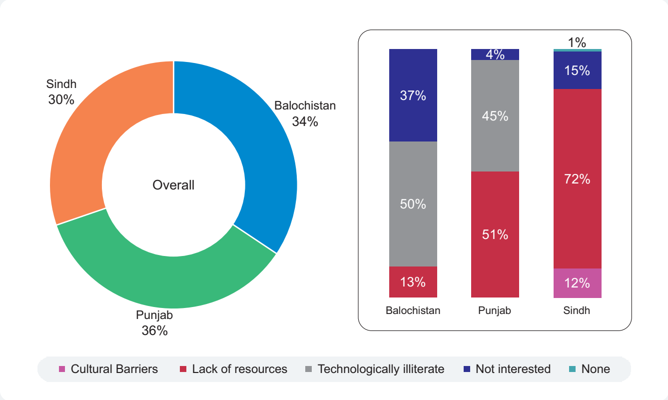

Figure 27: Digital Training Preferences and Associated Barriers

Despite this preference, 28% of beneficiary HHs expressed unwillingness to receive trainings through technological platforms, citing multiple challenges. The most significant barrier was the lack of essential resources, such as internet access and smartphones, affecting 56% of these HHs. Other concerns included technological illiteracy (23%), lack of interest in digital learning (14%), and cultural constraints (6%). Additionally, 1% of HHs declined digital training without specifying a reason.

Region-specific trends further underscore the need for targeted interventions. In Balochistan and Punjab, technological illiteracy emerged as the primary impediment, reported by 50% and 44% of unwilling HHs, respectively. Conversely, in Sindh, the lack of necessary resources was the dominant concern. These findings emphasize the importance of tailored strategies to enhance digital accessibility and literacy, ensuring effective training delivery across diverse regions.

Improved Human development outcomes

NPGP has significantly contributed to enhancing human development outcomes across all three project regions. Notable advancements have been observed, demonstrating the program's effectiveness in promoting sustainable poverty reduction.

Education and Human Development: Impact of the NPGP Initiative

Education, as a fundamental indicator of human development, plays a vital role in enhancing quality of life and driving social progress. Through the social mobilization efforts of the NPGP initiative, beneficiary HHs have demonstrated a positive shift in their perspectives on the importance of education.

Overall, 43% of HHs reported gaining a better understanding of the significance of education for their children. Additionally, 29% stated that they now prioritize education more than before. However, 17% reported no change in their perspective on their child's education, while the remaining 11% indicated that they do not have school-age children in their HH.

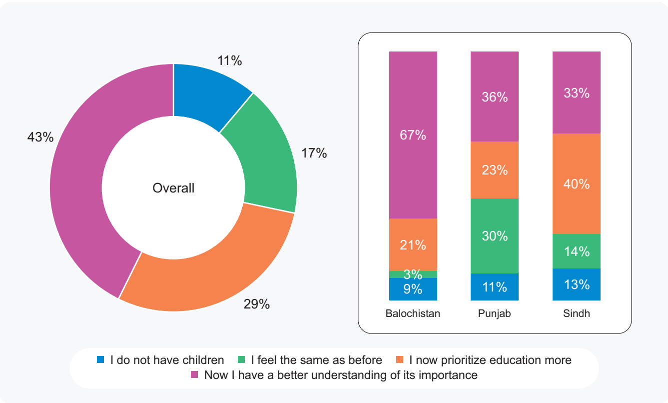

Figure 28: Shifts in Household Perspectives on Child Education

Region-specific variations were observed in this shift in perspective. In Balochistan, 67% of HHs reported an improved understanding of the importance of education, followed by 38% in Punjab. In Sindh, the majority of HHs (40%) reported that they now prioritize education more (Figure 28).

This shift in perspective has had a direct impact on school enrollment. Among the 309 HHs that reported a greater understanding of the value of education and increased prioritization, 78% (240 HHs) confirmed that their child began attending school after joining the NPGP initiative. The remaining 22% (69 HHs), however, reported that their child was still not enrolled.

Barriers to School Enrollment

When asked about the reasons for non-enrollment, 20% (49 HHs) cited the unavailability or inaccessibility of schools in their area, as the primary barrier. Additionally, 14% (33 HHs) reported a lack of interest in their child's education. A smaller proportion, 6%, identified other constraints, including financial limitations (3%) and non-functional schools (2%).

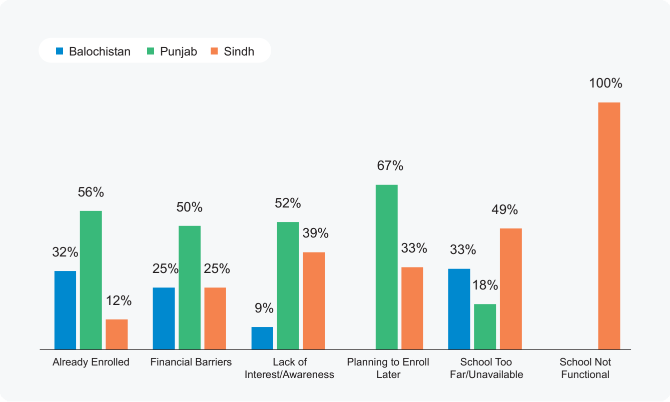

Figure 29: Barriers to School Enrollment Among Beneficiaries

It is noteworthy that among these HHs, 17% (41 HHs) reported that their children were already enrolled in school, while 1% indicated plans to enroll their child soon. Region-specific variations in these challenges and responses are presented in Figure 29.

These findings highlight the positive impact of the NPGP Initiative in raising awareness about the importance of education and increasing school enrollment rates, though challenges remain in ensuring accessibility and sustained interest in education across all regions.

Women Empowerment

In rural settings, women often face significant barriers to accessing education, healthcare, and opportunities for social participation. The NPGP initiative addressed these challenges by actively promoting women's involvement across social and economic domains, leading to notable improvements in their lives. By equipping women with essential skills, the program contributed significantly to empowerment and inclusion.

Survey findings reveal that 185 HHs across all regions reported increased women involvement in community activities, with Sindh accounting for the highest proportion (38%), followed by Punjab and Balochistan (31% each), reflecting a growing participation of women in public and social life. Additionally, 167 HHs reported improved women's access to training and education, with Punjab leading at 46%, followed by Sindh (32%) and Balochistan (22%).

Improvements in women's health and well-being were reported by 177 HHs, with Sindh showing the highest impact (50%), followed by Punjab (34%) and Balochistan (16%). These outcomes collectively enhanced women's capacity for both economic and social participation.

Despite these gains, employment opportunities for women; remained limited, with only 40 HHs (11%) reporting women securing jobs. Punjab and Sindh showed slightly better outcomes at 67% and 25%, respectively, while Balochistan lagged behind (8%). Financial independence also remained a challenge, with only 73 HHs reporting increased economic control among women. Of these 71% of the HHs from Sindh, with Punjab and Balochistan lagged at 22% and 7%, respectively (Figure 30).

However, a critical gap in empowerment persists, as only 1% of HHs reported increased women decision-making power. This highlights the need for further interventions to ensure that advancements in education, health, and community participation translate into greater autonomy and long-term empowerment for women.

Improvements in Food, Shelter, and Health Hygiene

Food, shelter, and healthcare are fundamental to human development, ensuring survival, well-being, and societal progress. The interventions under the NPGP initiative have contributed to improvements in these essential areas. According to survey data, 86% of the surveyed population reported an enhancement in their access to food and healthcare services. Additionally, 68% observed improvements in shelter conditions, as they were able to construct, reconstruct, or renovate their homes using income generated through assets and training provided by the NPGP initiative. Regional variations were also observed in these improvements. As shown in Figure 31, Sindh reported the highest progress, with approximately 80% of HHs experiencing better access to food and healthcare (40% each), while 41% noted enhancements in shelter conditions. In contrast, Balochistan showed the least improvement, with only 28% of HHs reporting better food access, 29% indicating improved healthcare, and 19% noting progress in shelter conditions.

Inclusivity and Support for Vulnerable Groups

The project placed a strong emphasis on the inclusion of vulnerable groups, particularly those from socially marginalized HHs. When respondents were asked about the extent to which the project addressed the needs of these groups, about 98% (424 HHs) acknowledged that it had done so. Among them, 80% (339 HHs) stated that the initiative addressed these needs "Very

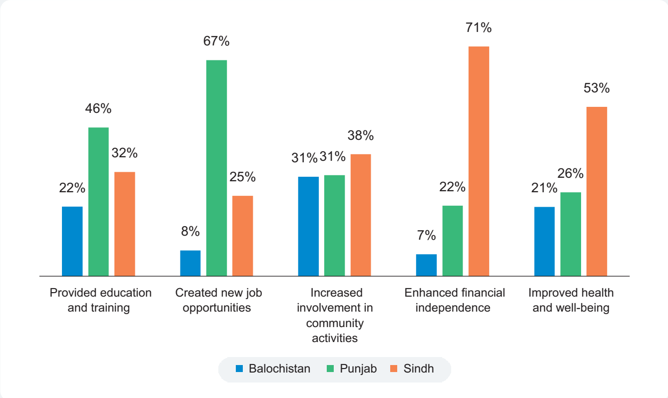

Figure 30: Impact of NPGP on Women's Social and Economic Empowerment

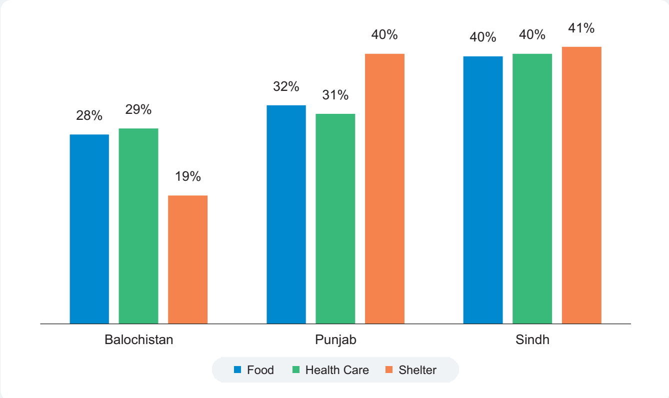

Figure 31: Improvements in Food, Shelter, and Health Hygiene

Well," while 20% (85 HHs) felt it had done so "Somewhat Well." However, a small proportion 2% (7 HHs) remained neutral.

Region-specific variations, as illustrated in Figure 32, highlight notable differences in perceptions across provinces. In Balochistan (90%), the highest proportion of respondents reported that the Programme had addressed the needs of vulnerable groups "Very Well", followed closely by Sindh (89%) and Punjab (60%). In contrast, Punjab had the highest proportion of HHs that rated the response as "Somewhat Well" (36%), while Balochistan had the lowest at 9%. Additionally, 4% of respondents in Punjab and 1% in Balochistan remained neutral.

Overall, the project demonstrated a strong commitment to inclusivity, ensuring that vulnerable groups, particularly women, were actively engaged and benefited significantly across all regions.

Job Creation and Women Involvement

The overall employment generation under the Programme is assessed through two key aspects. The first involves direct employment, where beneficiaries become economically active and contribute to HH income. This is measured using Full-Time Equivalent (FTE) estimates developed for various enterprises based on prior NPGP assessments. For example, in the case of livestock having worked additionally for 4 hours in a day on the livestock related enterprise will count as one FTE created by the Programme, while for non-livestock enterprises, the standard measure is eight hours per day. These FTE estimates form the basis for calculating direct employment created by the Programme.

The other aspect of employment creation is the one which involves beneficiaries in hiring or involving other people outside the HH to manage the asset or enterprise that they are engaged in.

The Programme has contributed to employment creation, benefiting approximately 155 HHs beyond its direct beneficiaries. This impact varies across regions, with Punjab accounting for the highest share (42%), followed by Sindh (31%) and Balochistan (27%). Within NPGP-supported

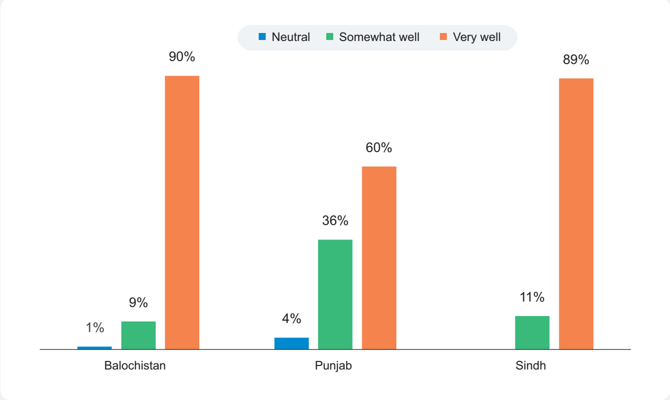

Figure 32: Inclusivity and Support for Vulnerable Groups

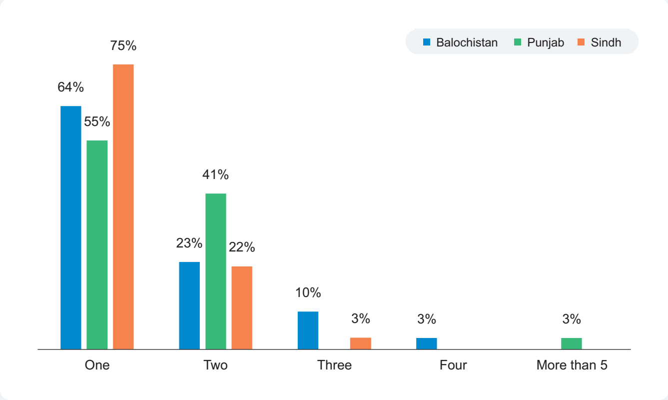

Figure 33: Indirect Employment Opportunities through NPGP Initiatives

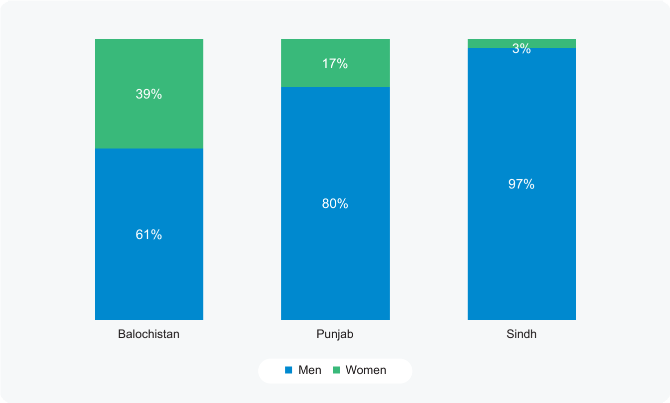

Figure 34: Indirect Employment Opportunities (Men vs Women)

businesses and activities, employment patterns indicate that, overall, 62% of beneficiaries hired one individual, 30% employed two, and 8% engaged between three and more than five individuals. This variation in employment scale, as illustrated in figure 33, highlights the diverse scale of economic opportunities generated through the Programme. A detailed regional and gender based employment distribution is presented in figure 34.

These findings underscore the program's broader economic impact, fostering job creation and supporting community development beyond its primary beneficiaries.

Feedback and Recommendations

When respondents were asked about their initial reactions and expectations upon hearing about the initiative, 53% of the surveyed HHs reported feeling hopeful and excited about the upcoming potential improvements in their livelihoods. Additionally, 31% expressed optimism for positive change, while 4% mentioned feeling relieved. However, 12% of respondents stated that they did not recall their initial reaction.

Region-specific variations were observed, reflecting diverse perceptions across different areas. The highest proportion of HHs expressing hope and excitement was in Balochistan (71%), followed by Punjab (49%) and Sindh (45%). These variations highlight the differing expectations and socio-economic contexts across regions (Figure 35).

The selection process was reported as straightforward and challenge-free by all respondents. Additionally, all sampled HHs confirmed receiving their chosen assets under the LIP, ensuring alignment with their needs.

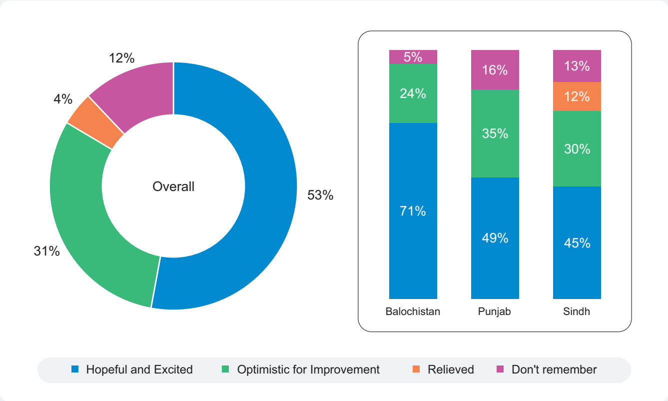

Figure 35: Initial Community Perception of the NPGP Initiative

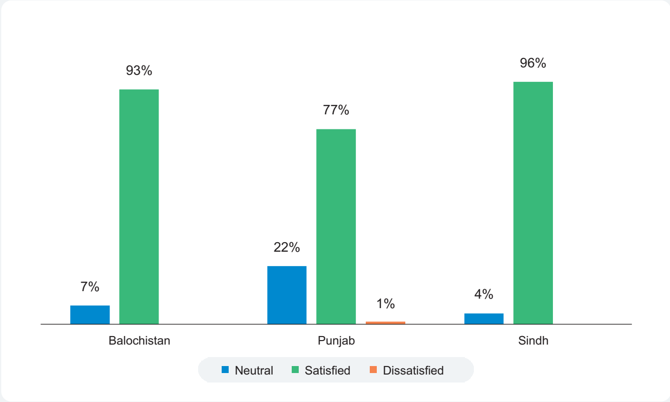

Figure 36: Overall Satisfaction Levels with the NPGP Initiative

This structured and transparent approach contributed to high levels of satisfaction among beneficiaries. Overall, 88% (379 HHs) reported being very satisfied, while 51 HHs remained neutral, and only 1 HH expressed dissatisfaction. Regional analysis revealed the highest satisfaction levels in Sindh (96%), followed by Balochistan (93%) and Punjab (77%) (Figure 36).

Despite the largely positive feedback, 87% (375 HHs) provided recommendations for further improving the project's impact. These insights, essential for future enhancements, are presented in Figure 37.

Grievance Redress Mechanism (GRM): Awareness, Utilization, and Effectiveness

The Grievance Redressal Mechanism (GRM) was established to provide beneficiaries with a formal platform to voice concerns and address any issues arising during the project's implementation. The effectiveness of this mechanism relied significantly on the awareness and understanding of the community.

Survey findings indicate that 68% of respondents (294 out of 431) were aware of the GRM, reflecting a relatively high level of awareness. However, 32% (137 HHs) remained unaware, underscoring the need for enhanced outreach and communication strategies (Figure 38).

The Grievance Redressal Mechanism (GRM) functioned effectively, with minimal complaints recorded, indicating overall satisfaction with the project. Only 4 HHs raised grievances related to project activities, and of these, 2 HHs formally engaged with the mechanism. The reported concerns were minor, including a delay in fund disbursement in Sindh (1 HH) and dissatisfaction with training materials and trainers in Punjab (1 HH), both of which were promptly addressed by the project team. Notably, HHs that utilized the GRM found it accessible and expressed high satisfaction with the resolution process, reflecting its efficiency in addressing concerns.

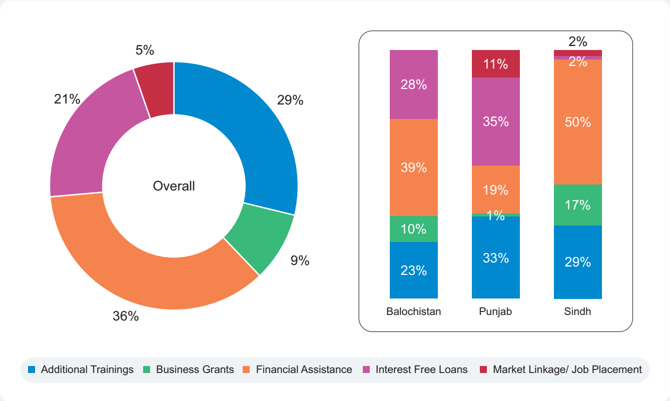

Figure 37: Beneficiary Recommendations for Economic Enhancement

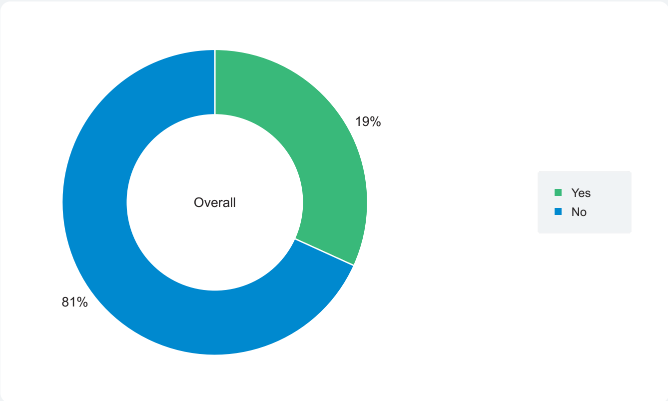

Figure 38: GRM Awareness

Lesson Learnt & Challenges

- Training should have preceded asset distribution for better utilization.
- Targeted interventions are needed to address regional disparities in education.
- Advancements in education, health, and community participation must translate into long-term empowerment, especially for women.
- The IFL component requires acceleration to meet targets.
- Many HHs declined digital training due to barriers such as lack of resources, technological illiteracy, low interest, and cultural constraints.
- School inaccessibility, lack of parental interest, financial constraints, and non-functional schools hinder educational enrollment.
- The inclusion of poor communities from other than BISP beneficiaries was one of the identified challenges by the communities.
- Limited economic opportunities for women hinder financial independence, requiring targeted interventions for lasting empowerment.

Conclusion

The NPGP has made a significant contribution to poverty reduction and socio-economic empowerment as evidenced by the survey conducted from November 4 to November 20, 2024. Through asset transfers, vocational training, financial inclusion, and social mobilization, the program has successfully enabled beneficiary HHs to enhance their livelihoods, build financial resilience, and achieve greater economic self-sufficiency. The findings of this impact assessment highlight that 86% of beneficiary HHs have improved their PSC rankings, with 76% of the poorest HHs moving to a higher economic bracket. Additionally, the program has fostered social empowerment, particularly for women, by increasing their participation in education, training, and community activities.

Despite these successes, challenges remain. Regional disparities in education and asset ownership persist, with limited access to financial resources and employment opportunities for women. The IFL component has not fully met its targets, and digital training uptake has been hindered by resource constraints and technological illiteracy. Addressing these issues through targeted interventions, enhanced training accessibility, and expanded program outreach beyond BISP beneficiaries will be essential for sustaining progress.

Overall, the NPGP has proven to be an effective and relevant initiative in addressing Pakistan's poverty challenges. However, ensuring its long-term impact requires continuous monitoring, policy refinements, and strategic efforts to strengthen economic resilience. By prioritizing financial literacy, women's empowerment, and digital learning, the program can further accelerate poverty graduation, reduce dependency on social safety nets, and pave the way for a more inclusive and sustainable development model in Pakistan.

Success Stories

Transforming Lives

Fehmida Mai is 51-year-old dedicated women and the BISP beneficiary, living in Union Council Haji ghazi of tehsil DG Khan. Her husband, Muhammad Akbar working as daily base laborer work with very low income, which was not sufficient for their seven family members. Therefore, Fehmida Mai worked in agricultural lands as a laborer for contributing their daily routine expenses.

As her household getting support form BISP. After Baseline PSC survey the family found eligible for the assistance provided by IFAD under NPGP. During LIP development Irshad Bibi expressed her interest in Livestock (Cow). As she was already experience of Cattle farming. After market survey conducted by concern staff and other community members, she got one heifer. After few months her cow birth 01 Childs. Now Fehmida may sale 5-to-6-liter milk daily and got handsome amount to meet her routine expenses. And Her Daily income is around 600 -800 hundred. Fehmida Mai also make desi ghee and sell in CIG collection with this value addition their income has been increased significantly, now Fehmida Mai and her whole family is very happy and thankful to NRSP, PASS and IFAD for this assistance.

Hard work will pay off

Aziz Mai is 46-year-old dedicated women and the BISP beneficiary, living in revenue village Thatha Gabolan, Union Council Mutafariq Chouhan of tehsil DG Khan. Her husband Muhammad Bakhsh is working as daily base laborer work with very low income, which was not sufficient for their six family members. Therefore, Aziz Mai worked in agricultural lands as a laborer for contributing their daily routine expenses.

As her household getting support form BISP. After Baseline PSC survey the family found eligible for the assistance provided by IFAD/ PPAF under NPGP. During LIP development Aziz Mai expressed her interest in Livestock (Cow). As she was already experience of Cattle farming. After market survey conducted by concern staff and other community members, she got one heifer. After six months her cow birth 01 Childs. Now Aziz Mai sale 6-to-8-liter milk daily and got handsome amount to meet her routine expenses. And Her Daily income is around 600 -800 hundred. With this value addition their income has been increased significantly, Now Aziz Mai and her whole family is very happy and thankful to NRSP, PPAF and IFAD for this assistance under Ehssas Amdan Programme.

A Road to Self-Reliance

Saira Bibi had been struggling for years to make ends meet for her family of six members. Her husband worked long hours as a laborer but his income was barely enough to support them all. Saira Bibi had worked tirelessly to make sure her five children had the best education to give them a brighter future, but it seemed like a losing battle as the family continued to struggle.

That was until recently, when Saira Mai received a Qingqi Rikshaw (Asset) from NRSP-Punjab an implementing partner of NPGP. This was a huge relief for Saira Bibi, who now had a steady source of income. She would no longer have to rely on her husband's meager wages, and could now use the rickshaw to make money for her family.

The Qingqi loader rickshaw had made a huge difference in Saira Bibi life. She is no longer struggling to make ends meet, and is able to provide her family with the comforts they had been missing out on for so long. She has also kept 20 hens / chickens at home, which also lay eggs, from which her children get a good protein diet, and also sell some of those eggs in the neighborhood. It also earns income from them. She is so grateful for the opportunity given to her by the GoP, Ministry of PASS Division, International IFAD and NPGP, and is determined to use it to help her family rise out of poverty for good.

Hard work leads to success

Amna with age of 42 is the BISP beneficiary, living in revenue village Khan Pur Shumali, Union Council Basti Foja of tehsil DG Khan. Her husband Riaz Hussain is working as Potter in a small town, with low income, which was not sufficient for the family with six members. Therefore, Amna Mai also worked with her husband for contributing their daily routine expenses.

As her household getting support form BISP having 5.08 score. After Baseline PSC survey the family found eligible for the assistance provided by IFAD under NPGP. During LIP development she expressed her interest for Pottery Accessories / Clay Pot as she was already doing the same enterprise so, she wanted to increase the business of her family. After market survey conducted by concern staff and other community members, they got all required items and started the business with improved items. With this value addition their income has been increased significantly, now their daily sale is around 1500 to 1800. Now Amna Bibi informed that within two month her husband has purchased new items with worth of Rs. 25,000 and saving three to four hundred daily. He also stated that her wife is now looks satisfy, we all family members are very happy and thankful to NRSP and IFAD for this assistance.

Transforming Lives

Haleema Mai resident of Chak no. 319/TDA, UC Jamal Chhapri, District Layyah have five children. The only source of income comes through labor work of her husband and son who engaged with local masons in construction work. They were very hand to mouth to meet the basic necessities of life. The income of the family only depends on daily wages and they hardly earn 15000-20000 per month including UCT grant received from BISP. In crop harvesting season, they engaged in harvesting and collect wheat in lieu of rupees. So, in this way they used to collect wheat for the whole year.

Haleema Mai is a housewife and want to contribute in HH income of the family and her wish become reality, when her HH been surveyed by NRSP a partner organization of PPAF. The representative of NRSP collected the all information of HH through mobile app and went away. After some days another team visited and with the consensus of our all-family members made a plan for increasing the household income of the family. Haleema Mai told the team that there is no skilled person in our home but she had experienced in raising small ruminants, she lived in agriculture area and here is a lot of grazing opportunity for the small ruminants and due to this opportunity, they can take the benefits for raising small ruminants in a very low cost.

After due process, Haleema bib became the member of CO and for the procurement committee as well. She visited the goat farm and selected three goats for her in November-2019. She worked hard and raised the goats which now becomes twelve in number. She sold one goat at the price of PKR 31,000/- and still have remaining eleven small ruminants. She planned to raise her business and wanted to use the income to start a Karyana shop for her son. She said that by selling three to four more goats, she would be able to start a shop with an estimated investment of PKR 100,000/-. In that way her son will get rid of labor work with the mason and will remain in home.

She is in view that by starting Karyana business, there will be a significant raise in her household income and they would live a better life. She is very thankful for IFAD, PPAF, GoP and NRSP and appreciated the NPGP for the vulnerable families.

A Small Shop, A Big Change

Hameed Fatima is 49-year-old dedicated women and the BISP beneficiary, living in revenue village Rakh Choubara Janubi, Union Council Choubara of tehsil Choubara. Her husband Muhammad Akram is working as daily base laborer work with very low income, which was not sufficient for their nine family members. Therefore, Hameed Fatima set a small kiryana shop in her house for contributing their daily routine expenses.

As her household getting support form BISP having 5.09 score. After Baseline PSC survey the family found eligible for the assistance provided by IFAD under NPGP. During LIP development she expressed her interest into a Kiryana Shop. As she was already doing that small shop with small entities of items. Most of my customers are women and children in the village. When I start the shop, I have very small number of items in the shop and my profit was very low to support my family and to feed children So, she wanted to expand her running business. After market survey conducted by concern staff and other community members, they got all required items and started the business with improved shop. With this value addition their income has been increased significantly, now their daily income is around 800 to 1200. Now Hameed Fatima and her whole family is very happy and thankful to IFAD, GoP , PASS and NRSP for this assistance.

Patching Tires, Building Futures

Shamim Mai is 48-year-old dedicated women and the BISP beneficiary, living in Revenue village Kharal Nasheeb union council jhakhar of tehsil Layyah. Her husband Qadir Bakhsh is working on a tyre shop as daily base laborer work with very low income, which was not sufficient for their six family members. Therefore, Shamim Mai has to has to work for contributing their daily routine expenses.

As her household getting support form BISP having 15.44 score. After Baseline PSC survey the family found eligible for the assistance provided by IFAD under National Poverty Graduation Programme. During LIP development she expressed her interest for Tyree Puncture shop as her husband was already experience in

it. After market survey conducted by concern staff and other community members, they got all required items and started the business with improved items. Now their daily sale is around 1200 to 1500. The beneficial owner Qadir Bakhsh informed that within two month he has purchased new items with worth of Rs. 9,000 and saving three to four hundred daily. He also stated that her wife is now looks satisfy, we all family members are very happy and thankful to IFAD, GoP, PASS and NRSP for this assistance.

Rani Bibi's Turning Point: Empowering a Family Through Enterprise

Rani Bibi with age of 37 is the BISP beneficiary, living in revenue village 347-TDA, Union Council Jamal Chappri of tehsil Choubara. Her husband Muhammad Hussain is working as daily base laborer work with low income, which was not sufficient for the family with eight members. Therefore, her elder son Shehbaz Ali has to work for contributing their daily routine expenses. Shehbaz owned a cart and used to sell toys and other general items at chowk Azam market.

"I would work hard and soon shift all these items in a shop instead of cart."

Shehbaz Ali

As her household getting support form BISP having 14.07 score. After Baseline PSC survey the family found eligible for the assistance provided by IFAD under NPGP. During LIP development she expressed her interest for Manyari shop (General items, i.e., toys, cosmetics, plastic items and other crockery items) as her son was already doing the same enterprise so, she wanted to increase the business of her son. After market survey conducted by concern staff and other community members, they got all required items and started the business with improved items. With this value addition their income has been increased significantly, now their daily sale is around 1500 to 2200. The beneficial owner Shehbaz Ali informed that within two month he has purchased new items with worth of Rs. 25,000 and saving three to four hundred daily. He also stated that her mother is now looks satisfy, we all family members are very happy and thankful to NRSP and IFAD for this assistance.

Learn with both your head and hands

Irshad Bibi resident of Chak no. 125-B/ TDA, UC Mandi Town, District Layyah has seven children. She grew her children in a very distress situation because her husband is a driver at someone's home and earn only PKR 8000/- per month but with the passage of time after realizing the domestic situation, the older son started labor work in private factory and started to earn PKR 7000/- per month. So, the total income of the HH became PKR 15,000/- per month but still they were unable to meet the normal HH expenditures. They decided to engage one of her sons Mr. Khalid (age 23) to be skilled in welding works, so that after getting the due skill he will become the earning hand for the family.

Irshad Bibi's dream come true when her HH been surveyed by NRSP a partner organization of PPAF. The representative of NRSP collected the all information of HH through mobile app and went away. After some days another team visited and with the consensus of our all-family members made a plan for increasing the household income of the family. My elder son who got skilled in welding works is un-employed and due to lack of resources we are unable to start welding shop for better livelihood. We suggest that if a welding plant with some required tools will be provided to us then my son can start his own welding shop because he already acquired the required skill.

After due process, Irshad Bibi became the member of CO and for the procurement committee as well. Her son purchased a welding plant with other procurement committee members and started his own business. After starting his own shop, Khalid is now earning an average monthly income of PKR 20,000 – 25,000 rupees. It is a big raise in Irshad Bibi's monthly household income. Even during COVID-19, there was very less impact on his business but overall income reduced due to close of factory and his brother remained un-employed during those days.

Irshad Bibi was in view that her son saved PKR 200,000/- till now and with this saving he not only gave value addition to his business but also contributed in marriage ceremonies of his siblings. She was quite happy now and really very thankful for IFAD, GoP and NRSP.

Empowering a Family through NPGP – The Story of Aziman

Aziman, wife of Abdul Gaffar, is a resident of village Sonheri, UC Sonda. Her CNIC is 4140904916270, and her HHID is 117302108. She lives with her husband and their four children—one daughter and three sons. Despite their hard work, the family faced extreme financial difficulties and struggled to meet basic needs. Identified as a deserving beneficiary under the NPGP, Aziman saw a path toward transforming her family's future.

In 2023, under the NPGP implemented by NRSP, Aziman was provided with the opportunity to start a grocery shop. This initiative aimed to offer her a sustainable source of income and uplift her family out of poverty.

Using the support and resources from NPGP, Aziman opened a grocery shop in her village. Her husband, Abdul Gaffar, took charge of managing the shop, which quickly became a central hub for the community. The shop now generates daily sales of Rs. 6000, out of which the family saves Rs. 2000.

The grocery shop has significantly improved the family's financial standing. Alongside the shop's income, two of their sons work as fish hunters, contributing an additional Rs. 30,000 to their monthly household income. With these combined earnings, the family has transitioned from financial insecurity to stability.

Aziman continues to reinvest her savings into the shop, ensuring its steady growth. Moreover, she has started saving for her children's marriages and future house repairs, showing her commitment to securing a brighter future for her family.

From Poverty to Progress – Nooran's Family Journey with NPGP

Nooran and her family live in the village of Anb Mirbahar, Union Council Karampur, District Thatta. Her husband, Abdullah, works as a tailor, and they have seven family members: four sons and three daughters. Despite Abdullah's efforts, the family struggled financially and lived in extreme poverty before receiving support from the NPGP. Basic necessities like food, healthcare, and education were hard to afford, and the future looked uncertain for the entire family.

In 2023, Nooran's family was identified as a beneficiary of the NPGP, implemented by NRSP with support from IFAD. As part of the program, Nooran's son received a three-month motorbike repair training, a skill that proved to be a life-changing opportunity for the family. The training, aimed at providing intangible but crucial vocational skills, opened a new avenue for income generation.

After completing the motorbike repair training, Nooran's son quickly set up a small repair shop in their village. His skills in motorbike maintenance and repair became highly sought after by local residents. As business grew, he was able to hire two laborers to help manage the workload. He pays one laborer Rs. 1,000 and the other Rs. 500 daily, a sign of how quickly his business has flourished in a short amount of time.

Thanks to his growing income, Nooran's son is now earning a substantial amount that supports the entire family. With financial stability, they have begun construction of a new house, marking a significant improvement in their living conditions. This transformation from poverty to prosperity has given the family new hope and security.

The NPGP intervention has not only improved the family's financial situation but also boosted their confidence and social standing within the community. Nooran's son has become a source of pride, demonstrating how skills training can lead to sustainable livelihoods. His shop is now a bustling business, and he contributes significantly to the family's well-being while also providing employment to others in the community

Nooran's family story is a shining example of how targeted skills development through NPGP can lift families out of poverty and set them on the path to success. With her son's newfound skills and business acumen, they are building a better future. The NPGP initiative has not only provided immediate relief but has also empowered the family to take charge of their economic future, ensuring a brighter and more secure life.

A New Dawn for Shabiran through NPGP

Shabiran, wife of Muhammad Gandro, resides in village Sonheri, UC Sonda. Her CNIC is 4140936079694, and her HHID is 117300512. She lived a life of hardship with her husband and their three children. The family, comprising five members in total, faced financial struggles daily, with limited opportunities to improve their living conditions. Poverty impacted their ability to meet basic needs like education, healthcare, and housing.

In 2023, Shabiran was identified as a beneficiary of the NPGP through NRSP. As part of the intervention, she received a buffalo, which became a crucial asset in transforming her family's financial situation.

Shabiran's buffalo produces milk twice a day, yielding a total of 12 kilos daily. Of this, she sells 9 kilos in the local market at Rs. 200 per kilo, earning Rs. 1800 daily. This new source of income has not only stabilized her family's financial situation but has also enabled her to make meaningful investments in their future.

With her earnings, Shabiran has been able to:

» Pay for her child's school fees, ensuring access to education.
» Buy clothing for her family, improving their standard of living.
» Purchase a gold nose piercing worth Rs. 10,000 for her daughter-in-law as a token of affection.
» Repair her house with an investment of Rs. 20,000, making their living conditions more comfortable and secure.

The family, once burdened by poverty, now leads a happier and more stable life. Shabiran's success story is a testament to the transformative power of NPGP interventions. The program has empowered her to generate sustainable income, meet her family's needs, and make significant improvements in their quality of life. Her journey demonstrates the profound impact that targeted support and resources can have on rural communities.

Through the support of NPGP, Shabiran has transitioned from poverty to financial independence. Her story, with the backing of NRSP, highlights how a well-structured initiative can uplift an entire family, providing hope and opportunities for a brighter future.

Almi's Path to Prosperity

Almi, a resident of Village Babar Jalalani in Revenue Village Aaseli, Union Council Tarai, District Badin, has experienced a remarkable transformation in her life through the support of the NPGP program. With a household of 9 family members and limited resources, Almi and her family were struggling to make ends meet. Basic necessities, including the education of their children, were beyond their reach due to financial constraints.

On May 20, 2020, Almi received a buffalo valued at 60,000 rupees through the program, marking a turning point in her family's life. This tangible asset provided a stable source of income for the household. Almi and her family took great care of the buffalo, ensuring its health and productivity. Today, the buffalo has given birth to two calves, further enhancing the family's resources.

The family now sells 3 kilograms of milk daily at 150 rupees per kilogram, generating a consistent income. This income not only covers household expenses but also pays for the children's education. Previously, the children could not attend school, but now they are enrolled and thriving in their studies.

Beyond education, the family has also saved enough to construct an additional room in their house, improving their living conditions significantly. This has provided a sense of security and dignity to Almi and her family.

Almi dreams of a brighter future for her children, aiming to provide them with quality education so they can achieve great success. She also hopes to expand her livestock, increasing her income and further improving her family's quality of life.

Almi expresses her heartfelt gratitude to the NPGP, NRSP, and AFAD for their invaluable support. The buffalo has not only uplifted the family financially but also given them hope and a vision for a better future.

Driving Towards a Better Future: A Rickshaw That Changed Lives

Haleman, a resident of Ameer Bux Chandio, a village in Union Council Tharee, District Badin had been struggling with his family's finances for years. He, along with his wife and children, faced daily challenges in making ends meet. Despite his hard work, the family's income was insufficient to cover basic needs like food, education, and healthcare. However, everything changed when Haleman received a Qingqi Rickshaw as part of the NPGP program.

The rickshaw, valued at 60,000 rupees, was received on September 8, 2021, and since then, it has been a game-changer for Haleman and his family. The rickshaw is now driven by his son, Saddam Hussain, who earns a steady income from this new venture. With daily savings of 1,500 rupees, Haleman's family can now afford to cover their household expenses without the constant financial stress they once faced.

The impact of this new source of income has been transformative. Haleman's financial situation has drastically improved, and he now enjoys a better quality of life. Not only can they afford necessities, but Haleman has also been able to help neighbours in times of need, earning him respect and admiration in his community.

Moreover, the family is now able to send their children to school regularly, something that was previously a financial burden. The rickshaw's earnings are used to cover school fees and other educational expenses, ensuring that the children have access to a brighter future.

Haleman's family has big dreams for the future. They hope to build a better home and continue to invest in their children's education. Their goal is to acquire another rickshaw to further increase their income, which will help them improve their financial stability even more.

This success story is a testament to the power of opportunity and how a small investment can change lives. Haleman and his family are incredibly grateful to the NPGP, IFAD and NRSP for giving them this chance to improve their lives and create a better future for themselves and their children.

From Struggle to Stability: Khateja's Journey to a Brighter Future

Khateja, a resident of Qadir Bux Odhejo in Village Khari Kabrio, Union Council Dadha, District Badin, had faced significant challenges in her life due to poverty. Her family, consisting of five members, struggled to meet basic needs, and the children had to forgo their education as the family could not afford school expenses. Despite their hard work, the family's financial situation remained difficult.

However, everything changed when Khateja received a buffalo through the NPGP program on May 22, 2021. This tangible asset, valued at 60,000 rupees, became a source of empowerment and opportunity for her family. The buffalo provided milk, which the family began selling, earning 120 rupees per kilogram. On average, they were able to sell around 3 kilograms of milk daily, generating a steady income.

With this newfound income, Khateja's family was able to improve their financial situation. They were no longer dependent on external help and could now afford to send their children to school. The milk earnings were used to cover educational expenses, ensuring that the children received the education they had previously been deprived of.

Khateja and her family now have big dreams for their future. They hope to build a better home, provide a secure and bright future for their children, and continue to expand their livestock to further increase their income. The buffalo has truly transformed their lives, offering not only financial stability but also the opportunity for a better quality of life.

Khateja is deeply grateful to the IFAD, NPGP and NRSP for providing them with this valuable asset, which has brought positive change and hope for a brighter future. Her story is a shining example of how a small but impactful intervention can create lasting transformation in the lives of those facing hardship.

Annexes

Annex 1: Questionnaire

Project Title: "National Poverty Graduation Programme (NPGP)"

SECTION-I: INTRODUCTION

A. Geographical Location

A1. Sample ID: ___________ A2. Area Classification: [1] Urban [2] Rural

A3. Province/Region: 1. Punjab 2. Sindh 3. Balochistan 4. Khyber Pakhtunkh
5. Islamabad Capital territory (ICT) 6. Azad Jammu & Kashmir (AJK) 7. Gilgit-Baltistan (GB)

A4. District: 1. Awaran 2. Badin 3. Dera Ghazi Khan 4. Gwadar 5. Jhang
6. Lasbela 7. Layyah 8. Panjgur 9. Sujawal 10. Thatta

A5. Tehsil/Taluka: 1. Awaran 2. Camp Jhaoo 3. Gaddani 4. Gwadar
5. Gwargo 6. Hub 7. Lakhra 8. Liyari
9. Panjgur 10. Pasni 11. Sonmiani 12. Uthal
13. Badin 14. Ghorabari 15. Gorabari 16. Jati
17. Matli 18. Mirpur Bathoro 19. Mirpur Sakro 20. Shah Bunder
21. Shaheed Fazal Rahu 22. Sujawal 23. Talhar 24. Tando Bago
25. Thatta 26. 18-Hazari 27. AHMEDPUR SIAL 28. CHAUBARA
29. DERA GHAZI KHAN 30. JHANG 31. Karor Lal Esan 32. LAYYAH
33. SHORKOT

A5. Union Council:__________________ A6. Village: _______________________

B. Contact Details

B1. Name of Head of Household: ________________________ B2. CNIC of HH Head: ____________________________

B3. Address of the House: _____________________________ B3. Respondent's Name: _________________________

B4. Gender: 1. Male 2. Female 3. Transgender B5. Age: _______ B6. Phone No: _____________________________

C. Enumerator Details

C1. Enumerator: ______________ C2. Designation: _____________ C3. Office: __________________ C4: Date: __________

SECTION II: HOUSEHOLD (HH) ROASTER

Sr. No	Name of HH Members	Gender 1. Male 2. Female 3. Transgender	Relationship with the HH Head	Age	Marital Status	Level of Education (All age 5 year & above)	Is He/she attending school/ College/ University? (relevance with age between 5-16) 1= Yes 2 = No	Occupation	Is the member facing any or more chronic diseases?	Disability Status
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

Note: Options for the Relationship with the HH head, Marital Status, Education, Disability, Occupation, and Disease are in the Separate sheet for Options

SECTION-III: POVERTY SCORE CARD (PSC)

1. What is the primary source of drinking water for your household?

1. Piped water Piped into property	2. Hand pump in the dwelling	3. Public tap/standpipe
4. Private Borehole (with motor pump)	5. Public Borehole (with motor pump)	6. Protected well (include dug wells)
7. Unprotected well (include dug wells)	8. Protected spring	9. Rainwater collection
10. Bottled water	11. Cart with small tank / drum	
12. Surface water (river, stream, dam, lake, pond, canal, irrigation channel		
13. Filtration Plant/Unit	14. Tanker-truck	15. Underground water Tube well
16. Piped into dwelling	99. Any Other, Please Specify __________________	

2. How many rooms does the Household occupy, including bedrooms and living rooms? (do not count storage rooms, bathrooms, toilets, kitchen or rooms for business) _______

3. What kind of toilet is used by the Household?

1. Flush connected to a public sewerage, to a pit, to an open drain.
2. Dry raised latrine or Dry pit latrine. 3. There is no toilet in the Household.

4. Does the household own any of the following? (Select all that apply)

a. Heater	b. Washing machine / dryer	c. Geyser (gas / electric)
d. Air cooler	e. Air conditioner	f. Cooking range, Microwave oven
g. Cooking stove	h. Television	i. Refrigerator
j. Freezer	k. Motorcycle / scooter	l. Tractor
m. Car / Vehicle (any engine driven vehicle)	n. Cell phone	o. Solar Panel/ UPS/ Generator
p. Sewing/ Knitting Machine		

Q5. How many? a. Camel b. Horse / mule / donkey c. Cow / cattle d. Goat / Sheep e. Buffalo

Q6. Does any household member own any agricultural land presently? 1. Yes 2. No

Q7. How much land you own? (The unit of land will be specified later) 1. Yes 2. No

7a. Unit of land: 1. Marla 2. Kanal 3. Acre 4. Muraba 5. Jareeb 6. Vesa 7. Chakoram

7b. Of this land, how much is cultivable? ________________________________

SECTION-IV: QUESTIONNAIRE

Section-A: Basic Household Information

A1. House Ownership Status:	1. Owned	2. Rented
	3. Constructed on Land owned by Government	4. Employer's premises
	5. Tenant	99. Any Other, Please Specify

A2. Did any of your household members have any outstanding loans/mortgage or obtain a new loan/mortgage during the past 3 years?

1. Yes 2. No

A2a. How many Loans? ___________________

A2b. What is the total amount of loans that you have obtained?

A2c. What is the total outstanding amount you still owe?

A3. What was the main reason for obtaining a loan? (Please, wait for the response. Do not read the options)

1. To meet essential household expenditures (buying food, child education, house rent, utilities' bill, etc).
2. To buy vehicle (bike, motorbike, car) for household member
3. To purchase/remodel/repair/construct a house / purchase land
4. To meet health related expenditures for household members (medicine, doctor or hospital fees)
5. To meet the following ritual expenditures: birth, funeral, and wedding
6. To open/increase business
7. To pay previous loan
8. To overcome hardship (e.g., legal expenses in a court,expenses after having been robbed)
9. For Agriculture inputs (e.g., fertilizers, pesticide, etc.)
10. For pilgrimage/ other religious ritual
11. To send child abroad for a job
12. Migration/ to go out of the country
13. To help a friend to overcome hardship
99. Any Other, Please Specify

A4. Where did the household obtain the loan from? (Multiple answers are allowed)

a. Relatives/friends/neighbors b. Commercial Bank c. Micro Finance Institutions / Microfinance Banks
d. Informal Money lenders (arhti/beopari/landlords/shopkeepers) z. Any Other, Please Specify

A4a. Was the debt paid back? 1. Yes, wholly 2. Yes, partly (e.g. in installments) 3. No

A5. How will the debt be paid back? (Read all the options and circle all the appropriate ones)

a. Cash, by borrowing money from someone else
b. Cash, by selling some assets
c. Cash, by getting income from work
d. Cash, by getting loan from pawn shop
e. Provide direct labour to the creditor by adult household member
f. Provide direct labour to the creditor by child household member
g. In kind
h. Loan wave-off
i. ROSCA /BC(Budget Committee)
j. Cash support by a friend, family member
k. Cash, by renting a portion of the house
l. Dowry/wulvur from wedding
z. Any Other, Please Specify

SECTION - B: SELECTION PROCESS

B1. How did you feel about the program when you first heard about it, considering your household situation? Did it affect your hopes for improving your family's situation?

1. Hopeful and Excited 2. Optimistic for Improvement 3. Relieved
93. Don't Remember 99. Any Other, Please Specify

B2. During LIP, whom did you ask for suggestions related to the assets provided to you?

1. Friends/Relatives 2. Union Council Members 3. Community Leaders
4. Religious leaders 5. Beneficiary (Self) 6. CO/VO members
7. Family 8. NRSP 99. Any Other, Please Specify

B3. Did you receive the same asset that you chose in your Livelihood Investment Plan? 1. Yes 2. No

B3a. If no, then state the reason ____________________

B4. How was your Experience with the Registration and Selection Process? 1. Easy 2. Difficult 3. Confusing 4. Not sure

B5. Did anyone from the team request money from you during the registration process or at any time during the project? 1. Yes 2. No

B5a.If yes, please provide the name of the person who requested money.

SECTION - C: ASSETS PROVISION

C1. What type of asset did you receive under NPGP Initiative? 1. Livestock - Tangible 2. Non-Livestock - Tangible 3. Intangible

C2. What type of livestock asset did you receive? (select Multiple) 1. Goats 2. Buffalo 3. Cow 4. Camel 5. Sheep
6. Any Other, Please specify (Donkey, Mule etc) ________

C3. Have you received any other Asset in combination with the Livestock? 1. Yes 2. No

C3a. If Yes, then Please Specify: ____________________

C4. Is the livestock received still alive and in use? 1. Yes 2. No

C5. If the livestock is no longer in use, what happened to it? 1. Sold 2. Died 3. Lost 99. Any Other, Please Specify

C6. When did you sell, lose, or experience the death of the livestock?

1. Within the last month 2. 1 to 6 months ago 3. 6 months to 1 year ago
4. More than 1 year ago 99. Any Other, Please Specify

C7. If the livestock is alive, how many offspring has it produced?

1. One 2. Two 3. Three 4. Four 5. Five 6. Pregnant 96. None 99. Any Other, Please Specify

C8. Are you using / plan to use the livestock for income generation? 1. Yes 2. No

C8a. If No Please state the reason

C8b. If yes, how are you generating / plan to generate income from the livestock? (Select all that apply)

1. Selling milk 2. Livestock Trade 3. Agricultural Land 99. Any Other, Please Specify

C9. What type of asset did you receive under Other then Livestock asset category?

1. Agri Inputs 2. Fisheries 3. Services 4. Small Enterprise 5. Transportation

C10. What type of small enterprise asset did you receive?

1. Cradle / Jhoola 2. Food stall 3. Flour machine 4. Shop 5. Joki Machine
6. Livestock and shop 7. Mobile shop 8. Peco machine 9. Peter engine 10. Plants nursery
11. Sewing Machine & cart/shop 12. Sewing Machine 13. Cart 99. Any Other, Please Specify

C11. Have you connected with any local business support networks or organizations since receiving the asset? 1. Yes 2. No

C11a. If Yes, Please Specify 1. Wholesale Market Linkage 2. Market Linkage 99. Any Other, Please Specify

C11b. What economic benefits have you experienced since connecting with local business support networks or organizations?

1. Increased sales 2. Access to new markets 3. Improved business practices
4. Financial assistance or grants 5. Networking opportunities 99. Any Other, Please Specify

C12. Do you have any recommendations for improving the support provided for small enterprise assets in the future? 1. Yes 2. No

C12a. If Yes, Please Specify 1. More business related training 2. Small Business Grants 99. Any Other, Please Specify

C13. What type of transport asset did you receive?

1. Chingchi / Rikshaw 2. Donkey Cart 3. Loader Rickshaw
4. Motor Bike (With Cold Box/Drums/Fish Box/Iron Frame/cart) 5. Hand cart 99. Any Other, Please Specify

C14. For what primary purpose do you use the transport asset?

1. Agricultural work 2. Goods transportation 3. Dairy supply
4. Fishing activities 5. Mix of good and Passenger Transportation 6. Passenger Transportation
7. Personal use 99. Any Other, Please Specify

C15. Under the programme, what specific agricultural inputs did you receive (e.g., seeds, fertilizers, pesticides, machinery)?

1. Seeds & Fertilizers 2. Farm Machinery and Agriculture Tools 99. Any Other, Please Specify

C16. Would you recommend the Agri Inputs program to other farmers? 1. Yes 2. No

C16a. If no, please explain why:

C17. Which fishing assets were provided to you under the NPGP?

a. Fishing Accessories (Ice Box, Tray, Nets) b. Sewing Machine c. Zig Zag Machine
d. Boat e. Boat Repair Materials f. Fish Cart/Shop
z. Any Other, Please Specify

C18. If you received services, what type of assets did you receive under this category?

1. Auto Parts/Workshop 2. Barber Shop 3. Carpentry workshop/materials
4. Electrician Shop 5. Key Maker/ locksmith Shop 6. Plumbing shop/material
7. Shoe/Cobbler Shop 8. Tyre Puncture Accessories/Shop 9. Welding Shop
10. Tyre Puncture Accessories/Shop 11. Skill Labor Equipment 99. Any Other, Please Specify

C19. Is the tangible/ intangible asset still in use? 1. Yes 2. No

C20. How would you describe the current condition of the asset you received? 1. Excellent 2. Good 3. Fair 4. Poor

C21. If the asset is no longer in use, what happened to it? 1. Sold 2. Broken/Destroyed 3. Lost 99. Any Other, Please Specify

C21a. When did you sell, lose, or experience the breakdown of the livestock?

1. Within the last month 2. 1 to 6 months ago 3. 6 months to 1 year ago
4. More than 1 year ago 99. Any Other, Please Specify

C22. Have you made any changes or upgrades to the asset you received? 1. Yes 2. No

C22a. If yes, what changes or updates have you made to the asset you received?

1. Upgraded or repaired the asset 2. Expanded or diversified the use of the asset
3. No modifications or improvements 99. Any Other, Please Specify

C23. Are you generating income from the provided assets? 1. Yes 2. No

C23a. How do you generate income from the asset(s) provided to you?

1. Transportation 2. Rent Out the Asset 3. Dairy supply
4. Selling products 5. Providing Services 99. Any Other, Please Specify

C23b. If yes, are you earning enough from the asset(s) to support your living expenses? 1. Yes 2. No

C23c. If No, please state the reason.

C24. How have you managed the income generated from the asset?

a. Health b. Food c. Education d. Dowry
e. House repairs f. Reinvested in the business g. Saved for future use z. Any other, please specify

C25. Have you purchased any other asset using the income generated from this asset? 1. Yes 2. No

C25a. If yes, please specify the type of asset purchased:

a. Cradle / Jhoola b. Food stall c. Flour machine d. Hand cart
e. Joki Machine f. Mobile shop / Cart g. House Construction / reconstruction
h. Peter engine i. Plants nursery j. Sewing Machine k. Shop
l. Livestock m. Poultry Farm n. Bike o. Rikshaw
p. Solar Panel q. Household Items (refrigerator, Iron etc.) r. Peco Machine
z. Any Other, Please Specify

C26. Do you believe that the asset will continue to benefit your household in the future? 1. Yes 2. No 3. Unsure

C27. In your Opinion what additional support or resources would help you maximize the benefit of the asset?

1. Business management training 2. Financial assistance 3. Financial management training
4. Maintenance support 5. Market access 6. Marketing and sales training
7. Technical training specific to the asset 8. No support required 99. Any Other, Please Specify

C28. Have you faced any challenges in using the asset? 1. Yes 2. No

C28a. What challenges have you faced in using asset?

1. Maintenance issues 2. Insufficient capacity 3. High operational costs 4. Lack of repair facilities
5. Infertile livestock 6. Illness leading to livestock mortality 99. Any Other, Please Specify

SECTION - D: INTANGIBLE ASSETS (QUESTIONNAIRE)

D1. What type of vocational training did you receive?

1. AC & Fridge Repairing 2. Artificial Insemination & Pregnancy Diagnosis 3. Clew
4. Computer Short Course 5. Driving 6. Excavator Training 7. Mobile Repairing
8. Motor Cycle Repairing 9. Solar Panel System and UPS Training 99. Any Other, Please Specify

D2. Why did you decide to take this training? (Select all that apply)

1. To improve job prospects 2. To start a new business 3. To increase current income
4. To gain new skills 5. To switch careers 6. To meet personal interests or passions
7. Driving License 99. Any Other, Please Specify

D3. Did you have any prior knowledge or experience in this domain before starting the training? 1. Yes 2. No

D4. How would you rate the quality of the vocational training you received? 1. Excellent 2. Good 3. Average 4. Poor

D5. Did you find the training sessions to be relevant to your career goals? 1. Yes 2. No

D6. Have you been able to apply the skills learned from the vocational training? 1. Yes, fully 2. Yes, partially 3. No

D7. What type of employment or business have you engaged in using the skills from the vocational training?

1. Self-employed 2. Employed by others 3. Both 4. Not yet engaged

D8. Did you receive any assets (e.g., tools, equipment) as part of the Vocational trainings? 1. Yes 2. No

D9. What type of tool kit did you receive?

1. Mobile Repair Tools 2. Motorcycle Maintenance Tools 3. Solar and UPS Systems Equipment
4. Artificial Insemination & Pregnancy Diagnosis Toolkit 5. Clew toolkit 99. Any Other, Please Specify

D10. Are you currently using the tool kit provided? 1. Yes 2. No

D11. If you are using the tool kit, How frequently do you utilize the toolkit? 1. Daily 2. Weekly 3. Monthly 4. Rarely

D12. If the tool kit is not in use, what happened to it?

1. Broken 2. Sold 3. Given away 4. Transitioned to a different field 5. Unemployed 99. Any Other, Please Specify

D13. When did you sell, lose, or give away the tool kit?

1. Within the last month 2. 1 to 6 months ago 3. 6 months to 1 year ago 4. More than 1 year ago 99.Any Other, Please Specify

D14. Have you purchased any additional tools or equipment related to tool kit? 1. Yes 2. No

D14a. If yes, please specify the type of equipment purchased.

D15. Are you generating income since completing the vocational training under the NPGP intervention? 1. Yes 2. No

D15a. How are you generating income since completing the vocational training under the NPGP intervention?

1. Driving 2. Providing Services 3. Private Job 99. Any Other, Please Specify

D15a. How has the vocational training and toolkits affected your monthly household income?

1. Income Increased 2. Stayed the same 3. No change

D16. On average, how much income do you generate per month in PKR using the skills or tool kits received from the training?

1. Less than PKR 15,000 2. PKR 15,000 - PKR 30,000 3. PKR 30,001 - PKR 45,000
4. PKR 45,001 - PKR 60,000 5. More than PKR 60,000

D17. Have you faced any challenges during the training sessions? 1. Yes 2. No

D18. What challenges did you face during the training?

1. Lack of practical hands-on experience 2. Insufficient training materials 3. Difficulty understanding the content
4. Inadequate support from instructors 5. Technical issues (e.g., equipment failures)
6. Delayed Travelling Allowance 99. Any Other, Please Specify

D19. How did you deal with problems that arose during the training? (Select 1-4 most relevant options)

a. Asked for help from the trainer or others b. Used extra help or materials given
c. Went to extra practice sessions d. Tried different ways to learn
e. Talked with others in the training f. Figured things out on my own
z. Any Other, Please Specify

SECTION - E: INTEREST FREE LOANS

E1. Have you received an interest-free loan under the National Poverty Graduation Programme (NPGP)? 1. Yes 2. No

E2. What was the total amount of the interest-free loan you received from NPGP?

1. Less than PKR 50,000 2. PKR 50,000 - 100,000 3. PKR 100,000 - 200,000 4. More than PKR 200,000

E3. What was the primary purpose of the interest-free loan you received?

1. Start a new business (e.g., grocery, tailoring) 2. Expanding an Existing Business 3. Purchased Livestock
4. Purchased Agricultural Inputs 5. Purchase of seeds or fertilizers 6. Purchase of farming equipment
7. Land improvement or irrigation 8. Purchased Land 9. Purchased a boat
10. Purchase equipment or inventory 11. Purchase of a vehicle (e.g., motorbike, rickshaw)
99. Any Other, Please Specify

E4. How much income (in PKR) are you generating on average per month from these items?

1. Less than PKR 15,000 2. PKR 15,000 - 30,000 3. PKR 30,001 - 45,000
4. PKR 45,001 - 60,000 5. More than PKR 60,000

E5. How would you rate the process of obtaining the loan? 1. Satisfactory 2. Unsatisfactory

E6. How much time did it take for you to get the loan? How long was the process?

1. Less than a week 2. Two Weeks 3. One Month 4. Three Months 5. More than Three Months

E11. Have you been able to repay the interest-free loan as per the agreed terms? 1. Yes 2. No 3. Partially

E11a. If No, then Please state the reason for the delay.

E11b. If yes, how did you repay the loan amount?

1. Income generated from the assets 2. Repayment using another loan 3. Sold the asset 4. Personal savings
5. Financial assistance from family or friends 99. Any Other, Please Specify

E7. Are you willing to get another loan from the same entity? 1. Yes 2. No

E7a. If yes, what is the reason to get another loan?

1. Improve existing business/source of revenue 2. Previous amount was insufficient
3. New business 99. Any Other, Please Specify

E7b. If No, please state the reason for unwillingness. 1. Not Needed 99. Any Other, Please Specify

E8. How did asset from the Interest Free Loan (IFL) impacted your livelihood? 1. Improved 2. No Impact 3. Worsened

E9. Have you encountered any challenges in obtaining the interest-free loan 1. Yes 2. No

E9a. If Yes, Please Specify the challenges you have faced. 1. Late disbursement 99. Any Other, Please Specify

E10. In your Opinion what type of support or additional resources would have helped you make better use of the interest-free loan?

1. Training on Financial Management 2. Technical Support for Business/Project Implementation 3. Access to Market Information
4. Additional Funding or Credit 96. None 99. Any Other, Please Specify

E12. Would you recommend the interest-free loan program to others in your community? 1. Yes 2. No

E12a. If No, then Please state the reason.

SECTION - F: TRAININGS ON ASSETS PROVIDED AND IFL

F1. Did you receive any training on Assets and Interest Free Loans? 1. Yes 2. No

F1a. If no, please state reason for not receiving/attending trainings on Assets and Interest Free Loans?

1. Not Needed 2. Cultural Restrictions 3. Not Informed 4. Not Interested
5. No training provided 95. Don't Remember 99. Any Other, Please Specify

F2. What types of training did you receive? (Select 1-3 most relevant options)

a. Functional Literacy about the asset (e.g., Basic Numeracy and Functional Literacy, etc.)
b. Basic Asset Management (e.g., animal health, asset maintenance etc.)
c. Enterprise Development (e.g., pricing, market mix, sales etc.) d. Financial Literacy
u. Don't Remember z. Any Other, Please Specify

F3. Did you attend all the training sessions that were offered to you? 1. Yes 2. No

F3a. If No, please specify which sessions you missed: ________________

1. Functional Literacy about the asset (e.g., Basic Numeracy and Functional Literacy, etc.)
2. Basic Asset Management (e.g., animal health, asset maintenance etc.)
3. Enterprise Development (e.g., pricing, market mix, sales etc.) 4. Financial Literacy
95. Don't Remember 99. Any Other, Please Specify

F4. What is the actual benefit of the training?

a. Livelihood Improvement b. Asset Management c. Improved savings d. Business enhancement
e. Financial Management f. Improved awareness of consumer rights g. Learned a New Skill
u. Not Sure z. Any Other, Please Specify

F5. Have you implemented the knowledge or skills you learned from the trainings? 1. Yes 2. No

F6. If you have not fully implemented what you learned, what were the main barriers? (Select 1-3 most relevant options)

a. Lack of resources or tools b. Difficulty understanding the training content c. Financial constraints
d. Lack of practical application opportunities u. Don't Remember z. Any Other, Please Specify

F7. Did the training help you manage your loan/asset/business better? 1. Yes 2. No

F8. In what ways did the Asset Management training contribute to the management and utilization of your assets? (Select 1-3 most relevant options)

a. Improved asset tracking and maintenance b. Enhanced decision-making regarding asset purchases
c. Better understanding of asset valuation d. Increased efficiency in asset utilization
z. Any Other, Please Specify

F9. How do you evaluate the influence of these training on your socio-economic situation?

1. Positive Improvement 2. No Significant Change

F10. How has the Financial Literacy training impacted your financial decision-making? 1. Improved 2. No Change 3. Worsened

F11. What additional support or resources would have been helpful in applying what you learned from the trainings? (Select 1-3 most relevant options)

a. More practical exercises b. Additional training materials c. Better access to tools and resources
d. Ongoing support and monitoring e. Clearer examples of practical applications v. Nothing
x. Don't Know z. Any Other, Please Specify

F12. In your opinion, what benefits did you gain from the training on assets or interest-free loans that you received, and how did this influence your Household Situation? (i.e., education, Health & Hygiene, asset management, etc).

1. Improved Asset Management   2. Improved Hygiene Management   3. Improved Household Income
4. More awareness related to Children's Education   5. Improved Business Operations
6. Better Loan Management

F13. Have you adopted any new or more effective technologies, practices, or processes to boost your household income? For example, this could include skills like driving a rickshaw or improved feeding methods for livestock.   1. Yes   2. No

F13a. If yes, please specify the additional better or more effective technology you have adopted for your asset to increase overall household income.

F13b. How has this affected your household income?

1. Increased revenue   2. Decreased cost   3. It helped in starting a new business   99. Any Other, Please Specify

F14. Do you require additional training on the same topic(s)?   1. Yes   2. No

F14a. If yes, please specify the type of training you would like to receive.

a. Savings   b. Health & Hygiene   c. Financial Literacy   d. Functional Literacy
e. Vocational Trainings (electrician, Driving, Tailoring, vehicle repairing, Solar, Crew etc.)
f. Asset Management   g. Climate Resilience   h. Business Management   i. Market Linkages
z. Any Other, Please Specify

F14b. If No, please specify the reason.

1. Not Required   2. Not literate / Lack of literacy   3. Already Trained
4. Not Interested   99. Any Other, Please Specify

F15. Are you willing to receive training through technological platforms such as mobile phones/online in the future?   1. Yes   2. No

F15a. If No, please specify the reason for unwillingness to receive training through technological platforms such as mobile phones/online in the future?

1. Not interested   2. Lack of required resources (i.e., Internet connection, Smart phone etc)
3. Cultural Barriers   4. Technologically illiterate   96. None   99. Any Other, Please Specify

SECTION - G: PROGRAMME IMPACT (LIVELIHOOD IMPROVEMENT)

G1. Has the project created any new job opportunities or economic benefits for you or your community?   1. Yes   2. No

G1a. What types of economic benefits have you or your community experienced since participating in NPGP initiative? (Select any two most relevant options)

a. Increased Job Opportunities   b. Enhanced Local Business Revenue   c. Infrastructure Improvements
d. Skill Development and Training   e. Income Generation   z. Any Other, Please Specify

G2. Has your ability to meet your household's food needs improved?   1. Yes   2. No

G3. Has your ability to meet your household's healthcare needs improved?   1. Yes   2. No

G4. Since joining the program, have your household's shelter needs been met?"   1. Yes   2. No   3. Not Applicable

G5. Since joining the program, how has your perspective on your child's education evolved or changed?

1. I now prioritize education more   2. Now I have a better understanding of its importance
3. I feel the same as before   4. I am less concerned about education
5. I do not have children

G6. Has any of your child(ren) started going to school since joining the program?   1. Yes   2. No

G6a. If No, Please state the reason.

1. School is too far away / There is no school in the area   2. The school is not functional or lacks proper facilities
3. Planning to enroll my child in the future   4. Already enrolled or attending school
5. Lack of interest in education or awareness of its importance   6. Financial difficulties preventing enrollment
99. Any Other, Please specify

G7. Has the project specifically helped improve the lives of women in your household?   1. Yes   2. No

G7a. If yes, in what ways has the project helped women in your household? (Select any 2 most relevant options)

a. Provided education and training   b. Created new job opportunities   c. Increased involvement in community activities
d. Improved health and well-being   e. Enhanced financial independence   f. Decision Making
z. Any Other, Please Specify

G8. What types of benefits have you or your community experienced through participate in Health & Nutrition sessions. (Select 1-3 most relevant options)

a. Focusing on nutrient-dense foods b. Improved Immunization c. Improved Maternal and Child Health Care
d. Improved Hygiene x. Don't Know t. Not Sure
y. No Trainings Yet z. Any Other, Please Specify

G9. What types of benefits have you or your community experienced through participate in Climate Change resilience/mitigation sessions (Select any two most relevant options)

a. Protect agriculture using quality seeds. Creates greenhouse b. Protection of animals
c. Tree plantation d. Safety Protocols during disaster t. Not Sure
y. No Trainings Yet z. Any Other, Please Specify

SECTION - H: GRIEVANCE REDRESSAL MECHANISM (GRM)

H1. Did you have any grievances related to the NPGP? 1. Yes 2. No

H2. Were you aware of the mechanism to lodge/file a complaint? 1. Yes 2. No

H2a. If yes, Please specify.

1. Late Disbursement of Travel Cost 2. Dissatisfaction with trainers/training Material 99. Any Other, Please Specify

H3. How accessible was the GRM to you?

1. Very accessible 2. Accessible 3. Neutral 4. Inaccessible 5. Very inaccessible

H4. Did you use the Grievance Redressal Mechanism (GRM) to report your grievance? 1. Yes 2. No

H4a. If you did not use the GRM, please specify the reason:

1. Not aware of how to use it 2. Did not believe it would be effective
3. Found the process too complicated 99. Any Other, Please Specify

H4b. If you did use the GRM, how effective was it in resolving your grievance? 1. Effective 2. Neutral 3. Ineffective

SECTION - I: PROJECT FEEDBACK

I1. The National Poverty Graduation Program has effectively set up gender-specific support services and addressed the unique needs of different genders, ensuring inclusivity in its implementation. 1. Agree 2. Neutral 3. Disagree

I2. How satisfied are you with the NPGP's intervention? 1. Satisfied 2. Neutral 3. Dissatisfied

I3. How effectively do you believe the National Poverty Graduation Program has included and addressed the needs of vulnerable groups within your community? 1. Very well 2. Somewhat well 3. Neutral

I4. Has the asset created any employment opportunities for others in your community? 1. Yes 2. No

I5. If yes, how many people have been employed due to the provided asset?

1. One 2. Two 3. Three 4. Four 5. Five 6. More than Five 96. None 99. Any Other, Please Specify

"I5b. What is the gender distribution of the individuals employed as a result of the provided assets?

Male: _______ Female: _______ Trans Genders:______ Any Other:__________ Total Employees: _________

I6. In your opinion, what additional measures could the program have implemented to further improve the economic situation of your household?

1. Additional Trainings 2. Business Grants 3. Financial Assistance 4. Interest Free Loans
5. Market Linkage/ Job Placement 94. Nothing 99. Any Other, Please Specify

Section - IV: Remarks by the Enumerator

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____

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Section - V: Consent for Geo Points

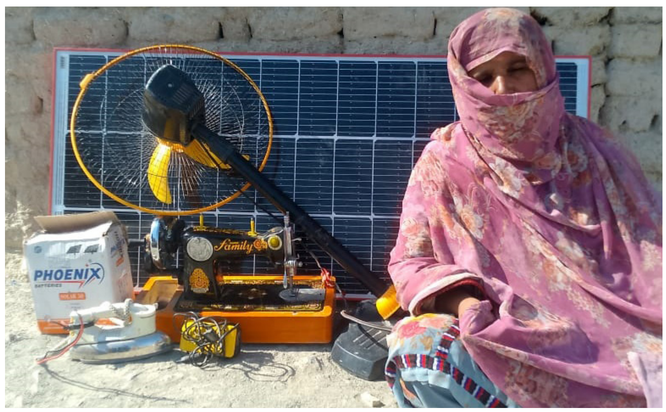
Annex 2: Field Team involved in data collection

Sr #	Name	District	Designation
1	Abdul Rauf	Sujawal	MER
2	Shamim		Social Organizer
3	Abdul Hakeem		Junior Social Organizer
4	Zakir Hussain		CBO
5	Bilawal	Thatta	MER
6	Imran Jokhio		District Programme Officer
7	Riffat		SO
8	Komal		SO
9	Hanifa		SO
10	Nazeer Khushk		SO
11	Qasim	Badin	MER
12	Salma		SO
13	Zahida		SO
14	Atta Korai		JSO
15	Sehrish		JSO
16	Shoaib Samo	RO Hyderabad	M&E
17	Muhammad Gulraiz Dasti	DG Khan	Programme Officer (MER)
18	Sukaina Saleem		MER-Assistant
19	Muhammad Ayub	Layyah	Senior Social Organizer
20	Alia Parveen	Jhang	Social Organizer
21	Sudheer Ahmed	Awaran	District M&E Officer
22	Ragam Muhammad	Gwadar	District M&E Officer
23	Imtiaz Ali	Lasbela	District M&E Officer
24	Aqeel Ahmed	Panjgur	District M&E Officer
25	Aiman Hafeez	Head Office	Programme Associate-MER
26	Farhad Gul	Head Office	Programme Associate-MER
27	Sana Rehman	Head Office	Programme Associate-MER
28	Zara Shamim Afridi	Head Office	Programme Associate-MER

Photo Gallery


SUPER STAR


Family


PHOENIX
Family
















BABU
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