



**Punjab Social Protection
Authority (PSPA)**

PHCIP - M&E Operations Review

**Draft Quarterly Operations Review Report – EI
Component**

January – March 2023



**Building a better
working world**

Revision History

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Executive Summary

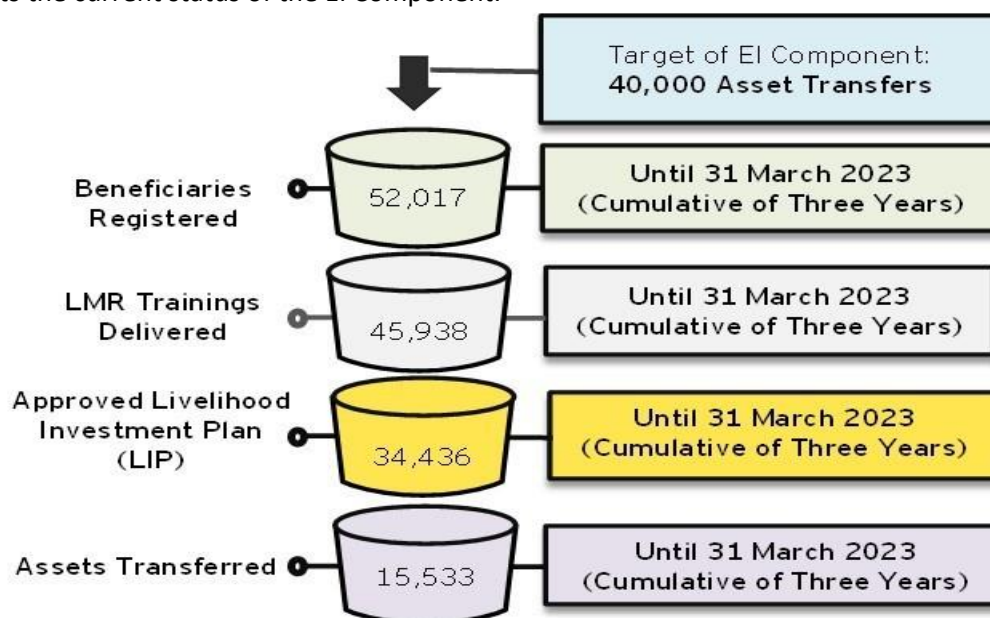
Background and Purpose of the Operations Review

The Punjab Human Capital Investment Project (PHCIP) is a project financed by a World Bank credit to the Government of Pakistan. The project has three components which lead to improvements in the health situation of the eligible beneficiaries, as well as promoting economic and social inclusion helping accomplish the overall project development objective (PDO). This report presents an analysis of the Economic Inclusion (EI) program in Pakistan.

The purpose of this review is to assess the effectiveness of the program operations in improving the economic standing of its target beneficiaries.

Economic Inclusion (EI) Component Progress

As per the information and data shared with us by the PHCIP team, as of March 31, 2023, the total number of beneficiaries who have been transferred assets stands at 15,533, lower than the cumulative target of 40,000 which was to be achieved by June 30, 2023. The below figure highlights the current status of the EI Component.



Findings of Feedback Survey

For the quarter ended March 2023, beneficiaries' feedback surveys were carried out to assess program success in achieving its desired objectives. A total of 528 beneficiary feedback surveys were administered per district.

Districts	Target Sample Size	No of Beneficiary Interviewed
Bahawalpur	122	131
Muzaffargarh	122	138
Rahim Yar Khan	122	137
Rajanpur	122	122
Total	488	528

Preliminary Assessment of Households

The findings of the feedback indicate a considerable proportion (85%) of the beneficiaries received a detailed program orientation out of which 87% completely understood the program and its objectives. However, the attitude of the IP field staff during the preliminary assessment was found to be inappropriate in Bahawalpur district, with **40%** of beneficiaries claiming that the behavior of the IP staff visiting their households was inappropriate.

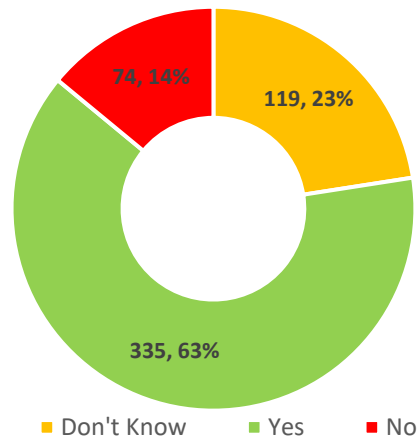
Labor Market Readiness (LMR) Trainings

The LMR trainings were attended by 92% of the registered beneficiaries themselves. In three districts beneficiaries indicated that, in contradiction to the Project Operations Manual (POM), the LMR training lasted fewer than 5 days. Particularly, in Rahim Yar Khan, 61% of beneficiaries indicated that the training lasted only three days. In all districts, a majority of the beneficiaries claimed that the training center at which the LMR training was being delivered was at most 3 KMs away from their residence. However, in Rahim Yar Khan and Bahawalpur, some beneficiaries claimed that the training center was even more than 10 KMs away from their residence. At the district level, the average travel cost incurred by the beneficiary to reach the training center remained highest in Bahawalpur as well.

Livelihood Investment Plan (LIP)

Beneficiary awareness regarding and involvement in LIP Development was identified to be inadequate during the beneficiary feedback interviews. Only 63% of the beneficiaries stated that an LIP was made for them. 14% stated that no such LIP was made for them while **23%** were not aware of the LIP development stage of the EI program. These findings are in opposition to the structure and design of the program, whereby the beneficiary is expected to be an active stakeholder at all stages of program implementation.

Was LIP Developed for Beneficiary



Asset Selection and Procurement

The POM specifies that all beneficiaries will be actively involved in the selection of the asset to be transferred. The beneficiaries interviewed were asked if they gave their suggestion regarding the asset to be provided to them. Beneficiary involvement in the asset procurement as envisaged was also identified as a point of concern. In two different questions the beneficiaries indicated that they had very little contribution in the asset procurement process.



Asked for Asset Selection

93%



Asset Procurement Committee Member

25%

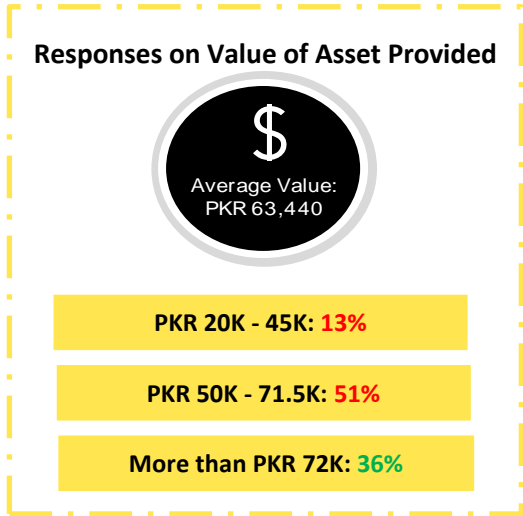


Satisfied with Asset Procurement

87%

Asset Quality

Beneficiary opinions regarding the perceived value of the asset provided to them also reinforce the claim that procurement of the asset is not up to the mark. As seen in the figure, on average, the beneficiaries believe that the value of the asset provided to them is PKR 9,000 below the value it should have as per the POM i.e., PKR 72,000. Overall, the assets assessed to be of the poorest quality and consequently assigned the lowest value primarily include livestock (cow calves and goats) and motorbikes provided as part of passenger rickshaws, and Phatta Rickshaws.



Mentoring Session

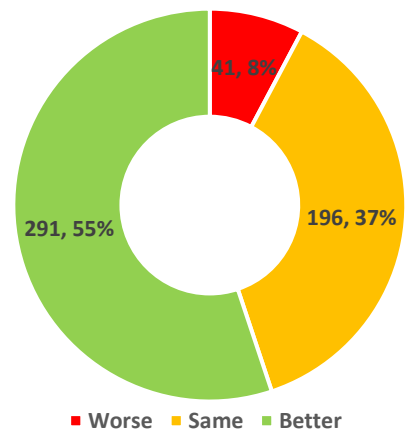
On the whole, beneficiary feedback regarding the mentoring sessions was positive. A considerable proportion of the respondents indicated that their mentors had covered all of the relevant themes. Moreover, overall beneficiary feedback regarding the mentoring sessions was also overwhelmingly positive.



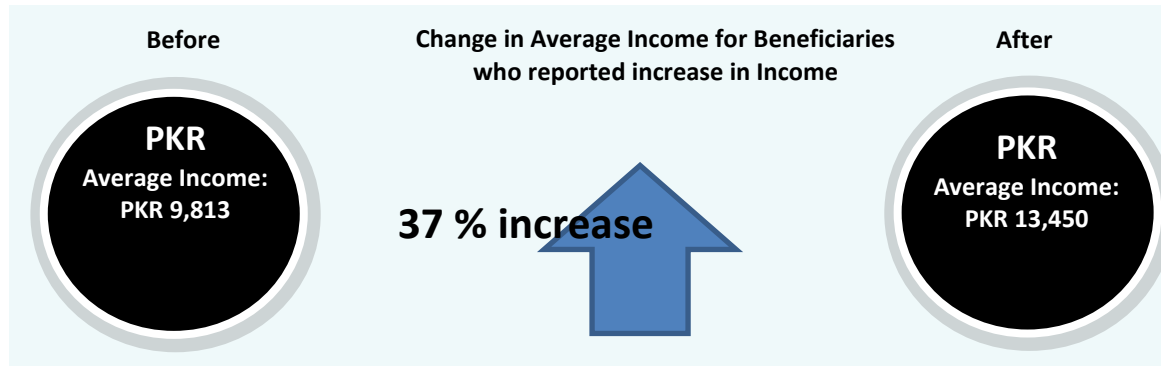
Beneficiary Income Change (PDO 3)

One of the Project Development Objectives (PDOs) of the PHCIP, PDO 3, is that 70% of the EI component beneficiaries should report an overall income increase due to the asset provided to them. Of the 528 beneficiaries surveyed during the quarter ending March’2023, 55% reported an increase in their income as a result of being a part of the EI component of PHCIP. 79% of the beneficiaries who reported no change in income or a decrease in income claimed that the given animal was very young and until the animal births its offspring, the animal will be a source of incurring cost as opposed to generating revenue. 16% claimed that they were given old and low-quality assets. The remaining 5% cited generally worsening economic conditions as the reasons for their unchanging or stagnating income.

Beneficiaries Net Income Change

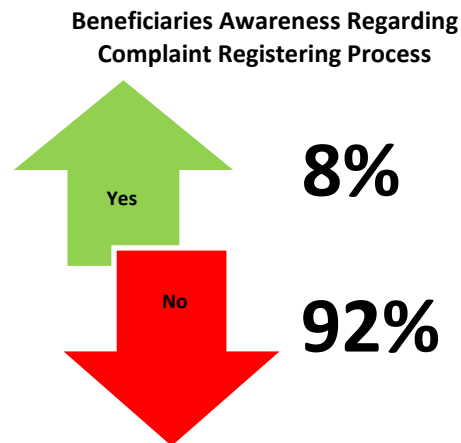


For the 55% beneficiaries who reported an increase in their net income as a result of the program, the magnitude of change in income was considerable. On average, the income of such beneficiaries increased by 37% as seen in the figure above.



Grievance Redressal Mechanism

Beneficiary awareness regarding the existing GRM for EI component is very low. Non-awareness of process of grievance redressal will lead to complaints not being registered and, consequently, staying unresolved. Of the 43 (8%) beneficiaries aware of the complaint launching process, 2 registered complaints regarding the low value of the asset provided to them. However, they haven't received any response as of the date of survey.



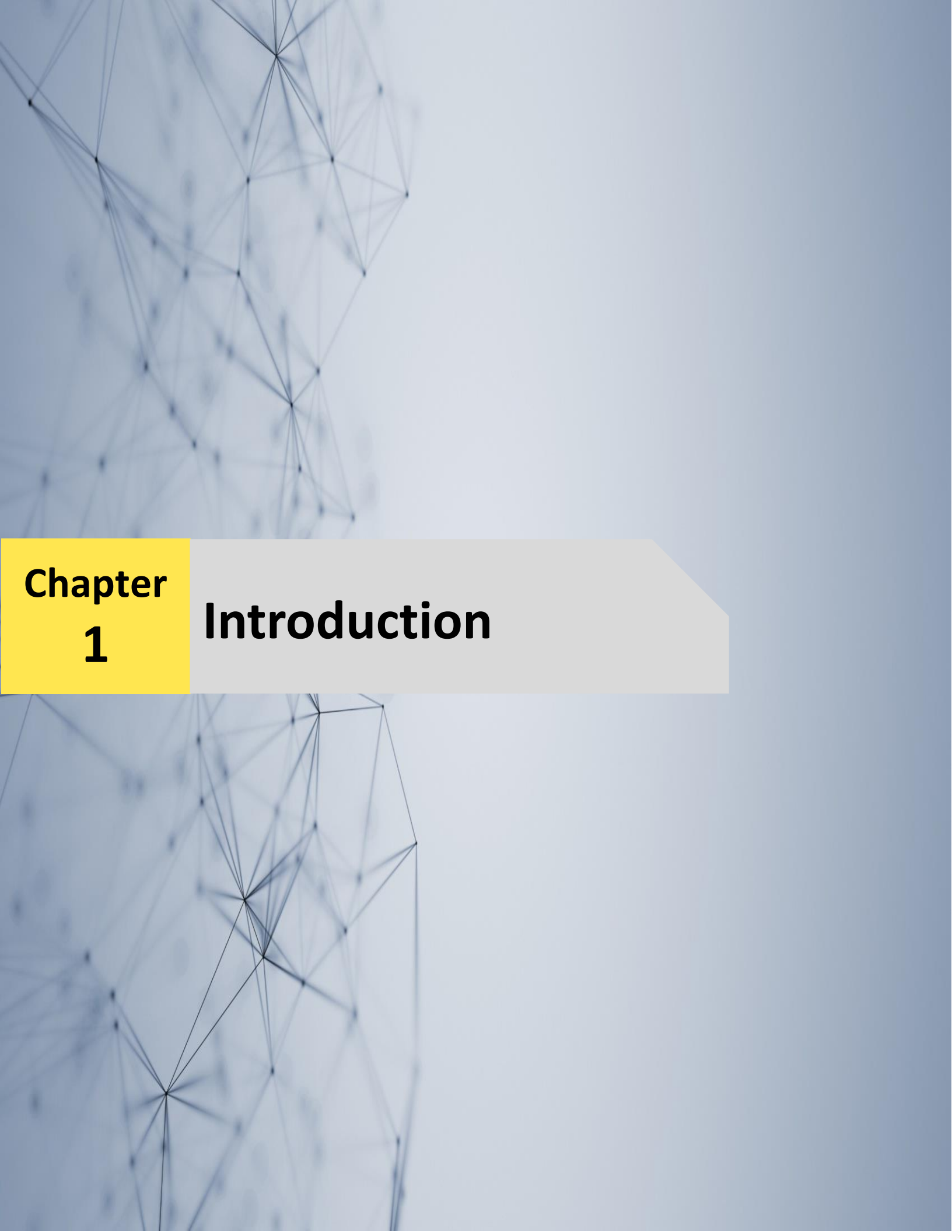
Recommendations and Conclusion

By addressing areas for improvement program's effectiveness can be enhanced, and it can be ensured that it continues to positively impact the economic well-being of the beneficiaries it serves. Some key recommendations in this regard presented below.

- The beneficiaries should be involved as an active stakeholder at the LIP development stage. He/her should be given goals, action and time-bound milestones and the asset indicated on the LIP should be decided based on his feedback.
- By improving PSPA coordination with and oversight over the IP staff responsible for procurement, procurement of higher quality items within the allocated budget of PKR 72,000 can be ensured. Beneficiary should also be involved in procurement.
- Based on the survey results, the provision of productive assets, specifically young animals, has not been effective in generating immediate income for the beneficiaries. Even though the asset will lead to revenue generation over longer time horizons, in the short term, an asset maintenance cost is incurred by the beneficiary. To improve the issue of delayed income generation, program can consider making it mandatory, the distribution of mature or

productive livestock that are already capable of generating income instead of providing young animals.

- Establishing a dedicated grievance redressal helpline for PHCIP would ensure any concerns or complaints that may arise are addressed in a timely manner. Further, there should be clear guidelines outlining the process for submitting grievances shared with all beneficiaries at the time of enrollment into the program.
- A mandatory soft skills component should be incorporated in the training to guide the IP field staff regarding the tone, communication style and mannerisms that should be adopted with the beneficiaries during their interactions.
- Beneficiaries within a specific locality can be grouped together into a training pool and the LMR training organized at a central location easily accessible for all. The possibility of providing a nominal stipend to a beneficiary who has travelled more than a given distance, e.g., 8-10 KMs may be considered.



**Chapter
1**

Introduction

Chapter 1: Introduction

1.1 Overview of PHCIP

The Punjab Human Capital Investment Project (PHCIP) is a project financed by a World Bank credit to the Government of Pakistan. The Project goal is to “achieve qualitative and quantitative improvements in Punjab’s Human Capital Index (HCI) and related indicators”. The project development objective (PDO) is to increase the access to quality health services, and economic and social inclusion programs, among poor and vulnerable households in select districts in Punjab namely Bahawalnagar, Bahawalpur, Bhakkar, Dera Ghazi Khan, Khushab, Layyah, Lodhran, Mianwali, Muzaffargarh, Rahim Yar Khan and Rajanpur. The project has three components which are further divided into sub-components. Each component and sub-components are illustrated in the diagram below.

Project Components	Component 1: Quality of and Access to Healthcare Services	Component 1.1: Quality of Health Services
		Component 1.2: Utilization of Health Services
	Component 2: Social and Economic Inclusion	Component 2.1: Economic Inclusion (EI)
		Component 2.2: Social Inclusion for Education (SIE)
	Component 3: SP Service Delivery Platform	

With regards to healthcare services, the project aims to improve both the demand and the supply side. Through Component 1.1, the supply side will be addressed. In order to do that, Basic Health Units (BHUs) and Rural Health Centers (RHCs) will be upgraded and medical facilities including medicines, family planning and nutrition commodities will be provided. For the demand side, Conditional Cash Transfers (CCTs) will be provided to eligible pregnant or lactating women (PLW) and/or parents of children up to 2 years of age if they comply with some pre-determined conditions.

For social and economic inclusion component, program will economically empower eligible young parents by providing them Labor Market Readiness (LMR) Training and a productive asset that they can utilize for income generation (Component 2.1). It will also help to improve the Early Childhood Education (ECE) to develop fundamental skills in young children and prevent school dropout (Component 2.2).

Component 3 will target improvements to the existing SP Service Delivery Platform, improving coordination and interoperability between the different SP programs currently being implemented. This will be done by developing IT Systems for the Punjab Social Protection Authority and providing technical assistance in different functions including beneficiary targeting, procurement, benefit delivery, financial management, grievance redressal and M&E.

In combination all three components will lead to improvements in the health situation of the eligible beneficiaries, as well as promoting economic and social inclusion helping accomplish the overall project development objective (PDO).

1.2 Our Scope of Work

The PHCIP includes an operations review component, and the Punjab Social Protection Authority (PSPA) has contracted with EY Ford Rhodes to undertake the operations review of the program interventions. The operation review component will help to evaluate the program activities and identify any major bottlenecks in project implementation. The operations review component will also help to inform stakeholders of the program on performance and enable lessons to be drawn to improve future practice and policy.

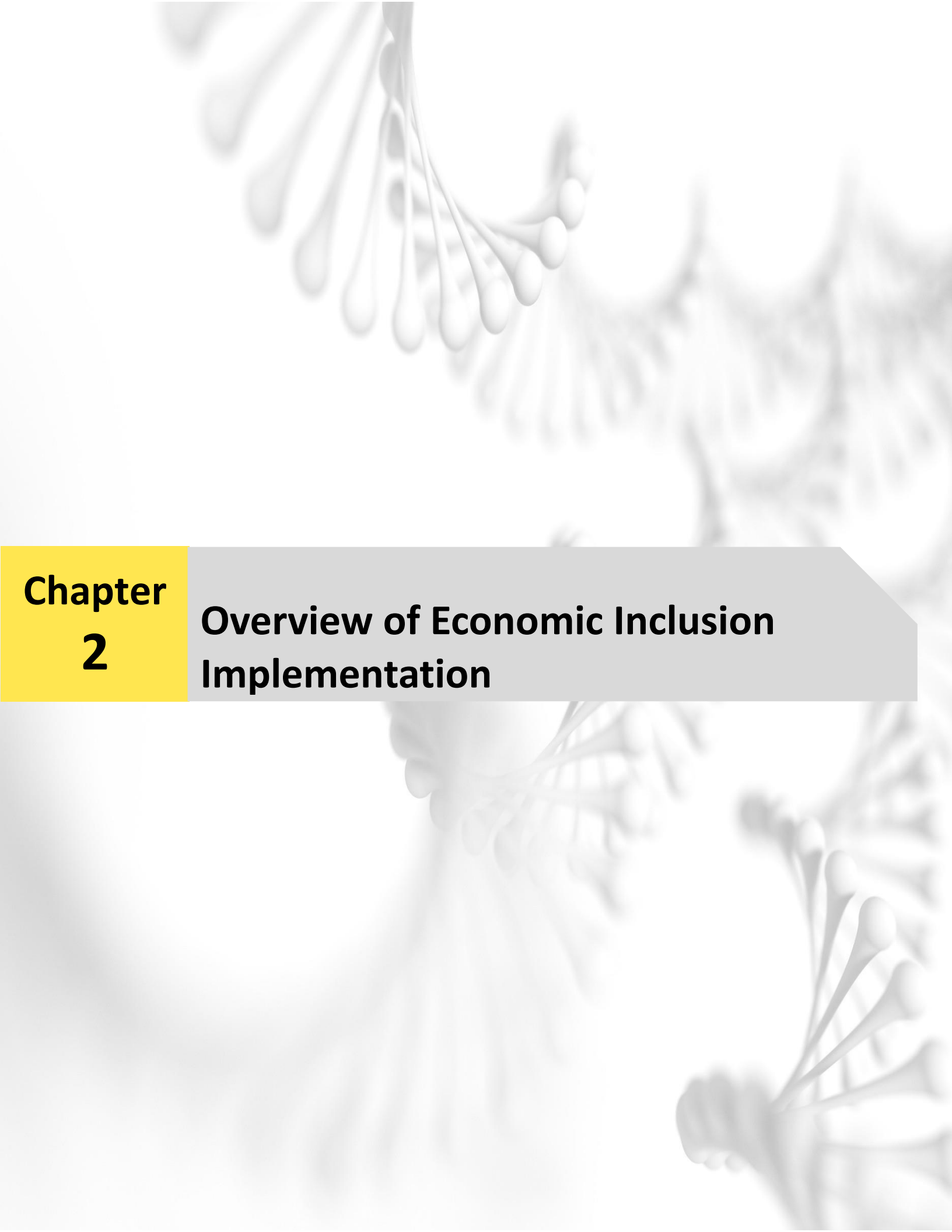
To provide context to the estimates of program operations, process evaluation through spot check of various activities; beneficiaries' feedback on quality and delivery of services with key informant interviews are planned. It was mutually agreed between EYFR and PSPA that the operations review activity shall only involve the beneficiary interview for the quarter ended March 2023. For this, the data on the beneficiary experience with the programme operations including preliminary assessment, community validation, LMR training, development of LIP, asset procurement and transfer, mentoring sessions, and overall satisfaction with the program was gathered through beneficiary surveys.

1.3 Organization of this Report

This report provides a brief overview of the Punjab Human Capital Investment Project (PHCIP) and details the role of EY as an Operations' Review Firm. It evaluates the program activities for the quarter ending March 2023 and identifies any major bottlenecks in project implementation. It also informs stakeholders of the program on performance and enable lessons to be drawn to improve future practice.

In this document, Chapter 1 provides a brief introduction of the Punjab Human Capital Investment Project (PHCIP) and EY's role as an Operations' Review Firm. In Chapter 2, we provide an overview of the EI component of PHCIP, its implementation process and current progress achieved with regards to said implementation process. In Chapter 3, we specify our field assessment methodology as well as detailed analysis of the field findings. We also evaluate the strengths and weaknesses of the program from beneficiaries' perspective as it is being currently implemented, proposing recommendations to improve programmatic weak links and enable effective implementation.

Supplemental details, where required, have been included in the annexures.



**Chapter
2**

**Overview of Economic Inclusion
Implementation**

Chapter 2: Overview of Economic Inclusion

The Economic Inclusion program refers to multi-sectoral interventions that support and enable households to achieve sustainable livelihoods and increase their incomes and assets, while building human capital and promoting social inclusion. The program targets young Benazir Income Support Programme (BISP) beneficiary parents with children, enabling them to build sustainable livelihoods, generate assets, make savings through self-employment. Through a holistic family-based approach, an individual from a BISP beneficiary family will be chosen to receive a productive asset of maximum value PKR 72000. The individual will have the most potential to derive the maximum income from the said asset. In this process, the participation of women will be encouraged wherever possible. By providing the selected beneficiary with a productive asset that they will use to generate sustainable income, the Economic Inclusion (EI) program will help build resilient communities.

2.1 EI Implementation Process

In order to implement the EI program, an Implementation Partner (IP) **Institute of Rural Management – National Rural Support Program (IRM-NRSP)**, has been onboarded. Since inception, the program has been implemented so far in four districts (Bahawalpur, Muzaffargarh, Rajanpur, Rahim Yar Khan) in the form of two Packages i.e., Package 1 (Muzaffargarh and Bahawalpur) and Package 2 (Rajanpur and Rahim Yar Khan).

The Implementation Partner has been provided the details of the BISP beneficiary households in the abovementioned districts. Social Organizers (SOs) from the IP have been deployed into the field. They have visited said households giving them a detailed introduction about the EI program as well as confirming the availability of the married couples in the household who fulfilled the pre-determined criteria i.e., one individual in the couple is between 18-29 years old and the couple has a child less than 5 years of age. In case more than one couple qualified on the basis of the criteria, the individual to receive the asset is either the poorest in the family or the one with the most dependents or both. The consent of the BISP beneficiary (maternal head of the household) is also obtained with regards to the EI program beneficiary shortlisted.

Upon selection as the program beneficiary, the selected individual is subjected to a process of community validation conducted by the IP's Community/Village Organizations (COs/VOs). Thereafter, individuals who have been validated by the community are enrolled into a labor market readiness (LMR) training. This training on social and health skills, literacy and numeracy, and confidence-building is delivered before the transfer of the asset to prepare program beneficiaries to effectively engage in livelihood activities.

Once the LMR training has been completed, a Livelihood Investment Plan (LIP) is established for the beneficiaries in close collaboration with the mentor- who is assigned to the beneficiary for support in establishing their livelihoods. The LIP includes goals, actions as well as time-bound milestones to be accomplished by the beneficiary. It also includes the asset to be provided to the beneficiary, selected after eliciting the beneficiary's preferences regarding the asset they would like to receive. The LIP is sent to the Punjab Social Protection Authority (PSPA) for approval.

Upon approval of the LIP, the asset procurement process is initiated through an asset procurement committee as per certain specified protocols. The procured asset is then handed over to the beneficiary in an asset transfer ceremony. The beneficiary undertakes to use and maintain the asset as per specified

purpose and in accordance with training and guidelines provided for it. A certificate bearing the name of the beneficiary is given as a proof of asset transfer and ownership.

Thereafter, the mentors take up the follow up mentoring process through coaching sessions delivered as part of regular household visits. The mentoring sessions provide psychosocial counselling, encouragement, and technical support to the participants. These also include messaging and guidance on developing a long-term vision of the future, which will form the foundation for EI program beneficiaries' sustained progress both during and after the program.

2.2 Progress of EI Component

As per the PHCIP program appraisal document, the M&E team in each Implementing Agency (IA) will produce progress reports every six months, based on real-time information from the health EMR, CCT and economic inclusion MIS, and SED's education information system. Project's biannual progress reports to be collated by the PSPA and shared with the WB. Progress regarding the different activities involved in the EI program including households surveyed, LMR trainings delivered, and assets transferred etc. are also shared in these reports. Progress reports for January-June'2022 and July-December'2022 have been shared with us. Moreover, data on EI program progress up till 31 March 2023 maintained by the IP has also been shared with EYFR. Reports were made subject to desk review. On the basis of desk review of these reports as well as the shared data, the current progress of the EI Component has been shared below.

a. Package – I and Package – II

As mentioned above, currently, the program is being implemented in four districts in the form of two packages. Package – I consists of Bahawalpur and Muzaffargarh and Package – II consists of Rahim Yar Khan and Rajanpur. Progress regarding the different program activities for these two packages has been provided in two separate tables below. The tables highlight package-wise targets for the different activities that constitute the EI program. Against these targets the numbers achieved have also been provided on the table in the next page. It is important to note that as per the EI component IP, all activities have been concluded for both Package – I and Package – II apart for asset transfers for some beneficiaries, which have been delayed due to disrupted cash flow to the IP. Therefore, numbers achieved for all activities up to the submission of the LIP to PSPA for approval can be considered nearly final. Accordingly, numbers achieved against set targets for each activity have been presented in tables below.

Important Note:

We have obtained and relied on the progress data/information made available by the PHCIP team. We assume that the information that has been shared with us is complete and accurate.

 Target Achieved

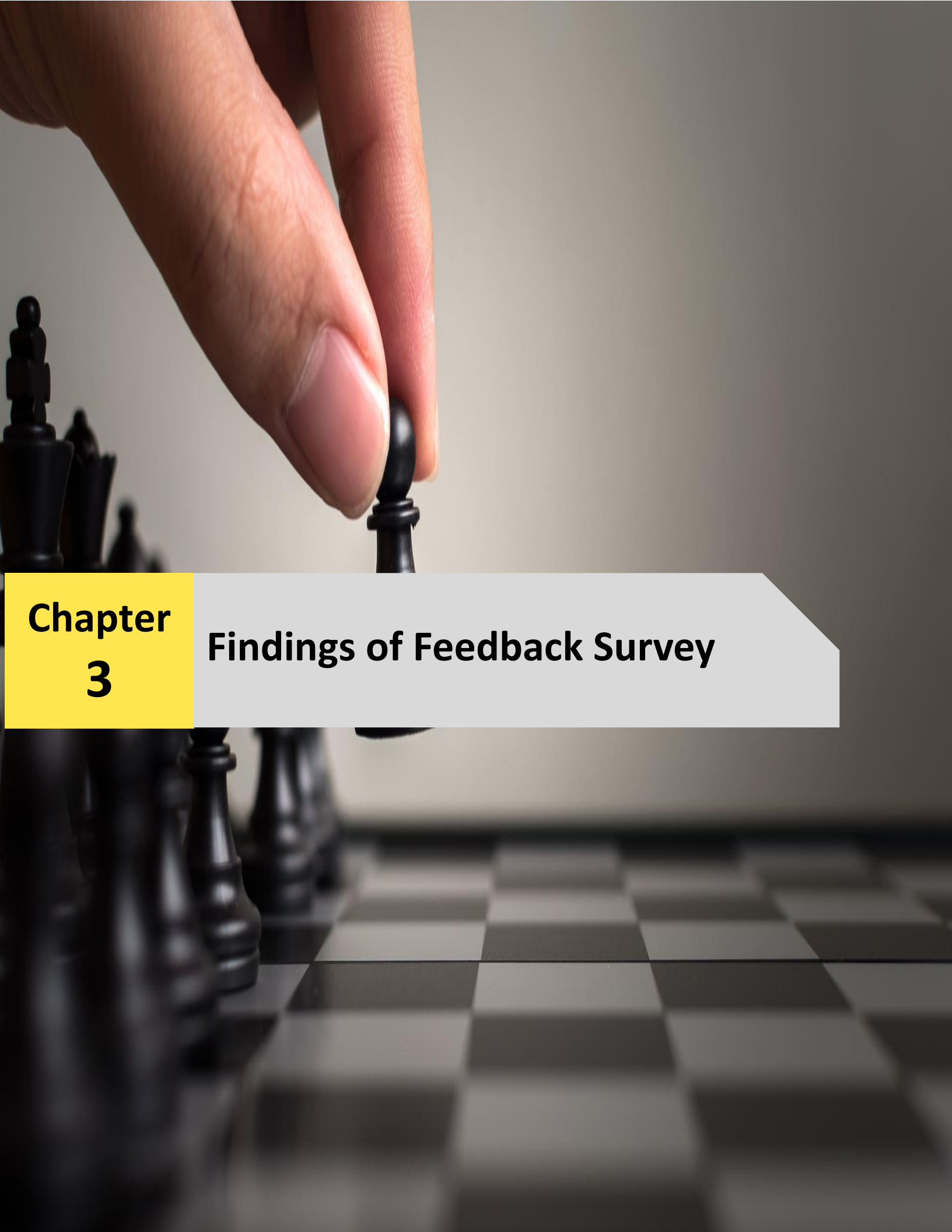
 Target not Achieved

Sr No.	Activity Description	Achievement Under Package - I				Target Set	Target Achieved
		Bahawalpur		Muzaffargarh			
		Bahawalpur	Yazman	Muzaffargarh	Kot Addu		
1	BISP household surveyed	14,457	15,052	29,356	24,390	134,850	83,255
2	Households found eligible and registered	3,505	3,142	10,659	9,689	26,500	26,995
3	Identification of Mentors	208	190	297	270	800	965
4	Mentors trained	114	124	308	266	800	812
5	Beneficiaries trained (LMR)	3,444	3,087	8,468	7,687	26,500	22,686
	a. Male	1,625	1,304	483	850	13,250	4,262
	b. Female	1,819	1,783	7,985	6,837	13,250	18,424
6	No. of LIP developed	3,116	2,876	7,815	7,077	20,000	20,884
7	No. of LIP submitted for approval	2,449	2,597	7,137	6,405	20,000	18,588
8	No. of LIP approved by PSPA	2,348	2,597	5,381	4,452	20,000	14,778
9	No. of LIP pending approved by PSPA		-	457	463	20,000	920
10	No. of assets transferred	1,568	1,882	2,218	1,927	20,000	7,595
	a. Male	846	1,051	1,253	1,116	10,000	4,266
	b. Female	722	831	965	811	10,000	3,329

 Target Achieved

 Target not Achieved

Sr No.	Activity Description	Achievement Under Package – II			Target Set	Target Achieved
		Rahim Yar Khan		Rajanpur		
		Rahim Yar Khan	Sadiqabad	Jampur		
1	BISP household surveyed	31,032	24,794	36,892	89,284	92,718
2	Households found eligible and registered	7,559	6,242	11,221	26,500	25,022
3	Identification of Mentors	342	369	487	800	1,519
4	Mentors trained	192	240	355	800	787
5	Beneficiaries trained (LMR)	5,910	6,733	10,609	26,500	23,252
	a. Male	1,594	1,089	372	13,250	3,055
	b. Female	4,316	5,644	10,237	13,250	20,197
6	No. of LIP developed	4,908	5,851	9,812	20,000	20,571
7	No. of LIP submitted for approval	5,354	4,849	9,455	20,000	19,658
8	No. of LIP approved by PSPA	5,354	4,849	9,455	20,000	19,658
9	No. of LIP pending approved by PSPA	-	-	-	20,000	-
10	No. of assets transferred	1,828	2,228	3,882	20,000	7,938
	a. Male	548	517	685	10,000	1,750
	b. Female	1,280	1,711	3,197	10,000	6,188



**Chapter
3**

Findings of Feedback Survey

CHAPTER 3: FINDINGS OF FEEDBACK SURVEY

The operations assessment was designed to evaluate the effectiveness of various activities involved in the implementation of the EI program. Beneficiary feedback on quality and delivery of services was the primary data collection method for evaluation of the EI operations for the quarter ended March 2023.

The operations review employed a quantitative research design given the objectives of the assessment. In the preliminary stage, a framework was developed that identified themes corresponding with the program objective and matched them with the program interventions. This aided in the development of a comprehensive survey tool and ensured compliance with all the objectives of the assessment. As a result, a structured questionnaire was developed for the assessment of program operations.

3.1 SURVEY METHODOLOGY

a. Sampling

For the quarter ended March 2023, beneficiary feedback interviews were planned, and the number of spot checks and key informant interviews was added to the per-district sample for beneficiary feedback surveys. As a result, 122 beneficiary feedback surveys were to be conducted per district for the quarter ending March 2023. Accordingly, sampling process was initiated based on the population data shared by PSPA containing details of all beneficiaries who had received an asset under the EI program.

On daily basis, field enumerators were provided the locations of a randomly drawn Tehsil, Union Council (UC) and villages within the UC. They were provided a randomly drawn list of all the program beneficiaries who have received an asset residing within the given locations, as well as the mentors of said beneficiaries. The enumerators were instructed to reach out to the mentors deployed in the given area by the IP and coordinate a particular meeting time and location. Thereafter, the mentor would take the monitor to the different households who had received an asset under the EI program to interview the program beneficiary. Using the individual's CNIC, the enumerator would first confirm if the beneficiary was a part of the list of beneficiaries provided to him by EYFR. If the beneficiary was a part of the list, the enumerator would interview him using the beneficiary feedback survey tool developed.

b. Data Collection

The data collection methodology was based on international standards of data collection and had contingencies in place to protect the integrity of the data. After the survey tools were finalized, the questionnaire was coded onto a software platform: KoBo Collect. Pre-testing was conducted using dummy test entries.

For all respondent categories, the data was recorded in-real time using tablets. The data collected in the tablets was uploaded onto the cloud at the end of every day. Completeness and accuracy of the data were checked periodically to ensure errors were rectified at the earliest. Data was then cleaned and coded to be entered into the statistical software. In addition, a portion of data for selected for quality assurance calls by the Component in-charges.

Per district breakdown of the number of beneficiary interviews conducted for the given quarter has been provided in the table below.

<i>Sr No.</i>	<i>District</i>	<i>Target per District</i>	<i>Actual per District</i>
1.	Bahawalpur	122	131
2.	Muzaffargarh	122	138

3.	Rajanpur	122	137
4.	Rahim Yar Khan	122	122
Total		488	528

c. Survey Limitations

Key considerations relevant to survey methodology are given as follows:

- ▶ The results of the survey are based on data obtained from a selected sample of beneficiaries, rather than the entire population. While efforts were made to ensure a representative sample, it is important to acknowledge that the findings may not be fully generalizable to the entire beneficiary population.
- ▶ The results presented in this section are purely based on the beneficiaries' feedback. The possibility of response bias exists, as respondents may have provided answers, they deemed socially desirable or biased due to factors such as the desire to please or fear of repercussions.
- ▶ Beneficiaries' ability to accurately recall specific programmatic details or experiences may have been influenced by memory limitations or other cognitive factors.
- ▶ Due to the wheat harvesting season on its peak at the time of surveys, availability of EI program beneficiaries at their households was an active constraint in reaching desired response rate within the stipulated timelines. To remedy this, sampling with replacement and snowballing strategy was employed.

3.2 SURVEY FINDINGS

In this section, the beneficiary feedback regarding different activities involved in the implementation of EI program as obtained through field research is analyzed and key findings presented. The beneficiary satisfaction regarding the overall program is also noted and complaints and concerns have also been highlighted.

a. SAMPLE PROFILING

Gender of the Respondents

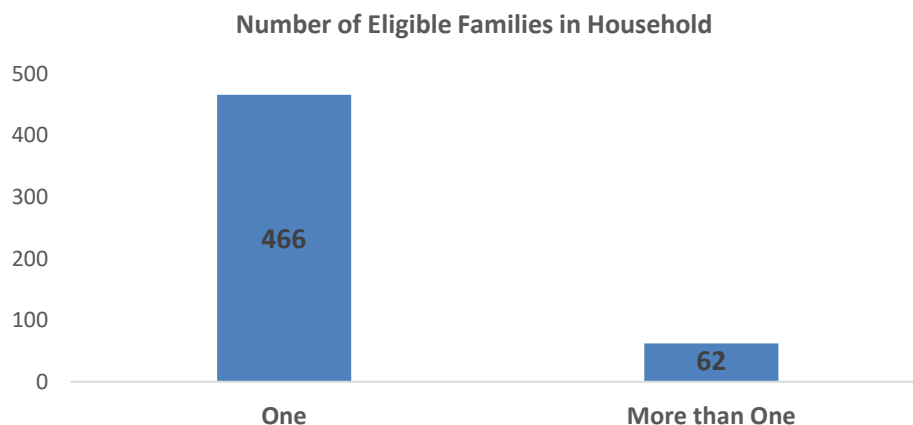


District	Gender	
	Male	Female
Bahawalpur	60%	40%
Muzaffargarh	35%	65%
Rahim Yar Khan	52%	48%
Rajanpur	19%	81%

Of the 528 interviews conducted, the proportion of males and female interviewees has been detailed in the graphic above. A district wise breakdown of the proportion of the males and females interviewed has also been provided in the table above.

Number of Eligible Families in Household

From the graph below, it can be seen that of the beneficiaries interviewed, 466 were members of a household in which their family was the only one that was eligible for the program. On the other hand, 62 beneficiaries were members of a household in which more than one family was eligible for the program and their family was selected. The reasons behind the selection of the said beneficiary and their family have also been documented in the table below.



As seen in the table below, the pre-dominant reason for the selection of a beneficiary for the EI program, in case of more than one eligible family in the household, is the availability of relevant documents at the time of preliminary assessment. Other notable reasons include the beneficiary being the poorest in terms of income/assets in the family or the beneficiary having the greatest number of kids/dependents. This is consistent with the selection criteria of a beneficiary in case of more than one eligible family in the household, outlined in the PHCIP POM.

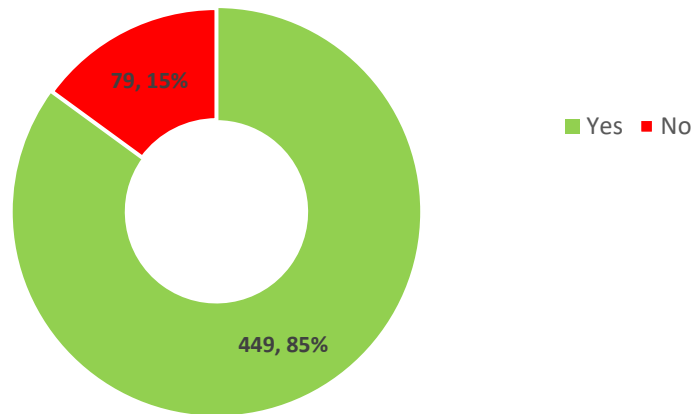
<i>Reason</i>	<i>Percentage of Respondents</i>
Poorest in terms of income/assets	56%
Greater number of kids/dependents	63%
Availability of relevant documents	69%
Family thought I could use an asset most productively	18%
Don't Know	5%

b. DETAILED ANALYSIS

Preliminary Assessment of Target Households

As described in chapter 2 above, in the preliminary assessment stage, households will be provided a detailed introduction of the EI program and its objectives. Moreover, the program beneficiary from a given household will also be selected at this stage. Questions regarding the program orientation, beneficiary understanding of the program after orientation and attitude of the IP staff during the preliminary assessment were included in the beneficiary feedback survey.

Detailed Program Orientation Provided to Beneficiaies by IP

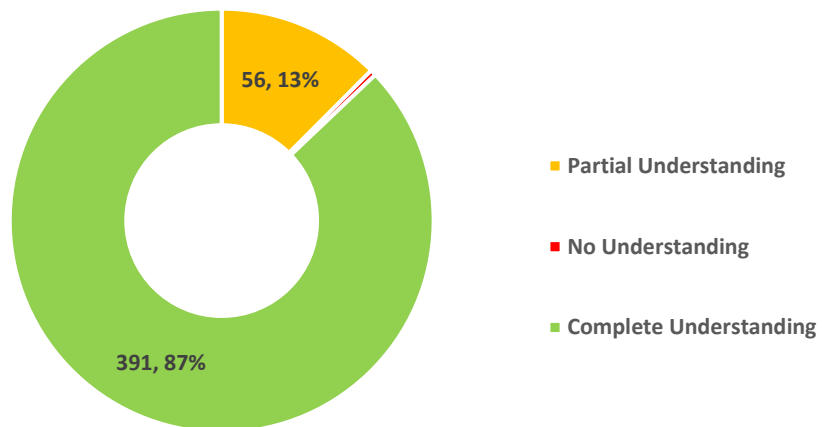


As seen in the diagram above, 85% of the beneficiaries surveyed indicated that they had been provided a detailed program orientation. However, 15% of beneficiaries indicated that they did not receive a detailed program orientation. Per district breakdown can be found in Annexure 1.

The 449 respondents who indicated that they had been provided a detailed program orientation were then questioned regarding their understanding of the program. As seen in the diagram below, 87% of the respondents indicated that they understood the program completely, while 13% of the respondents indicated that they partially understood the program and its objectives. Thus, the orientation proves to be effective when it is delivered.

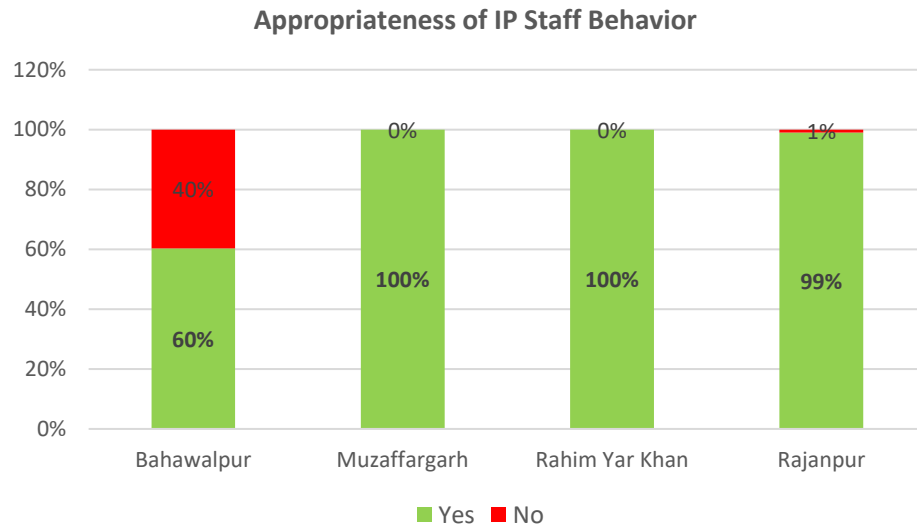
Beneficiary Program Understanding

The



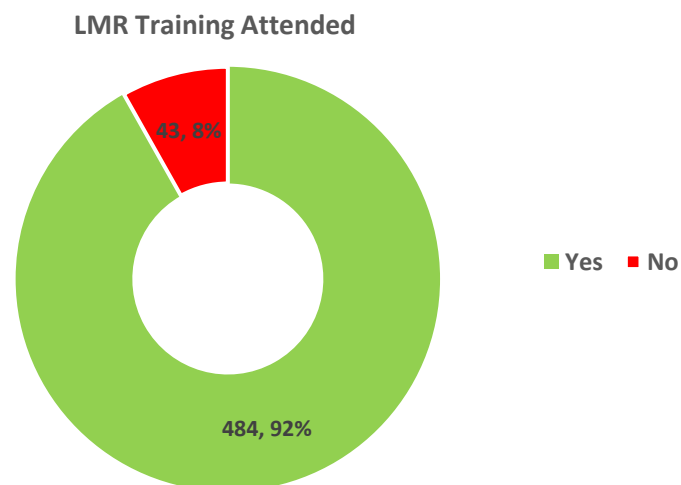
beneficiaries were also questioned regarding the behavior of the IP staff towards them when they visited

the household for preliminary assessment. Overall, a considerable majority of the beneficiaries (90%) indicated that the IP staff displayed appropriate behavior towards them. However, conducting this analysis at the district level, it appears that while in all other districts the behavior of the IP staff towards the beneficiary was overwhelmingly positive, **in Bahawalpur, 40% of the beneficiaries indicated that the behavior of the Social Organizers (SOs) that visited their household was inappropriate.** This is a noteworthy proportion that should be a cause for concern. A per district breakdown of the question related to appropriateness of the behavior of the IP staff has been provided in the graph below.



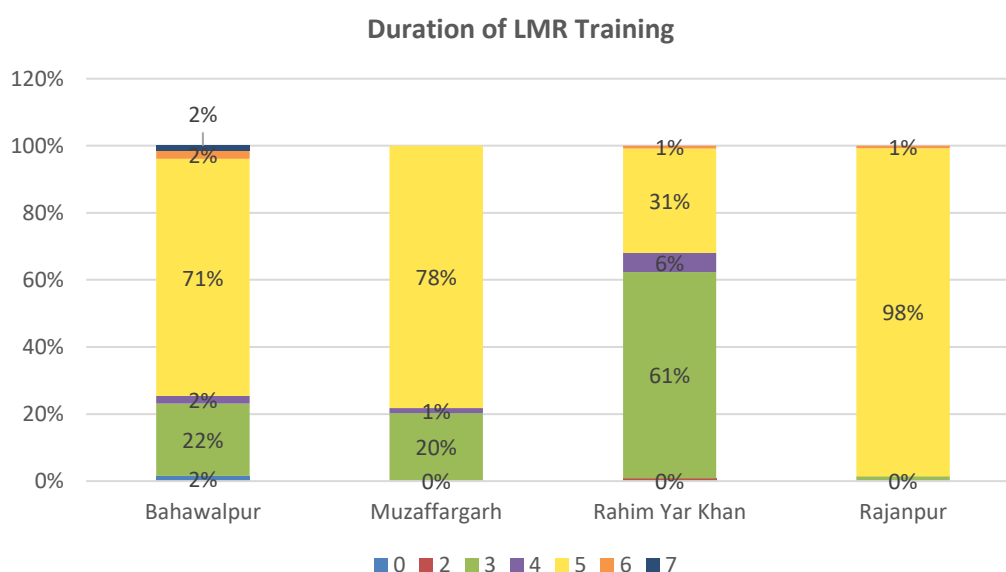
Labour Market Readiness (LMR) Trainings

The primary objective behind delivering the LMR training is to prepare program beneficiaries to effectively engage in livelihood activities prior to asset transfer. Accordingly, the beneficiary feedback tool included questions to elicit the beneficiary feedback regarding service delivery, content covered and the potential benefits of the LMR training.



As seen in the diagram below, 92% of the EI beneficiaries attended the LMR training themselves. For the remaining 8% percent, the beneficiary's spouse or parents attended the LMR training on behalf of the beneficiary. **Two such beneficiaries were also interviewed who claimed that neither they nor their relatives attended the LMR training.** It should be noted that as per the POM, the LMR training must be completed by the beneficiary himself/herself or a representative of the beneficiary household in order to be eligible for the asset transfer, irrespective of what other trainings and/or productive asset they receive subsequently.

The beneficiaries were also asked regarding the duration (number of days) that the LMR training lasted. As seen in the figure below, in a majority of districts, the training was pre-dominantly 5 days long. **In Rahim Yar Khan, a majority of the beneficiaries said that the training they received was 3 days long. The POM states that the LMR training should be at least 5 days long and it is mandatory for the beneficiary to attend the complete training.**



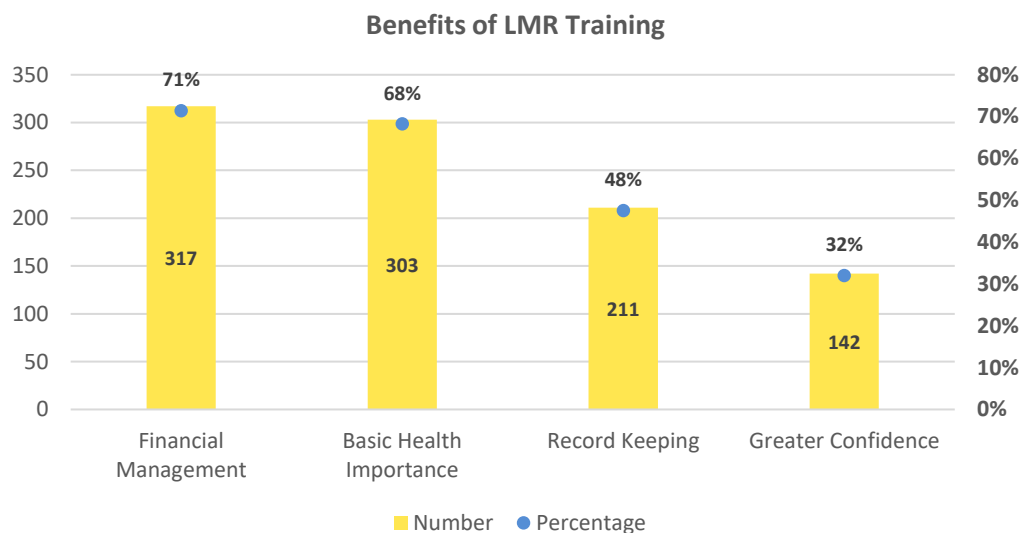
The beneficiaries were also asked regarding the logistical setup of the LMR training as displayed in the table below.

<i>Logistical Indicators</i>	<i>Response</i>	
	Yes	No
Trainer available on all days	99%	1%
Attendance on all days	98%	2%
Provision of training material/stationary	92%	8%
Provision of refreshments	77%	23%

The response was considerably positive with respect to some of the indicators. However, 8% of the beneficiaries indicated that they were not provided with any training material/stationary and 23% of respondents indicated that they were not provided any refreshments as part of the training. Refer to Annexure 2 for details.

Of the 484 beneficiaries that attended the training themselves, 444 indicated that the training proved to be beneficial for them while 39 indicated that they did not derive any benefits from the training. Of the 39 beneficiaries that did not derive any benefits from the training, some claimed that the concepts covered in the training were difficult to comprehend and understand for them.

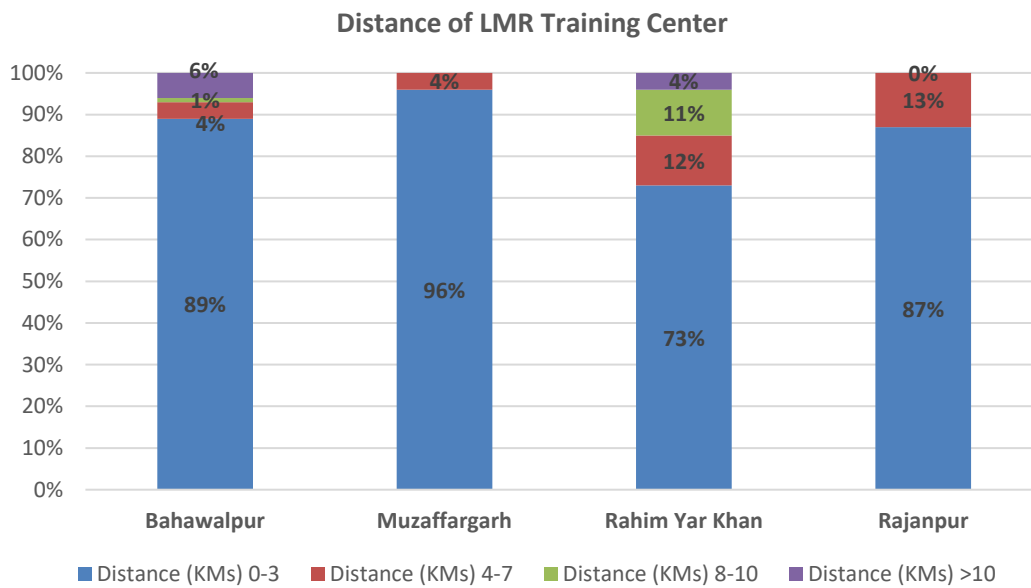
The 444 beneficiaries who indicated that the training proved beneficial were then questioned regarding the specific benefits they received as a result of the training. A detailed breakdown of the different benefits and corresponding number of beneficiaries is provided in the graph below (respondents could select multiple options as answers to this question).



While a considerable percentage of beneficiaries indicated that they learnt about financial management, and the importance of Basic Health through the LMR training, a relatively smaller proportion indicated that the training improved their record keeping skills or inspired greater confidence in them.

In order to assess the appropriateness of the venue selection, the beneficiaries were also asked about the distance of the training center at which the LMR training was organized as well as the average cost incurred in travelling to the training center. In all districts, as seen below, a majority of the beneficiaries claimed that the training center was at most 3 KMs away from their residence. **However, in Rahim Yar Khan and Bahawalpur, some beneficiaries claimed that the training center was even more than 10 KMs away from their residence.** At the district level, the average travel cost incurred by the beneficiary remained highest in Bahawalpur as well.

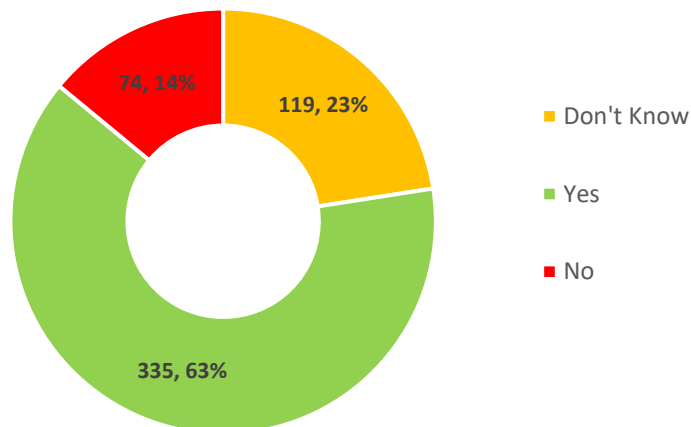
Average Travel Cost Incurred	
District	Cost (PKR)
Bahawalpur	454
Muzaffargarh	204
Rahim Yar Khan	180
Rajanpur	93



Development of Livelihood Investment Plan

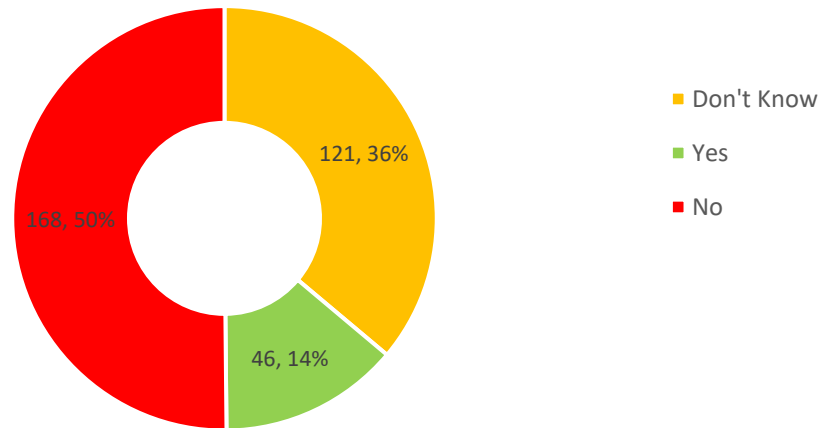
The Livelihood Investment Plan (LIP) includes goals, actions as well as time-bound milestones to be accomplished by the beneficiary. It also includes the details of the asset to be provided to the beneficiary. Consequently, the beneficiary feedback tool asked beneficiaries about their awareness regarding LIP development process, if they were provided any goals, actions and time-bound milestones through the LIP and whether their feedback was obtained for the asset selection component of LIP Development stage.

Was LIP Developed for Beneficiary



As seen in the figure above, only 63% of the beneficiaries stated that an LIP was made for them. 14% stated that no such LIP was made for them while 23% were not aware of the LIP development stage of the EI program (refer to Annexure 3 for details). Beneficiary awareness regarding LIP Development was identified to be inadequate during the beneficiary feedback interviews. As per several beneficiaries, their mentor took care of all intermediate steps between the LMR training and asset transfer, and they were instructed to receive their asset at the time of its transfer.

Goals, Actions and Time-bound Milestones Provided to Beneficiaries

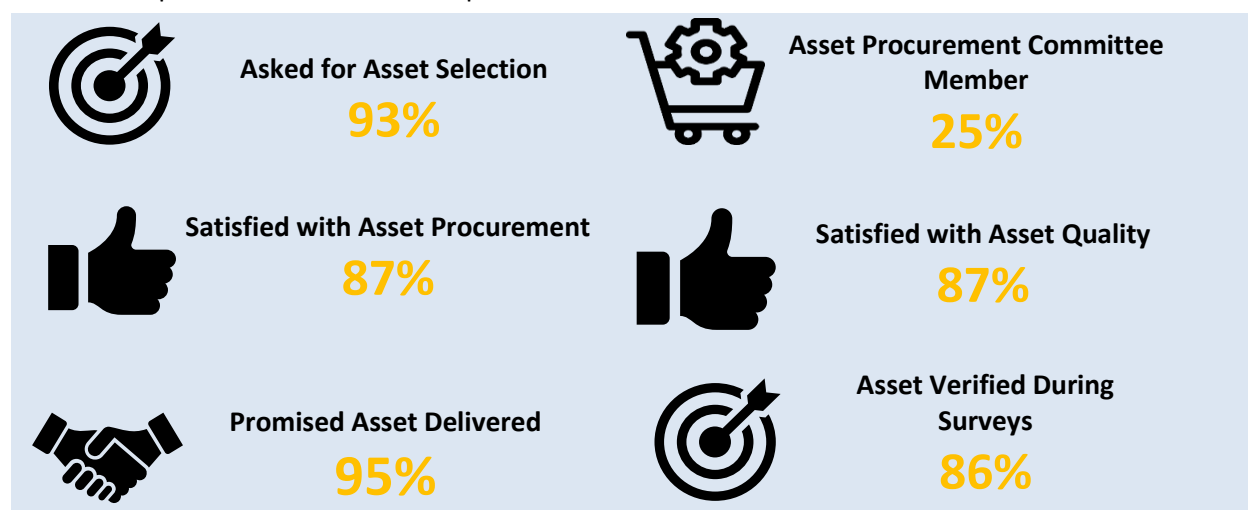


Moreover, of the 63% beneficiaries that stated that an LIP was made for them, only 14% indicated that they were provided with goals, actions and time-bound milestones as part of the LIP, with the remaining 86% either stating that they did not receive any goals, actions or time-bound milestones or that they were not aware of the fact that they were supposed to receive any goals, actions or time-bound milestones. Refer to Annexure 3 for details.

The POM states that LIP development is a critical activity in the EI program whereby goals are set, and viability of available options is considered to inform the identification of an appropriate productive asset/trade package and provide a comprehensive plan for achievement of those goals, from asset delivery to management. **Indeed, the progress data shared with us provides evidence for the development, submission and approval of a considerable number of LIPs. However, if beneficiaries are altogether unaware of the LIP development stage or not involved in this stage, it is in opposition to the structure and design of the program, whereby the beneficiary is expected to be an active stakeholder at all stages of program implementation.** Moreover, it also prevents the beneficiary from making effective use of the productive asset transferred since they are not provided with the action plan to utilize it in an optimal way.

Asset Selection, Procurement and Transfer

As mentioned in the previous section, during the LIP development stage the asset to be provided to the beneficiary will be selected factoring in beneficiary input as well. Upon approval of LIP by PSPA, the asset will be procured by an Asset Procurement Committee. The beneficiary is expected to be a member of the procurement committee and provide his/her opinion in the procurement process. Upon procurement, the asset will be transferred to the beneficiary. On the basis of this process, questions were accordingly incorporated in the beneficiary feedback survey tool to obtain beneficiary feedback regarding the different steps involved in the holistic process.



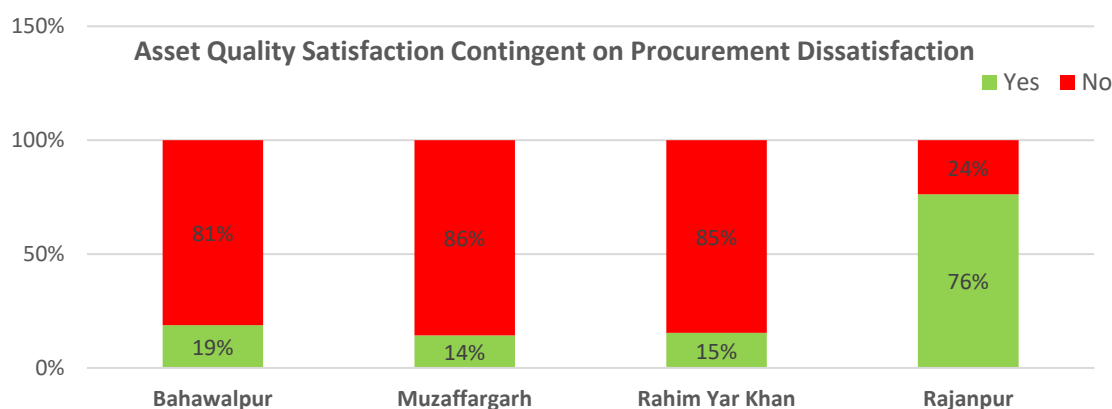
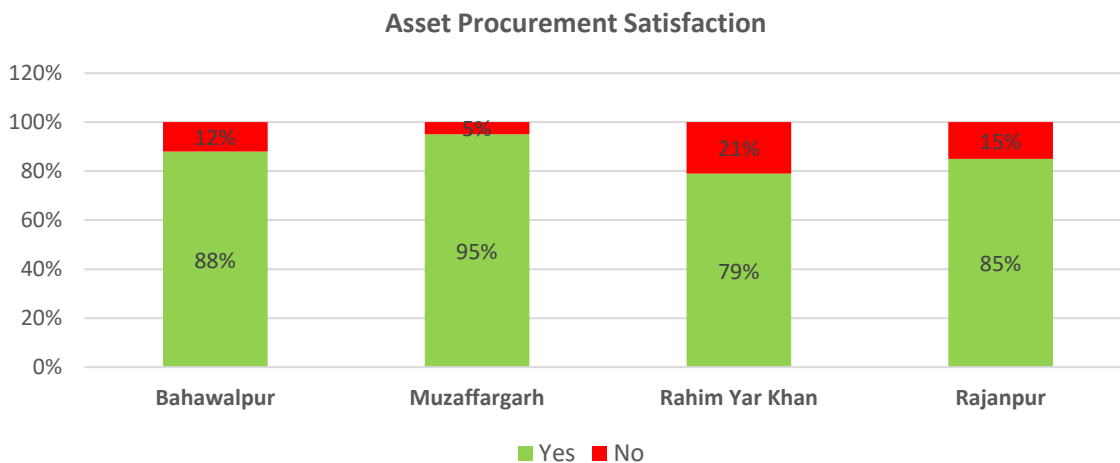
Indicator	District							
	Bahawalpur		Muzaffargarh		Rahim Yar Khan		Rajapur	
	Yes	No	Yes	No	Yes	No	Yes	No
Asked for Asset Selection	79%	21%	100%	0%	98%	2%	96%	4%
Asset Procurement Committee Member	44%	56%	4%	96%	26%	74%	26%	74%
Promised Asset Delivered	85%	15%	99%	1%	96%	4%	99%	1%
Satisfied with Asset Quality	86%	14%	89%	1%	80%	20%	94%	6%

For 86% of the surveyed beneficiaries, provided assets were verified during surveys. Out of total 74 non-verified assets, 34 were livestock assets. As per beneficiaries' feedback, 09 out of 34 livestock asset which could not be verified, it was reported that the animals which were provided to them are dead. Remaining non-verified assets included Phata Rickshaws and we were informed that the said assets were not available as those assets were taken by their relatives for daily earning on that specific day.

The beneficiaries interviewed were asked if they gave their suggestion regarding the asset to be provided to them. As seen in the diagram above, 93% of beneficiaries indicated that they were asked for their opinion during the asset selection process. **At the district level, however, an issue was noted in Bahawalpur in this regard, as seen in the table above. 21% of beneficiaries indicated that they had not been asked about the asset they would like to receive. 15% of beneficiaries from Bahawalpur also claimed that the asset they were delivered was not the asset they were promised.**

Similarly, beneficiary involvement in the asset procurement was identified as a point of concern. In two different questions the beneficiaries indicated that they had very little contribution in the asset procurement process. **Only 25% of beneficiaries indicated that they were a part of the asset procurement committee and 35% of beneficiaries indicated that they provided their input during asset procurement.** This issue was most noticeable in Rahim Yar Khan where 21% of beneficiaries were not satisfied with the asset procurement as seen below.

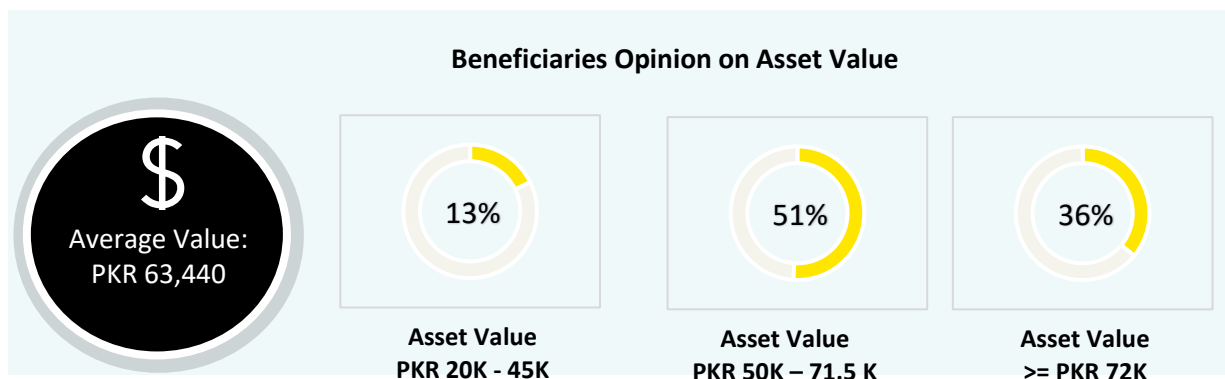
If the beneficiary is expected to be actively involved in asset procurement but is not, this increases the likelihood that the beneficiary will be unsatisfied with the asset that is procured.



This is evidence by the data collected from the field, shown in the figure below. Of the 457 beneficiaries satisfied with asset procurement only 5% were dissatisfied with the quality of asset provided to them. However, of the 70 beneficiaries dissatisfied with asset procurement, a majority (66%) were dissatisfied with the quality of asset provided to them. This stood true in all program districts except for Rajanpur where of the 15% of beneficiaries dissatisfied with the asset procurement, only 24% were dissatisfied with the quality of the asset provided to them, as seen above.

Along similar lines, beneficiary opinions regarding the value of the asset provided to them also reinforce the claim that procurement of the asset is not up to the mark. As seen in the figure below, on average, the beneficiaries believe that the value of the asset provided to them is PKR 9,000 below the value it should have as per the POM i.e., PKR 72,000. At the district level, on average, **beneficiaries from Muzaffargarh assess the assets provided to them to be of the lowest value out of all districts.** Overall, the assets assessed to be of the poorest quality and consequently assigned the lowest value primarily

include livestock (cow calves and goats) and motorbikes provided as part of passenger rickshaws, and Phatta Rickshaws.

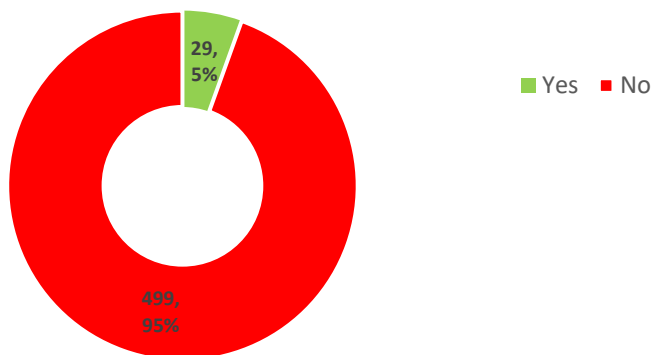


District	Beneficiaries Opinion on Asset Value
Bahawalpur	PKR 69,916
Rajanpur	PKR 62,960
Rahim Yar Khan	PKR 61,246
Muzaffargarh	PKR 59,710

Note: The value of the asset is based on the perception/opinion of the beneficiary. For a given district, average of all the values was calculated to obtain the numbers included in the table above.

The beneficiaries were questioned whether they were asked for any sort of monetary favours by the IP staff at any stage of the program. The responses are summarized below.

Request for Monetary Favours by IP Staff

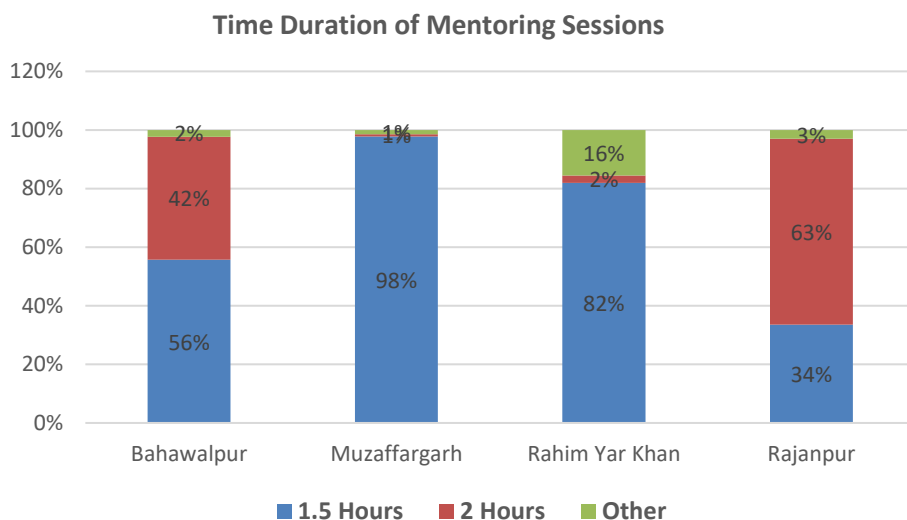


Of the 528 beneficiaries interviewed, a considerable proportion (95%) indicated that they were not asked for any money at any stage of the program. 29 beneficiaries (5%) indicated that they were asked for money. Of these 29 beneficiaries, 28 indicated that they had paid the money they were asked for. Two beneficiaries claimed that they paid PKR 5,000 and PKR 35,000 over and above the PKR 72,000 to receive a new bike and Phatta Rickshaw respectively. However, as per the PHCIP M&E team, this is permitted if the beneficiary so chooses.

Excluding these payments, the average of the money paid by the beneficiaries is approximately PKR 550. The predominant reason for the payment as indicated by the beneficiaries is for purchase of the stamp paper for the undertaking. The money was requested by the beneficiaries' mentors or the SOs belonging to the IP field staff.

Mentoring Sessions

Through coaching sessions delivered as part of regular household visits, mentors will provide the beneficiaries allocated to them with psychosocial counselling, encouragement, and technical support as well as messaging and guidance on developing a long-term vision of the future. In accordance with the themes expected to be covered during the mentoring sessions, the beneficiary feedback survey tool incorporated questions on whether such themes were covered by the mentor. Moreover, beneficiary satisfaction with the mentoring sessions was also gauged.



As seen in the diagram above, in a majority of the districts the mentoring sessions lasted the 1.5 hours or 2 hours (depending on the number of months after asset transfer) specified in the POM. However, in Rahim Yar Khan, 16% of the mentoring sessions delivered were of a different time duration. Upon further inquiry, the beneficiary informed field monitors that the duration of the mentoring sessions delivered to them have been around 20 to thirty minutes. This gives cause for concern since this is in contradiction to the different possible time durations of the mentoring sessions outlined in the POM.

The beneficiaries were also questioned regarding the different aspects involved in the delivery of the mentoring session. The proportion of responses in agreement or disagreement with respect to the different aspects have been specified in the table below.

<i>Indicators</i>	<i>Response</i>	
	<i>Yes</i>	<i>No</i>
Appropriate behavior	98%	2%
Ease of communication	98%	2%
Motivation level	97%	3%
Information regarding other components	97%	3%
Resolving beneficiary problem	55%	45%

From the table above, beneficiary feedback regarding a majority of the aspects that constitute the delivery of the mentoring session were considerably positive. However, it should be noted that of those beneficiaries that responded "No" towards the given indicators, a majority were from Bahawalpur and Rahim Yar Khan. This was consistent for the first four indicators in the table. Thus, even though there is minimal dissatisfaction with the delivery of mentoring sessions, this dissatisfaction is greatest in

Bahawalpur and after that in Rahim Yar Khan. A district wise breakdown of the beneficiary responses regarding the abovementioned aspects has been attached in the Annexure 4.

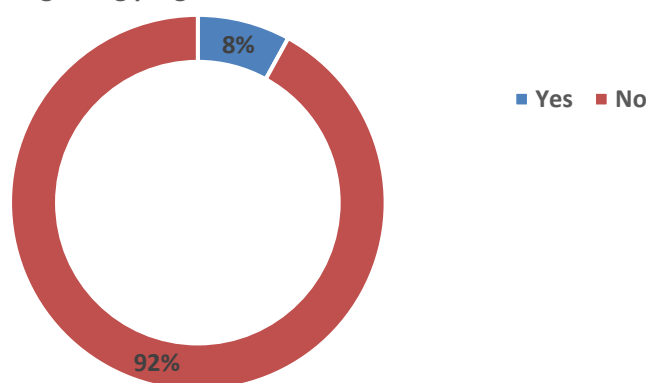
On the whole, beneficiary feedback regarding the mentoring sessions was positive. A considerable proportion of the respondents indicated that their mentors had covered all of the themes mentioned above with them. Moreover, overall beneficiary feedback regarding the mentoring sessions was also overwhelmingly positive. As seen in the figure below, 98% of the beneficiaries indicated that they were extremely satisfied with their mentor and the coaching sessions that they had delivered so far.



Grievance Redressal

We have been informed that the development of the Grievance Redressal Mechanism (GRM) for PHCIP is in progress. Meantime, the beneficiaries of the program are advised to report any grievance related to the program at the PSPA hotline or they may also send written complaints to the PSPA field and head offices. Through this mechanism the program beneficiaries can initiate complaints regarding any aspect of the program. Accordingly, the beneficiary feedback tool incorporated questions regarding beneficiary awareness of the existing GRM and potential complaints escalated by the beneficiaries using this mechanism.

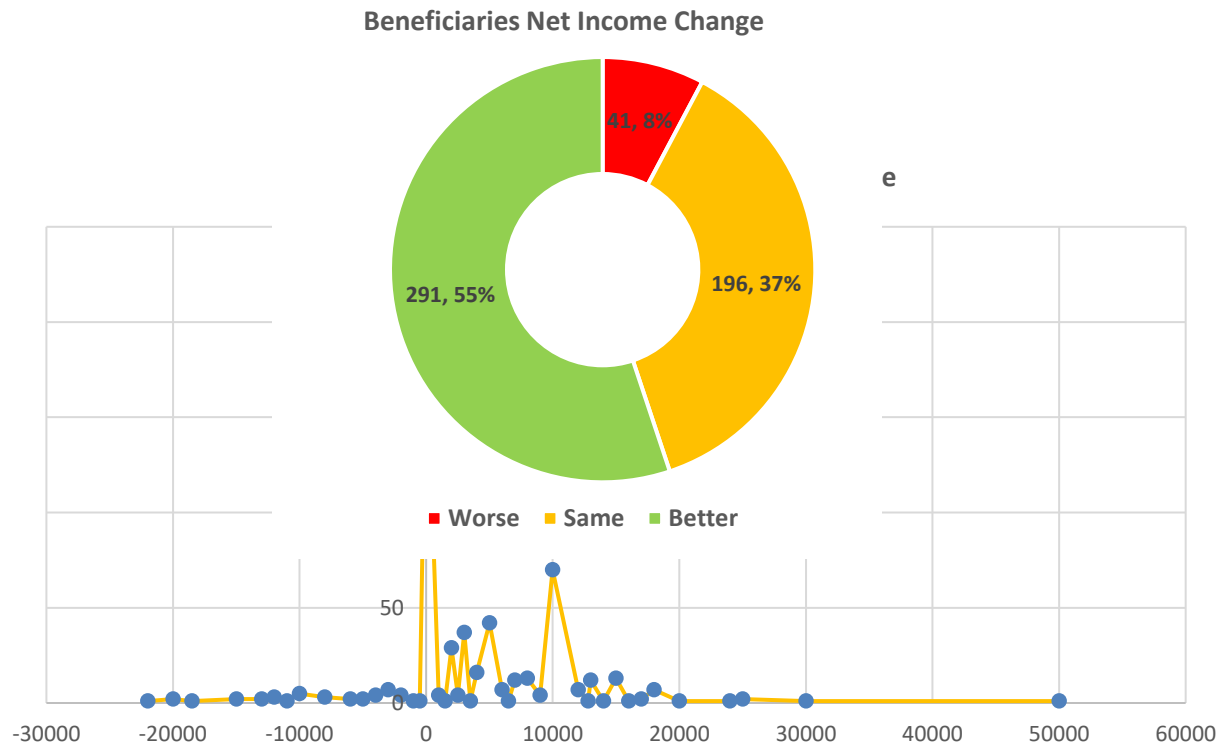
Beneficiaries awareness of the process of launching complaint regarding program related issues



As seen in the figure above, beneficiary awareness regarding the existing GRM for EI component is very low. Non-awareness of the process of grievance redressal will lead to complaints not being registered and, consequently, staying unresolved. Of the 43 (8%) beneficiaries aware of the complaint launching process, 2 registered complaints regarding the low value of the asset provided to them. However, they haven't received any response as of the date of survey.

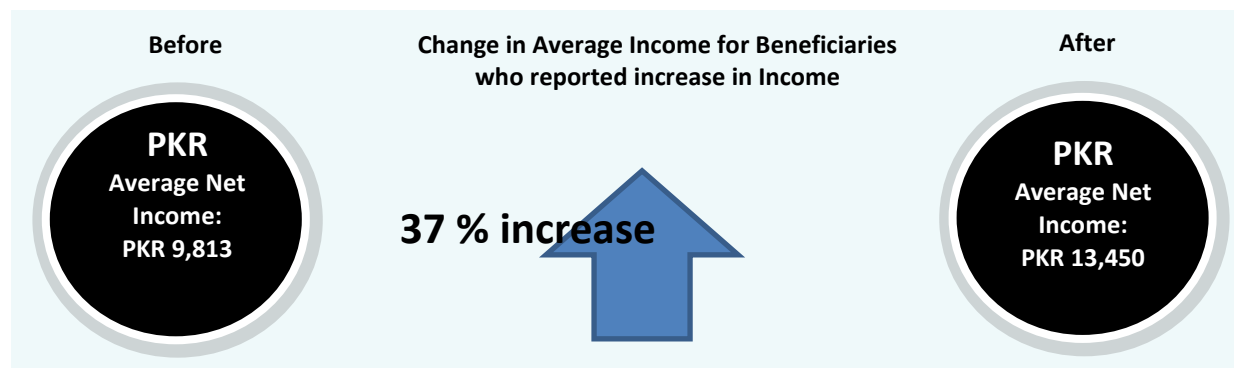
Beneficiary Income Change

One of the Project Development Objectives (PDOs) of the PHCIP, PDO 3, is that 70% of the EI component beneficiaries should report an overall income increase due to the asset provided to them. Of the 528 beneficiaries surveyed, **55% reported an increase in their net income as a result of being a part of the EI component of PHCIP.** The distribution of the Beneficiary Net Income Change can be estimated using the diagram provided above.

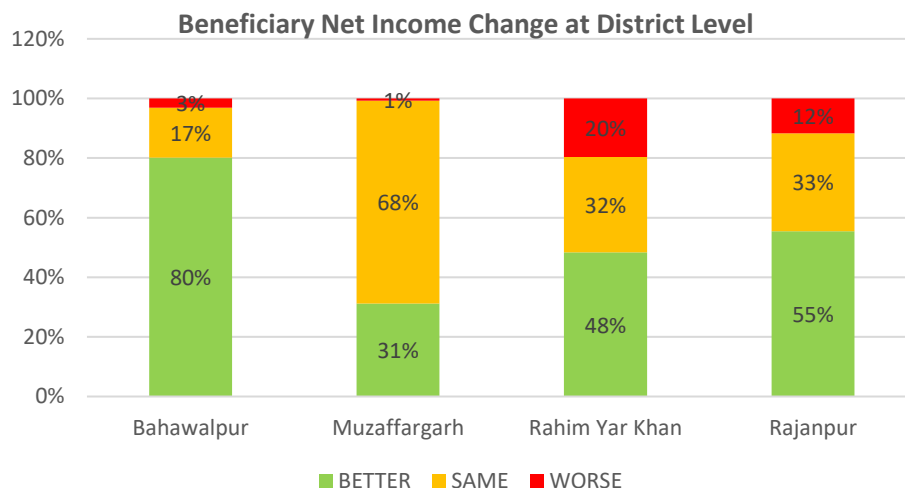


The distribution of beneficiary income change highlights the range of income changes for all the beneficiaries interviewed. Beneficiary income changes range anywhere from a decrease of PKR 22,000 to an increase of PKR 50,000.

For the 55% beneficiaries who reported an increase in their net income as a result of the program, the magnitude of change in income was considerable. On average, the income of such beneficiaries increased by 37% as seen in the figure above.



At the district level, the greatest proportion of beneficiaries who reported their net income remained the same even after the asset transfer belonged to Muzaffargarh (68%) and the greatest proportion of beneficiaries who reported their income decreased belonged to Rahim Yar Khan (20%). The distribution of the Beneficiary Net Income Change can be estimated using the figure provided above.



79% of the beneficiaries who reported no change in income or a decrease in income claimed that the given animal was very young and until the animal births its offspring, the animal will be a source of incurring cost as opposed to generating revenue. However, an overwhelming majority of these beneficiaries was satisfied with the asset they have been provided as they were of the view that it is free of cost asset and it will eventually lead to income generation. **16% claimed that they were given old and low-quality assets.** These included beneficiaries who said that the animal they were given was sick and died or that a lot of cost was incurred in nursing it back to health. Moreover, beneficiaries who received Phatta Rickshaws, Passenger Rickshaws etc. complained that greater cost is incurred in repairing the rickshaw to keep it functional as opposed to the revenue that is generated from it. **The remaining 5% cited generally worsening economic conditions as the reasons for their unchanging or stagnating income.**

CHAPTER 4 - RECOMMENDATIONS AND CONCLUSION

The Economic Inclusion program has made some positive strides in helping its target population achieve sustainable livelihoods and increase their incomes and assets. The report provides insights into the program achievements and beneficiary perspectives, highlighting areas for improvement. By addressing these challenges and building on the program's strengths, program's effectiveness can be enhanced, and it can be ensured that it continues to positively impact the economic well-being of the beneficiaries it serves. Some key recommendations in this regard presented below.

- Beneficiary awareness and involvement in the Livelihood Investment Plan (LIP) development process was found to be considerably low. Therefore, implementation of the LIP development stage of the EI program needs to be urgently reviewed to ensure that it is carried out as specified in the POM. Moreover, the beneficiaries should be involved as an active stakeholder at this stage. He/her should not only be given goals, action and time-bound milestones but the asset indicated on the LIP should be decided based on his feedback.

- Beneficiary satisfaction with asset procurement and quality of asset procured was also found to be low. Based on the findings of the field assessment, there is scope for improvement in procurement process by way of involving the beneficiary in the procurement process and by procuring higher quality items within the allocated budget of PKR 72,000. This can be accomplished by the PSPA by improving its coordination with and oversight over the IP staff responsible for procurement to ensure greater transparency and visibility throughout the overall process.
- Based on the survey results, the provision of productive assets, specifically young animals, has not been effective in generating immediate income for the beneficiaries. Even though the asset will lead to revenue generation over longer time horizons, in the short term, an asset maintenance cost is incurred by the beneficiary. To improve the issue of delayed income generation, program can consider making it mandatory, the distribution of mature or productive livestock that are already capable of generating income instead of providing young animals.
- The beneficiaries of the PHCIP are advised to report any grievance related to the program at the PSPA hotline or they may also send written complaints to the PSPA field and head offices. Considering that PSPA is implementing many other programs and there would be lot of traffic on the single hotline, establishing a dedicated grievance redressal helpline for PHCIP would ensure transparency, accountability, and addressing any concerns or complaints that may arise within the program. Further, there should be clear and accessible guidelines that should outline the process for submitting grievances. These guidelines should provide information on how and where beneficiaries can lodge their complaints, the expected timeframe for response and resolution, and the steps involved in the grievance redressal process. These guidelines should be shared with all beneficiaries at the time of enrollment into the program.
- In Bahawalpur district, a large number of beneficiaries reported that the attitude of the Implementing partner's field staff during the preliminary assessment activity was not appropriate. To address such issues, there should be a mandatory soft skills component in the training to guide the IP field staff regarding the tone, communication style and mannerisms that should be adopted with the beneficiaries during their interaction.
- A noteworthy proportion of beneficiaries especially in the Rahim Yar Khan district indicated that the distance of the training center from their household proved to be an inconvenience for them. In some cases, the beneficiaries had to travel more than 10KMs to reach the training center with the cost of travel also increasing consequentially. To overcome this issue, the planning with regards to the conduct of the LMR training can be improved. Beneficiaries within a specific locality can be grouped together into a training pool and the training organized at a central location easily accessible for all. In case all beneficiaries in the training pool cannot be accommodated in this way, the possibility of providing a nominal stipend to a beneficiary who has travelled more than a given distance, e.g. 8-10 KMs may be considered.



Annexures

Annexure 1**Preliminary Assessment****1. Detailed Orientation**

Districts	Detailed Orientation	
	Yes	No
Bahawalpur	50%	50%
Muzaffargarh	100%	0%
Rahim Yar Khan	98%	2%
Rajanpur	91%	9%

2. Understanding about the program

Districts	Understanding about the program		
	Complete	Partial	None
Bahawalpur	85%	15%	0%
Muzaffargarh	80%	20%	0%
Rahim Yar Khan	96%	4%	0%
Rajanpur	87%	11%	2%

Annexure 2**Delivery of LMR Training****1. Availability of Trainer**

Districts	Availability of Trainer	
	Yes	No
Bahawalpur	98%	2%
Muzaffargarh	100%	0%
Rahim Yar Khan	100%	0%
Rajanpur	98%	2%

2. Attendance taken each day

Districts	Attendance taken each day	
	Yes	No
Bahawalpur	93%	7%
Muzaffargarh	100%	0%
Rahim Yar Khan	99%	1%
Rajanpur	99%	1%

3. Provision of stationary and relevant materials

Districts	Provision of stationary and relevant materials	
	Yes	No
Bahawalpur	89%	11%
Muzaffargarh	91%	9%
Rahim Yar Khan	96%	4%
Rajanpur	99%	1%

4. Refreshments Offered

Districts	Refreshments Offered	
	Yes	No
Bahawalpur	82%	18%
Muzaffargarh	70%	30%
Rahim Yar Khan	62%	38%
Rajanpur	93%	7%

Annexure 3**LIP Development****1. Development of LIP**

Districts	Development of LIP		
	Yes	No	Don't Know
Bahawalpur	60%	27%	13%
Muzaffargarh	88%	0%	12%
Rahim Yar Khan	38%	14%	42%
Rajanpur	66%	16%	18%

2. Provision of Goals, Actions and Time-bound milestones

Districts	Provision of Goals, Actions and Time-bound milestones		
	Yes	No	Don't Know
Bahawalpur	18%	68%	14%
Muzaffargarh	16%	33%	51%
Rahim Yar Khan	2%	24%	74%
Rajanpur	13%	71%	16%

Annexure 4**Delivery of Mentoring Sessions****1. Appropriate Behavior**

Districts	Appropriate Behavior	
	Yes	No
Bahawalpur	93%	7%
Muzaffargarh	100%	0%
Rahim Yar Khan	98%	2%
Rajanpur	100%	0%

2. Ease of Communication

Districts	Ease of Communication	
	Yes	No
Bahawalpur	95%	5%
Muzaffargarh	99%	1%
Rahim Yar Khan	98%	2%
Rajanpur	99%	1%

3. Motivation Level

Districts	Motivation Level	
	Yes	No
Bahawalpur	92%	8%
Muzaffargarh	100%	0%
Rahim Yar Khan	96%	4%
Rajanpur	98%	2%

4. Information regarding other components

Districts	Information regarding other components	
	Yes	No
Bahawalpur	93%	7%
Muzaffargarh	100%	0%
Rahim Yar Khan	95%	5%
Rajanpur	100%	0%

5. Resolving Beneficiary Problem

Districts	Resolving Beneficiary Problem	
	Yes	No
Bahawalpur	82%	18%
Muzaffargarh	17%	83%
Rahim Yar Khan	25%	75%
Rajanpur	95%	5%