



**Punjab Social Protection
Authority (PSPA)**

PHCIP - M&E Operations Review

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

October - December 2023



**Building a better
working world**

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List of Abbreviations

BHU	Basic Health Unit
BISP	Benazir Income Support Programme
CCT	Conditional Cash Transfer
CNIC	Computerized National Identity Card
CO	Community Organization
COSMOS	Communication, Outreach and Mobilization Strategy
DM	District Manager
EI	Economic Inclusion
EYFR	EY Ford Rhodes
GRM	Grievance Redress Mechanism
HCI	Human Capital Index
IP	Implementation Partner
IRM-NRSP	Institute of Rural Management - National Rural Support Program
KAP	Knowledge, Attitude and Practice
KII	Key Informant Interviews
LIP	Livelihood Investment Plan
LMR	Labor Market Readiness
M&E	Monitoring and Evaluation
NADRA	National Database and Registration Authority
OR	Operations Review
PDO	Project Development Objective
PHCIP	Punjab Human Capital Investment Project
POM	Project Operations Manual
PSPA	Punjab Social Protection Authority
RC	Regional Coordinator
SIE	Social Inclusion for Education
SO	Social Organizer
SP	Social Protection
TL	Team Leader
TS	Tehsil Supervisor
VO	Village Organization

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Executive Summary

1. 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 Khudmukhtar 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.

2. Overview of Khudmukhtar Program

The Khudmukhtar program refers to multi-sectoral interventions that support and enable households to achieve sustainable livelihoods and increase their incomes and assets. The program targets young Benazir Income Support Programme (BISP) beneficiary parents with children and operates in four districts of Punjab. Through a holistic family-based approach, an individual from a BISP beneficiary family will be chosen to receive a productive. The program implementation process is as follows:

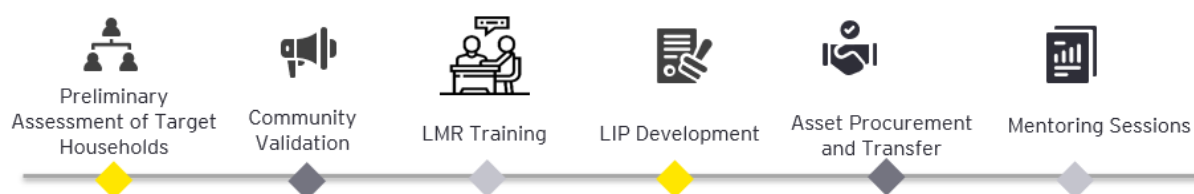


Figure A

3. Findings of Operations Review Activity

Our recent spot check activity pertained to the assets transferred following the approval of the revised PC-1. Accordingly, the Spot Check activity carried out for December 2023 was aligned with the parameters of the revised PC-1. However, for a comprehensive overview of the project lifecycle, beneficiaries who had received their assets six months prior to the interview date were chosen for the Beneficiary Feedback. Consequently, these beneficiaries registered before the implementation of the revised PC-1, causing the feedback obtained to reflect the conditions under the old PC-1.

a. Key Findings of Spot Checks

Khudmukhtar Program encompasses a series of essential processes and activities. These include the preliminary assessment of beneficiary households, community validation, LMR training, LIP development, procurement and transfer of asset and mentoring sessions. Each activity happens at different times in the overall program lifecycle. For the quarter ending December'23, LMR training, asset transfers and mentoring sessions were being conducted in the project districts as part of the overall program implementation. Therefore, the primary source of data for EYFR spot checks has been drawn exclusively from the asset transfer ceremonies and refresher training sessions organized for the mentors.

i. Spot Check of LMR Training

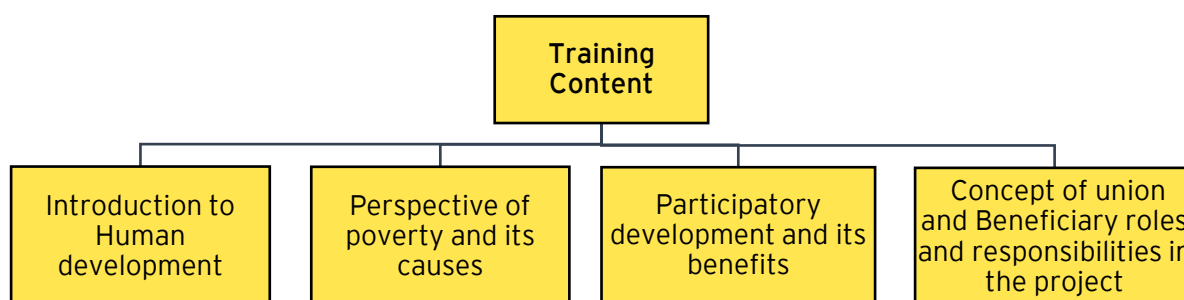
POM limits the maximum capacity for each LMR session to 30 beneficiaries. Spot checks revealed that two training sessions exceeded this threshold, each accommodating 32 beneficiaries.

Logistical Arrangement of the Trainings

- Overall, the logistical arrangement of the LMR training was largely appropriate across all ten trainings observed.
- Out of the total ten LMR training sessions conducted in Rajanpur District, proper seating arrangements were not made by the Implementing Partner (IP) in nine (90%) of these sessions, resulting in participants sitting on the floor.
- In two LMR training sessions, the necessary stationery was not provided to the beneficiaries.

Training Content Delivered

Topics that were covered across all ten trainings observed include:

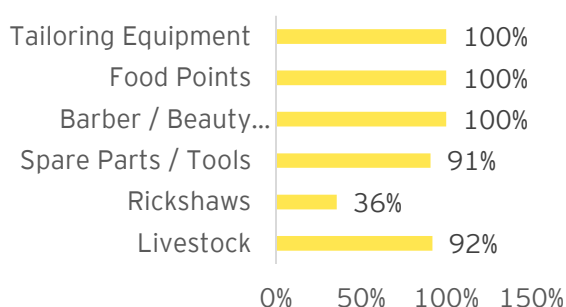


ii. Spot Check of Asset Transfer

Fewer assets transferred than planned predominantly in ceremonies where livestock was distributed

Out of total 19 asset transfer ceremonies observed, fewer than planned assets were distributed in 07 (37%) ceremonies. As seen in Figure B, differences between planned and actual assets transferred were observed in seven ceremonies. In these instances, discrepancies were most notably present in the distribution of livestock, rickshaws, and spare parts/tools. Here, the asset distribution as compared to the plan stood at 92%, 36%, and 91% respectively.

Figure B: Asset Distribution (Planned vs Actual Assets Transferred)



Predominantly, the reasons for fewer assets transferred than planned were

- Issues of weight with the available livestock (i.e., livestock was under-weight in comparison to the specified criteria)
- Issues of overall asset quality leading to beneficiary refusal to receive the asset.
- Non-availability of beneficiaries who were supposed to receive an asset at a given ceremony.

Pre-dominantly beneficiaries were satisfied with asset

- On sample basis, exit interviews were also conducted at the asset transfer ceremonies with beneficiaries who received the asset to obtain feedback regarding their satisfaction

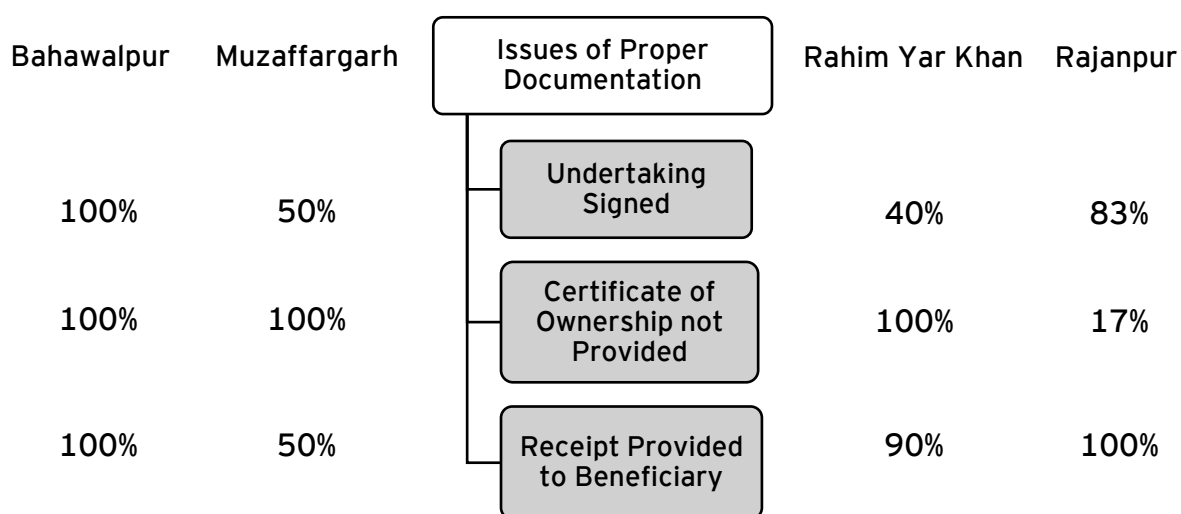
with the asset they were provided. 66 beneficiaries (96%) were satisfied with the asset they were provided.

- The three beneficiaries from Rahim Yar Khan who were unsatisfied with the assets provided were given livestock. Their dissatisfaction stemmed from the fact that the provided animals were very young.

Noteworthy number of beneficiaries from Rahim Yar Khan indicated that they were asked for monetary favors for differing reasons

- 24 (29%) out of 69 beneficiaries pointed out that they were requested for monetary favors. A concerning 23 out of 24 beneficiaries who received asset in Rahim Yar Khan confirmed this.
- The amount requested ranged from PKR 300 to PKR 1,800.

Issues of incomplete documentation of provided assets observed across all program districts, particularly Muzaffargarh and Rahim Yar Khan



Asset Branding Issues

- During the asset distribution ceremonies where rickshaws were distributed (100%), it was observed that the Implementing Partner did not follow the branding requirements of PHCIP program.

Other Key Observation of Asset Transfer Ceremonies

- Several observations with the asset distribution ceremonies process were noted. In 7 ceremonies, the beneficiaries' undertakings were not signed on stamp papers but rather on blank paper. Furthermore, during these ceremonies, the undertakings signed by beneficiaries were found to be incompletely filled; either the name or the value of the asset was missing, as noted in two ceremonies in Rajanpur and one in Rahim Yar Khan. Additionally, although witnesses' thumb impressions were recorded on the undertakings, other critical witness details, including their names and CNIC numbers, were conspicuously missing.
- During the asset transfer ceremony, it was observed that there were no experts in livestock present to ensure that the approved breed was provided to the beneficiary.

iii. Spot Checks of Mentoring Sessions

Generally Mentoring Sessions Being Conducted in the Field, Barring a Few Exceptions

- 9% (17 out of 181) of scheduled mentoring sessions that had been shared in the plan were not conducted in the field.

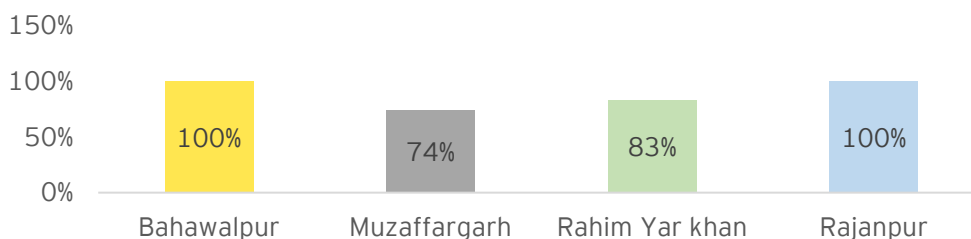
Instances of Inadequate Support to Beneficiaries by Mentors to Address Asset Management Issues

- A majority of the mentors in all four districts inquire about potential issues faced by beneficiary in managing the provided asset.
- However, in Rahim Yar Khan, 14% mentors did not ask the beneficiary about potential issues with the asset they have received. Similarly, in Muzaffargarh, 02% of mentors respectively, did not ask the beneficiary about potential issues with the asset they have received.

Mentor Assessment of the Effectiveness of Asset in Causing Income Generation Generally Good with Few Exceptions

- It was observed that 90% of the mentors overall are following up on the way beneficiaries are utilizing their assets for income generation. These issues were predominantly noted in Muzaffargarh and Rahim Yar Khan.

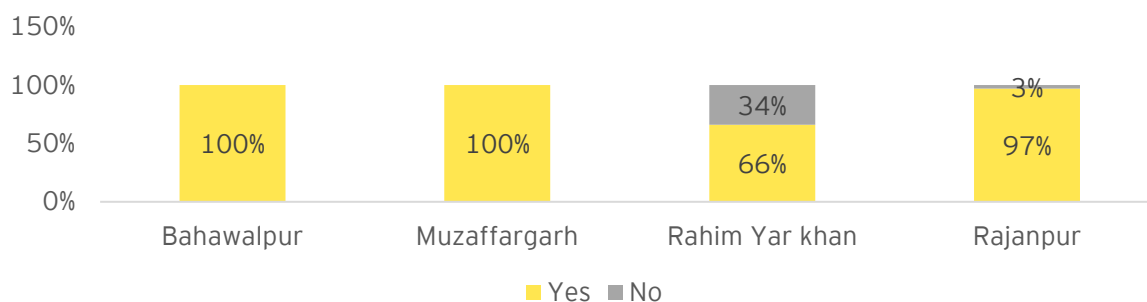
Figure C: Mentors who inquire how asset is used to generate income



Ineffective Mentor Facilitation for Beneficiary to Access PHCIP GRM in Rahim Yar Khan.

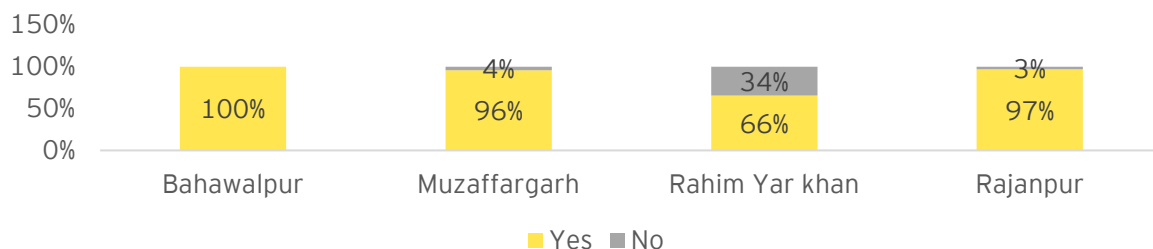
- It was observed that all the mentors in Bahawalpur and Muzaffargarh informed and educated the beneficiaries regarding the GRM followed by 97% of mentors in Rajanpur.
- However, only 66% of the mentors in Rahim Yar Khan educated beneficiaries regarding PHCIP GRM.

Figure D: Mentor informs and educates the beneficiaries about PHCIP GRM and facilitates their access if needed.



Lack of Record Maintenance of Mentoring Sessions by the Mentors in Rahim Yar Khan Could Lead to Inaccurate Progress Reporting

Figure E: District Wise Breakdown of Record Maintenance of Mentoring Sessions by Mentors



- All of the mentors should keep the beneficiary record of their mentoring sessions. During our spot check activity, it was observed that a significant majority of mentors do indeed keep some type of record tracking the mentoring sessions they have conducted. However, in Rahim Yar Khan, such records were found to be maintained only 66% of the time by mentors. This lapses in record-keeping should be addressed to ensure consistency and thoroughness in tracking mentor-beneficiary interactions across all regions.

b. Key Findings of Beneficiary Feedback Survey

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.

Preliminary Assessment of Households

- As part of process, during the preliminary assessment stage, households are given a detailed introduction to the Khudmukhtar program and its objectives. In our beneficiary feedback survey, we included a question about the program orientation. According to the responses, 59% of beneficiaries confirmed that they received a detailed program orientation during the preliminary assessment.
- However, the attitude of the IP field staff during the preliminary assessment was found to be inappropriate in Bahawalpur, Rahim Yar Khan and Rajanpur districts, with 39%, 63% and 16% of surveyed beneficiaries respectively claiming that the behavior of the IP staff visiting their households was inappropriate.

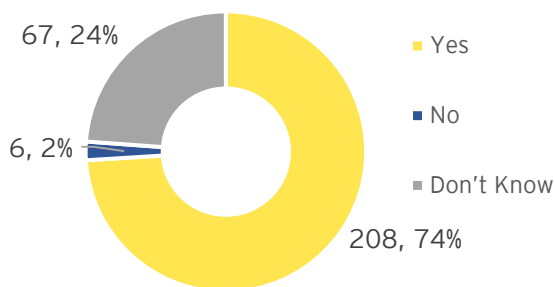
Labor Market Readiness (LMR) Trainings

- 88% of the EI beneficiaries attended the LMR training themselves. For 2% (05 out of 281 beneficiaries), the wife of the beneficiary attended the training on behalf of the beneficiary. 10% (28 out of 281) beneficiaries claimed that neither they nor any of their relatives attended the LMR training.

Livelihood Investment Plan (LIP)

- Beneficiary awareness regarding and involvement in LIP Development was identified to be inadequate during the beneficiary feedback interviews. Only 74% of the beneficiaries stated that an LIP was made for them. 02% stated that no such LIP was made for them while 24% were not aware of the LIP development stage of the EI program.

Figure F: Was LIP developed for Beneficiary

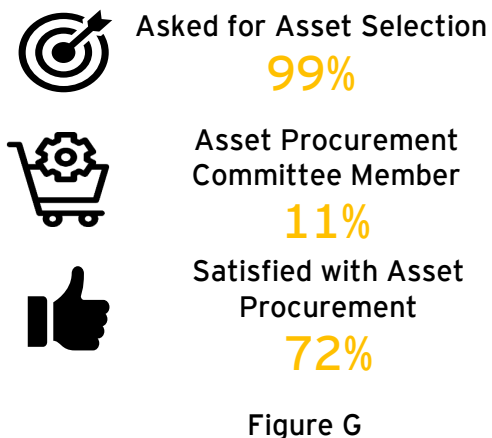


On site Asset Availability

- Out of 281 surveyed beneficiaries, for 260 (92%) beneficiaries reported that provided assets were available on-site. The remaining beneficiaries stated that assets were not available on-site for various reasons, such as the asset being in a different location, the provided livestock has died, or the asset has been sold.

Asset Selection and Procurement

- 99% of the beneficiaries interviewed indicated that they were asked for suggestions regarding the asset to be provided to them.
- Beneficiary involvement in the asset procurement as envisaged was also identified as a point of concern. Only 11% were procurement committee members and 72% were satisfied with asset procurement process. Beneficiaries who were unsatisfied with asset procurement due to reasons such as their non-participation in procurement, poor asset quality, mainly immature livestock, and perceived low value of the received assets.



Stated Price vs Perceived Value for Assets Transferred

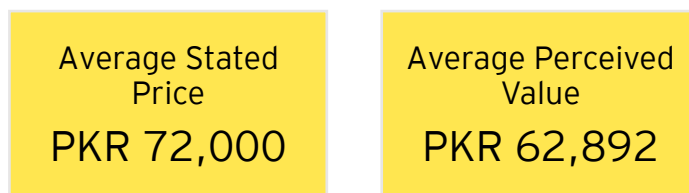


Figure H

- On average, the beneficiaries believe that the value of the asset provided to them is PKR 7,000 below the value it should have as per the POM i.e., PKR 72,000.
- Overall, the assets assessed to be lowest value primarily include livestock and rickshaws. The perceived average value of these assets stood at PKR 61,212 and PKR 51,513.

Mentoring Sessions

- 88% of the beneficiaries indicated that they were satisfied with their mentor and the coaching sessions that they had delivered so far.

Grievance Redressal Mechanism

- Beneficiary awareness regarding the existing GRM for EI component is very low. 11% of the surveyed beneficiaries claimed to have awareness of the complaint launching process however no one registered any complaints regarding any aspect of the program.

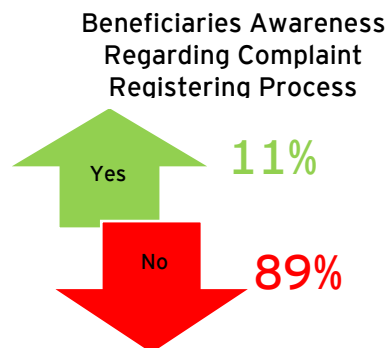


Figure I

c. Key Findings of Key Informant Interviews

Key Informant Interviews (KIIs) were conducted with key stakeholders involved in the implementation of the Khudmukhtar program including the Social Organizers and the Mentors employed by IRM-NRSP.

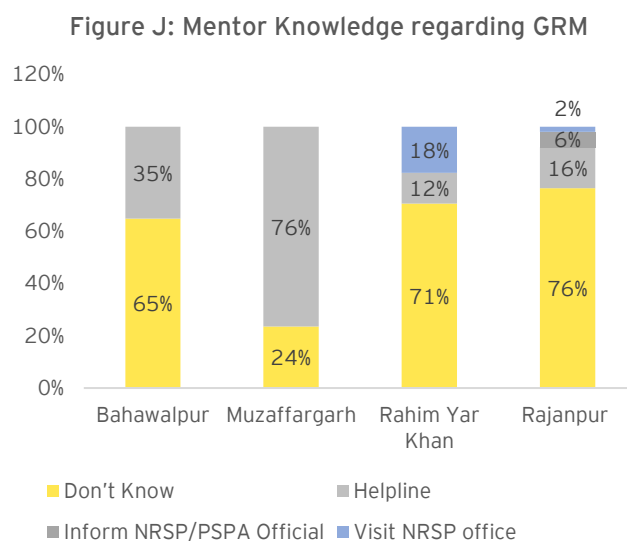
i. Key Informant Interviews - Mentors

Mentor understanding of roles and responsibilities consistent with the Project Operations Manual (POM)

- Mentors indicate that they are actively contributed to addressing the challenges faced by beneficiaries, offering guidance for effective problem resolution.
- In addition, they highlight the function of a mentor in this program includes instructing individuals who receive assets via the initiative and directing them on the efficient utilization of these resources.

Mentors' Claims of Assisting Beneficiaries in Complaint Resolution Unsubstantiated in the face of Inadequate Knowledge regarding Project GRM

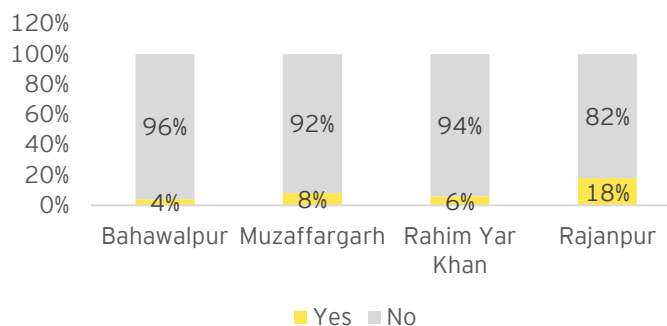
- A majority 87% mentors in all districts who were reported grievances / complaints claim that they guide beneficiaries to get Khudmukhtar specific complaints resolved. However, as seen in the figure E, when asked about their knowledge regarding GRM of the Khudmukhtar component, 122 (59%) of beneficiaries have no knowledge about this mechanism. At the district level, non-awareness regarding GRM is highest in Rahim Yar Khan, where 71% of mentors have no knowledge about this mechanism.



While a Majority of Mentors Claim to Receive Remuneration, there are Serious Grievances Regarding Excessive Delays in Payment

- A majority 94% of the mentors indicate that they have received remuneration for the discharged duties.
- As seen in Figure F, there are serious concerns among mentors regarding significant delays in the time period of payment receipt. Excluding Rajanpur, nearly all interviewed mentors indicate that they do not receive payments on time.

Figure K: Mentors who Receive Payment on Time



4. 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.

- Observations from spot-checks showed that in 90% of the sessions, beneficiaries sat on the floor. Ensuring suitable seating as part of logistical readiness for future sessions can enhance the learning environment, potentially boosting beneficiary focus, participation, and overall effectiveness in the LMR training sessions.
- As per the approved criteria, the livestock assets distributed should adhere to specific weight and breed specifications. However, during our spot-check activity, we observed that while weight verification takes place at asset distribution, breed verification is overlooked, as no specialist is available to perform this task. We recommend that PHCIP collaborate with the local administration to engage a livestock expert specifically for this task. This expert would be responsible for verifying the breed of the livestock to ensure they meet the requisite standards.
- During assessment of the asset distribution ceremonies, it was observed that the Implementing Partner (IP) staff did not maintain proper documentation. Notably, either stamp papers were not utilized, or the presented details were incorrectly or insufficiently filled. Additionally, it was observed that in some of the ceremonies, none of the beneficiaries signed the undertaking. This lack of proper documentation could potentially invite misconduct in the future, such as beneficiaries selling the assets and denying accountability. The PCHIP team should ensure that the Implementing Partner (IP) staff thoroughly and accurately documents the process of asset distribution.
- According to the program document, the LMR training can be attended by the beneficiary or any relevant family member. However, it's important to note that the beneficiary is the one held responsible for the maintenance of the asset and should be familiar with how to generate income from the given asset. Therefore, the Implementing Partner (IP) staff should structure the scheduling of the LMR training sessions to optimize beneficiary attendance. This will ensure that beneficiaries themselves directly receive crucial information and guidance from these sessions.
- Development of clear and accessible guidelines for beneficiary that should outline the process for submitting grievances published in the form of easy-to-understand pamphlets, containing helpline numbers. These guidelines should be repeatedly shared with all beneficiaries and mentors can also be provided copies.

- Mentors need to receive their remuneration continually over time to continually perform their duties on time and at the highest level. In this regard, the IP can structure provision of agreed stipends to the mentors on a monthly basis with continued oversight of PHCIP field formations over IP in this regard.
- To address consistent issues observed in various aspects of Khudmukhtar program implementation, modifications need to be made across the value chain including frequent trainings, strengthened internal monitoring and greater coordination with and oversight over the IP staff by PHCIP field formations.



**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 Figure G 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	

Figure 1 Project Components of PHCIP

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. As per the contract, EYFR is required to conduct quarterly operational reviews for the following two PHCIP sub-components:

- Component 1.2 (Utilization of health services) and
- Component 2.1 (Economic Inclusion),

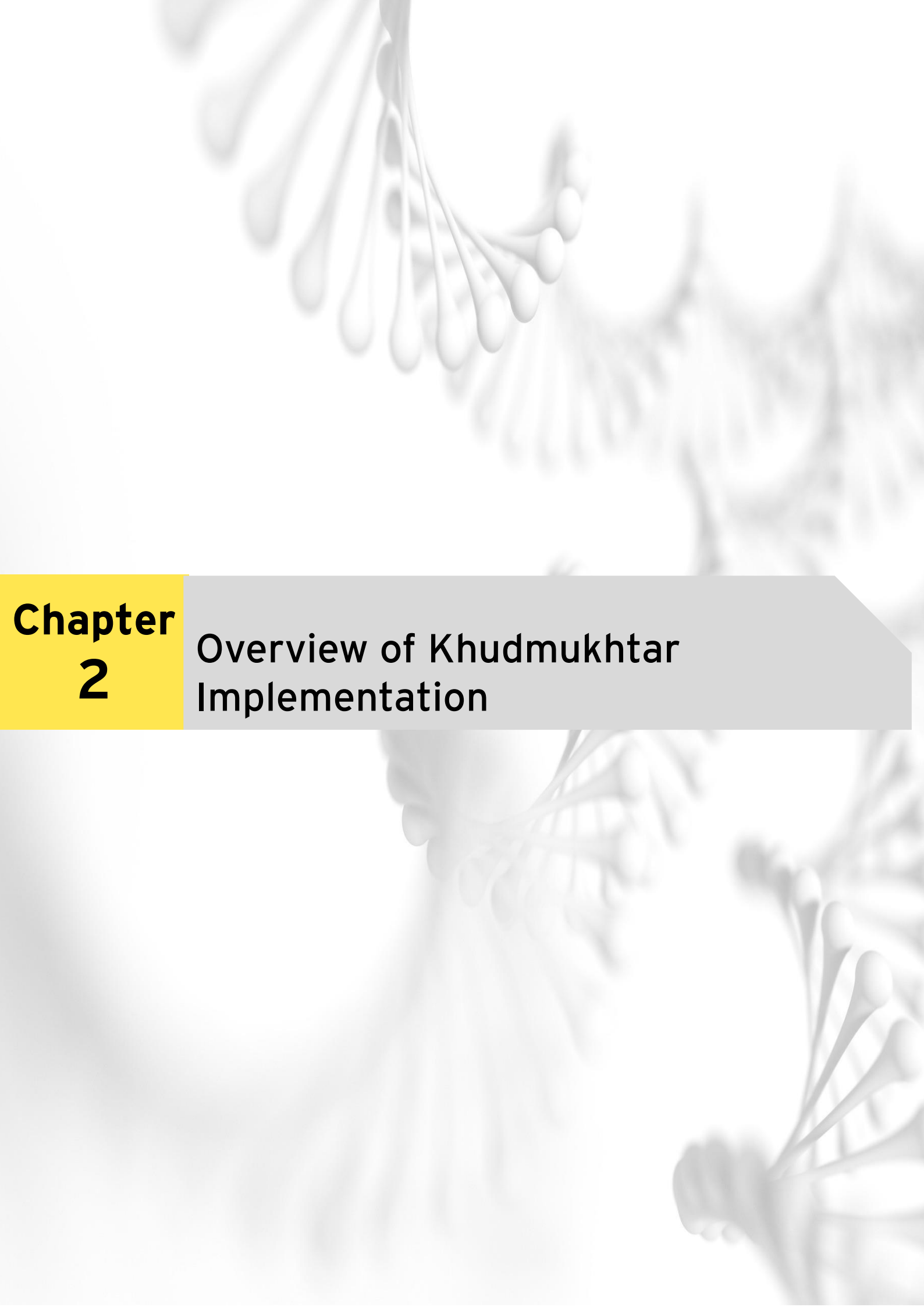
The operations review will help to evaluate the program activities and identify any major bottlenecks in project implementation. It will also help to inform stakeholders of the program on performance and enable lessons to be drawn to improve future practice and policy. For this, the data on the programme 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 spot checks of the asset transfers, beneficiary surveys and KIs of the Mentors and Social Organizers (SOs) deployed in the field.

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 September 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 Khudmukhtar component of PHCIP, and its 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 a holistic perspective (both supply and demand) 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 Khudmukhtar Implementation

CHAPTER 2: OVERVIEW OF KHUDMUKHTAR

The Khudmukhtar 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 72,000. 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 Khudmukhtar program will help build resilient communities.

2.1 Khudmukhtar Implementation Process

Note: The following implementation process aligns with the revised PC-1 and covers the revisions made in the EI component.

In order to implement the Khudmukhtar 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). However, in revised PC-1, the EI intervention districts in addition to already selected districts are Mianwali and Dera Ghazi Khan. Within these districts, flood affected/any other calamity hit areas will be given priority. In case the project finds it difficult to meet the target of eligible beneficiaries within the priority districts, it may be opted to cover it from the remaining 5 PHCIP districts.

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 Khudmukhtar program as well as confirming the availability of the married couples in the household who fulfilled the pre-determined criteria. In the original PC-1, the criteria for enrolment pertained to 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. However, in the revised PC-1, the criterion for enrolment is changed to target beneficiaries who are young married couple between ages 18-35 from BISP beneficiary households who are not recipients of any other similar asset transfer/poverty graduation program after floods of 2022. Ever married single women (direct or indirect BISP beneficiary) aged 18 - 35 years are also eligible. The consent of the BISP beneficiary (maternal head of the household) is also obtained with regards to the Khudmukhtar 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). Through the process of community validation, no individual can be included into the Khudmukhtar program. Rather only exclusion of potential beneficiaries can happen at this stage. 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. It is pertinent to mention that the mentor is a voluntary position and educated, young men and women, residing within the community, with a spirit of activism, and sympathetic to supporting the ultra-poor are selected by IRM-NRSP for it. With the assistance of the mentor, a LIP is developed for the beneficiary. The LIP which 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. In the original PC-1, productive assets unit cost was around PKR 72,000 which is now revised to PKR 150,000 (which may vary due to inflation). Moreover, it is estimated that 75,000 male and female will benefit from the productive asset. 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. Each mentor will assist 25-30 beneficiaries. 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 Khudmukhtar program beneficiaries' sustained progress both during and after the program.

Note: Our recent spot check activity pertained to the assets transferred following the approval of the revised PC-1. Accordingly, the Spot Check activity carried out for December 2023 was aligned with the parameters of the revised PC-1. However, for a comprehensive overview of the project lifecycle, beneficiaries who had received their assets six months prior to the interview date were chosen for the Beneficiary Feedback. Consequently, these beneficiaries registered before the implementation of the revised PC-1, causing the feedback obtained to reflect the conditions under the old PC-1.

A close-up photograph of a hand with a manicured pink nail moving a black chess piece on a chessboard. The chessboard has a black and white checkered pattern. The background is a plain, light-colored wall.

Chapter 3

Findings of Operations Review Activity

CHAPTER 3: FINDINGS OF OPERATIONS REVIEW ACTIVITY

The operations review employed a quantitative and qualitative 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

The operations assessment was designed to evaluate the effectiveness of various activities involved in the implementation of the EI program. EYFR field monitor's spot checks of asset transfers, beneficiary feedback on quality and delivery of services as well as interviews with Key Informants with mentors, were the primary data collection method for evaluation of the EI operations for the quarter ended December 2023.

Table 1: Operations Review Matrix

Activity	Purpose	Relevant Stakeholders
Spot Check of Program Interventions	Process monitoring of asset transfer to <ul style="list-style-type: none"> ▶ Validate number of assets transferred at a particular asset transfer ceremony against the number included in plan ▶ Observe overall process being followed and documentation of the assets transferred to all beneficiaries ▶ Gauge beneficiary satisfaction with the asset provided to them ▶ Grievance Redressal Mechanism in place at the ceremony in case of beneficiary complaints 	<ul style="list-style-type: none"> ▶ IP Staff Present at Ceremony ▶ Beneficiary
	Process monitoring of refresher training of mentors to <ul style="list-style-type: none"> ▶ Assess quality of training in terms of relevance of training material and understanding & knowledge of trainer ▶ Observe efforts made to meet minimum standards in the delivery of training, by equipping training venues with all necessary equipment such as charts/display board, notebooks, stationery as well as seating arrangements corresponding to the number of participants were also assessed. ▶ Obtain mentor feedback regarding the training as well as content covered 	<ul style="list-style-type: none"> ▶ IP Trainers ▶ Mentors
Beneficiary Feedback Surveys	<ul style="list-style-type: none"> ▶ Beneficiary feedback regarding holistic EI implementation process from preliminary assessment to mentoring sessions. Includes question on potential beneficiary complaints and their resolution status 	<ul style="list-style-type: none"> ▶ Beneficiary
Supply-Side Key Informant Interviews	<ul style="list-style-type: none"> ▶ Interview with key supply-side stakeholders to gauge their understanding of the overall program, perspective on issues faced in implementation as well as their own concerns 	<ul style="list-style-type: none"> ▶ Social Organizer ▶ Mentor

a. Sampling

For the quarter ended December 2023, spot checks, beneficiary feedback interviews and key informant interviews were planned. As per the agreed /approved sample size, 51 spot checks and 51 key informant interviews were to be conducted per district. Field enumerators also conducted beneficiary feedback surveys. The district wise break down of sample is given in the table 2.

Table 2: Operations Review Activity Conducted for Dec'23 Quarter								
District	Spot Checks				Beneficiary Feedback Survey		Key Informant Interviews	
	Required per District	Asset Transfer Ceremonies Observed	Spot Checks of Mentoring Sessions	Spot Check of LMR Training	Required per District	Completed	Required per District	Completed
Bahawalpur	51	01	55	-	20	69	51	54
Muzaffargarh	51	02	49	-	20	72	51	51
Rahim Yar Khan	51	10	42	-	20	66	51	51
Rajanpur	51	06	35	10	20	74	51	51
Total	204	19	181	10	80	281	204	207

b. Allocation of Sample

Accordingly, sampling process was initiated based on the data shared by PSPA containing details of all beneficiaries who had received an asset under the EI program and the data shared regarding mentors and social organizers engaged as well as the plan for the asset transfer ceremonies to be conducted. The sampling approach for the three activities that constituted operations review for quarter ending December'2023 has been outlined below.

i. Sampling for the Spot Checks

- ▶ For the spot check activity, the planning is based on the plan shared by the PHCIP team. It is important to note that we have not received a complete plan for each activity under the EI component, which is why we were unable to conduct sampling.
- ▶ Based on the shared plan, ceremonies to be monitored by EYFR field staff were selected. It was aimed that a reasonable distribution of ceremonies in which different assets were being transferred (i.e., livestock, rickshaws, sewing machines etc.) were observed.
- ▶ Further, one day of LMR trainings that EYFR was informed of were spot checked.

ii. Sampling for the Beneficiary Feedback Surveys

- ▶ For the beneficiary survey, the selection of beneficiaries was based on the total number of registered beneficiaries in each district.
- ▶ During the sampling process, care was taken to ensure that none of the beneficiaries with whom beneficiary feedback surveys had been previously conducted or those beneficiaries with whom the Knowledge, Attitude, and Practice (KAP) surveys had been conducted were included in the sample.
- ▶ Further, within a district, a reasonable distribution of all assets was also aimed in order to obtain feedback regarding all of the various types of assets distributed.
- ▶ Spatial coverage within a district of the beneficiaries surveyed was also ensured to prevent clustering effects.

iii. Sampling for the Key Informant Interviews (KIIs)

Mentors

- ▶ List of currently active mentors engaged by IP in all four program districts was shared with EYFR. Based on the shared list, mentors to be interviewed were randomly selected.

Tehsil wise break up of sample completed is as follows.

Sr. No	District	Tehsil	Spot Check of Asset Transfer	Spot Check of Mentoring Sessions	Spot Check of LMR Training	Number of Beneficiary Surveyed	KII of Mentor
1	Bahawalpur	Bahawalpur	01	19	-	54	19
		Yazman	-	36	-	15	35
2	Muzaffargarh	Kot Addu	-	-	-	18	-
		Muzaffargarh	02	49	-	54	51
3	Rahim Yar Khan	Rahim Yar Khan	05	14	-	37	31
		Sadiqabad	05	28	-	29	20
4	Rajanpur	Jampur	06	35	10	74	51
Total			19	181	10	281	207

c. Data Collection

The finalized and approved (approved by the PHCIP team) 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 server 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 for data analysis.

d. Key Survey Considerations

Key considerations relevant to survey methodology are given as follows:

- ▶ The results of the various surveys are based on data obtained from a selected sample of beneficiaries and mentors rather than the entire population. While efforts were made to ensure representative samples for the different surveys, it is important to acknowledge that the findings may not be fully generalizable to the entire populations of the different stakeholders.
- ▶ The results presented in this section are based on observations of field staff for spot checks, beneficiaries' feedback during the beneficiary feedback survey, and IP mentors during KIIs. The possibility of response bias exists for the beneficiary feedback survey and the KIIs, 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. However, during relevant trainings, EYFR field enumerators were instructed in the different measures they could utilize to minimize response bias including asking indirect questions etc.
- ▶ Beneficiaries/Key Informants' ability to accurately recall specific programmatic details or experiences may have been influenced by memory limitations or other cognitive factors. However, enumerators were instructed in various techniques to help respondents recall details as accurately as possible including the use of various prompting questions such as "Did the IP staff first visit your house during the month of Ramadan?" Further, where possible, provided population data was used to validate specific details including the date of asset transfer. In case of any discrepancy, information provided in the population data was utilized.

e. Challenges Encountered

During the conduct of the field activity for the quarter ending December 2023, EYFR, in particular field enumerators, faced a few concerning challenges impeding their ability to effectively carry out their duties. These challenges have been described below. Going forward rectification of such challenges is crucial in order to enable EYFR to effectively carry out its tasks as the operations review firm of the PHCIP, in particular, the Khudmukhtar component.

- ▶ For the spot checks to be conducted, no consolidated field plan was shared regarding the activities being conducted as part of the Khudmukhtar implementation. This hindered effective planning of the spot checks. In most cases, the PHCIP team shared one-to-two-day plans with EYFR.
- ▶ Several findings were reported by EYFR team to the PHCIP team particularly related to request for monetary favors made by the IP staff, particularly mentors. When relevant mentors were investigated further by the PHCIP team, they contacted the EYFR field enumerators and made aggressive remarks including verbal abuse also threatening physical harm, in certain cases.

3.2 Findings of Spot Checks

Khudmukhtar Program encompasses a series of essential processes and activities. These include the preliminary assessment of beneficiary households, community validation, LMR training, LIP development, procurement and transfer of asset and mentoring sessions. Each activity happens at different times in the overall program lifecycle.

For the quarter ending December '23, Spot checks of LMR Training, asset transfers and mentoring sessions were being conducted in the project districts as part of the overall program implementation. These activities served as a robust foundation for providing a comprehensive understanding of the programs impact and effectiveness in this timeframe.

a. Spot Check of Labour Market Readiness (LMR) Training

As per the Project Operation Manual (POM), a crucial component of program involves delivering Labour Market Readiness (LMR) training to selected beneficiaries. This process is spearheaded by Implementation Partner (IP), who carries out preliminary assessments on target households. The goal of LMR training is to equip beneficiaries with the necessary tools for income generation by utilizing their training and a productive asset effectively. The LMR training addresses areas like basic literacy and numeracy, health and social skills, and confidence-building, providing a holistic approach in preparing beneficiaries to engage effectively in various livelihood activities.

During the quarter that ended in December 2023, we received details on ten LMR training sessions conducted in the Rajanpur district, which were observed during our spot-checking activity. As part of our Operational Review activity, we carried out spot checks to examine these sessions closely. Details of spot checks conducted are as follows;

Districts	Tehsil	Total LMR Training Conducted	Number of LMR Training Observed	Training Venue
Rajanpur	Jampur	10	10	<ul style="list-style-type: none"> • Hafiz Bashir Bethak • Nawa Shehr • Dajal Road Model Village Jampur • Dhora Hajan • Adda Hameed Wala • Government Higher Secondary School Dajal • Iqra Public Schools Nawa Shehr • Sabtain Sarwar Sakota Basti Gudan • Hameed Wala • Muhammad Ajmal Hajana Bethak

Note: According to the program documents, the LMR training schedule is designed to span over a period of five days. In our operation review activity, we observed one of these training days to gain an understanding of the approach and effectiveness of the sessions.

Number of Beneficiaries in LMR Training Sessions

During the training sessions, we noted a total of 278 beneficiaries present across all ten sessions on the day of our visit. This averages out to about 28 beneficiaries per session. According to the Project Operation Manual (POM), the maximum capacity for each session

is set at 30 beneficiaries. This guideline is designed to ensure manageable group sizes that facilitate effective delivery of training. However, during our visit, we identified an anomaly; **two training sessions had exceeded this stipulated limit, with each having 32 beneficiaries present.** This divergence from the prescribed capacity merits attention and remediation in future sessions to maintain compliance with the standard set by the POM.

Logistical Arrangement of LMR Trainings

During our spot checks of the LMR training sessions, we noted that most of the essential logistical arrangements were available at the training locations. However, we observed a shortfall in the provision of suitable seating arrangements in 90% of the training location. It was found that all the beneficiaries were required to sit on the floor during the sessions. While the logistical necessities were supplied, this area of comfort for beneficiaries needs attention to ensure an optimal learning environment is provided. The pictorial evidences of training locations are attached as Annexure -03.

Table 03: Logistical Arrangement of the LMR Training										
Logistical Indicator	Hafiz Bashir Bethak	Nawa Shehr	Dajal Road Model Village	Dhora Hajan	Adda Hameed Wala	Govt Higher Secondary School	Iqra Public Schools	Sabtain Sarwar Sakota	Hameed Wala	M. Ajmal Hajana Bethak
Training Banner	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Training Handouts	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Attendance Sheet	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Food / Refreshment Arrangement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Appropriate Seating Arrangement	x	x	x	x	x	✓	x	x	x	x

Table 03: Logistical Arrangement of the LMR Training										
Logistical Indicator	Hafiz Bashir Bethak	Nawa Shehr	Dajal Road Model Village	Dhora Hajan	Adda Hameed Wala	Govt Higher Secondary School	Iqra Public Schools	Sabtain Sarwar Sakota	Hameed Wala	M. Ajmal Hajana Bethak
Availability of Stationary	✓	x	x	✓	✓	✓	✓	✓	✓	✓

Training Content Coverage

At the LMR training sessions organized for beneficiaries, a range of topics were covered. The EYFR field enumerators noted that, while several topics were consistently discussed across all training venues, others were only covered at select venues. The details of the training content coverage at each venue are highlighted in Table 04.

Table 04: Training Content Coverage										
Topics	Hafiz Bashir Bethak	Nawa Shehr	Dajal Road Model Village	Dhora Hajan	Adda Hameed Wala	Govt Higher Secondary School	Iqra Public Schools	Sabtain Sarwar Sakota	Hameed Wala	M. Ajmal Hajana Bethak
Introduction to Human development	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Perspective of poverty and its causes	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Participatory development and its benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Table 04: Training Content Coverage										
Topics	Hafiz Bashir Bethak	Nawa Shehr	Dajal Road Model Village	Dhora Hajan	Adda Hameed Wala	Govt Higher Secondary School	Iqra Public Schools	Sabtain Sarwar Sakota	Hameed Wala	M. Ajmal Hajana Bethak
Introduction to the concept of union and Beneficiary roles and responsibilities in the project	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
The Gender and Development	✓	✓	✓	✓	✓	x	✓	x	✓	✓
Introduction to financial management	✓	✓	✓	✓	✓	x	✓	✓	✓	✓
Estimation of total household income and expenses	✓	✓	✓	✓	✓	x	✓	✓	✓	✓
Importance of savings	✓	✓	✓	✓	✓	✓	✓	x	✓	✓
Importance of CNIC	✓	✓	✓	✓	✓	x	✓	✓	✓	✓
Importance of health	x	✓	✓	✓	✓	x	x	✓	x	✓
Important directions regarding	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Table 04: Training Content Coverage										
Topics	Hafiz Bashir Bethak	Nawa Shehr	Dajal Road Model Village	Dhora Hajan	Adda Hameed Wala	Govt Higher Secondary School	Iqra Public Schools	Sabtain Sarwar Sakota	Hameed Wala	M. Ajmal Hajana Bethak
maternal and child health										
Basic numeracy and arithmetic	N/A	x	✓	x	x	N/A	N/A	✓	✓	x
Importance of and process of opening a bank account	N/A	✓	✓	x	x	N/A	N/A	x	x	x
Investment strategies to increase income	N/A	x	✓	x	x	N/A	N/A	x	x	x
Practical application of household investment	N/A	x	✓	x	x	N/A	N/A	x	x	x

Training Delivery

From Table 05, overall, the delivery of the trainings was observed to be interactive and participatory across all trainings.

Table 05: Delivery of Training										
Topics	Hafiz Bashir Bethak	Nawa Shehr	Dajal Road Model Village	Dhora Hajan	Adda Hameed Wala	Govt Higher Secondary School	Iqra Public Schools	Sabtain Sarwar Sakota	Hameed Wala	M. Ajmal Hajana Bethak
Participants were fully encouraged during the training to learn, communicate & participate	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Participants were fully involved	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
The trainers and participants exchanged their views in friendly atmosphere	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
There was broadly equal participation of all the participants	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

b. Asset Transfer Ceremonies

Asset transfer is an important activity of the Khudmukhtar program, whereby the asset is procured and handed over to the beneficiary (as per specified protocols) and the beneficiary undertakes to use and maintain the asset as per specified purpose and in accordance with training and guidelines provided for it. The procured asset is handed over to the beneficiary household through an asset-hand-over ceremony where certificate bearing the name of the beneficiaries is also given as a proof of asset transfer and ownership.

EYFR team employed a comprehensive approach to evaluate the asset transfer ceremonies. This involves systematic observation of various key aspects. EYFR field staff validates the number of assets transferred at a particular asset transfer ceremony against the number included in plan. Further, the overall process being followed during the ceremony is observed including the documentation of the assets transferred to all beneficiaries. Such documentation includes receipts of the assets, undertaking signed by each beneficiary as well as certificate of ownership. As a complement to the spot checks, exit interviews are conducted with the beneficiaries to assess their satisfaction with the asset provided to them as well as gaining overall insight into their experience with the Khudmukhtar program lifecycle up till the point of asset transfer.

Details of the asset transfer ceremonies observed across all four Khudmukhtar program districts have been provided in Table 06 below.

Table 06: Details of Asset Transfer Ceremonies Observed			
District / Tehsil		Number of Ceremonies Observed	Exit Interviews Conducted
Bahawalpur	Bahawalpur	01	11
	Yazman	-	-
Muzaffargarh	Kot Addu	-	-
	Muzaffargarh	02	6
Rahim Yar Khan	Rahim Yar Khan	05	15
	Sadiqabad	05	15
Rajanpur	Jampur	06	22
Total		19	69

Table 07: Details of Assets Transferred							
District	Livestock	Barber / Beauty Saloons	Food Points	Rickshaws	Spare Parts / Tools	Tailoring Equipment	Grand Total
Bahawalpur	-	-	-	10	-	-	10
Muzaffargarh	05	-	02	-	06	-	13
Rahim Yar Khan	50	-	07	-	33	08	98
Rajanpur	36	13	12	-	01	16	78
Grand Total	91	13	21	10	40	24	199

Details of the assets transferred at ceremonies observed by EYFR field staff have been provided in Table 07 above. Livestock makes up the largest proportion of assets transferred at observed ceremonies, with 45% of the assets transferred being livestock. This is followed by spare parts/tools, which constitute 20% of the transferred assets.

Fewer Assets Transferred than Planned

Table 08: Ceremonies with Discrepancy in Planned vs Actual Assets Distributed				
Districts	Ceremonies Observed	No. of Ceremonies where fewer than planned assets were distributed	Planned Assets to be distributed	Cumulative Assets distributed
Bahawalpur	01	-	10	10
Muzaffargarh	02	1	31	13
Rahim Yar Khan	10	6	110	98
Rajanpur	06	-	78	78
Total	19	7	229	199

Out of total 19 asset transfer ceremonies observed, fewer than planned assets were distributed in 07 (37%) ceremonies. Comparatively, this shows some improvement from the preceding quarter, where under-distribution was noted in 43% of the ceremonies. Predominantly, the reasons for fewer assets transferred than planned were:

- Some beneficiaries refused to receive the assets, asserting that the assets being distributed were not useful to them and they required different assets instead
- Some beneficiaries either did not bring their required documentation to the ceremonies or submitted false documentation.
- Non-availability of beneficiaries who were supposed to receive an asset at a given ceremony



Key Observation Noted during Assets Transfer Ceremonies

- ▶ In one of the asset transfer ceremonies in Rahim Yar Khan, it was noticed that beneficiaries were instructed to arrive at 8:00 AM for asset distribution, but the distribution process did not start until 03:00 PM.
- ▶ Furthermore, in another ceremony conducted in District Muzaffargarh UC: Karamdad Qureshi, it was noted that beneficiaries waited the entire day to receive the asset. However, at the end of the day, the asset distribution was cancelled due to the non-availability of the PSPA focal person.
- ▶ In an asset transfer ceremony in District Rahim Yar Khan, where motorbike spare parts were provided to beneficiaries, the asset distribution took place in a spare parts shop. However, the Implementing Partner (IP) staff had not made proper sitting arrangements, resulting in beneficiaries waiting on the road for their turn. The pictorial evidences are attached as an Annexure - B
- ▶ During the asset distribution ceremonies where rickshaws were distributed (100%), it was observed that the Implementing Partner did not efficiently implement the mandate requiring the branding of 'Rickshaw'. Some of the pictorial evidence are attached as Annexure - F

Beneficiaries Satisfaction with Asset Provided

On sample basis, exit interviews were also conducted with beneficiaries who received the asset to obtain feedback regarding their overall experience with the Khudmukhtar program as well as their satisfaction with the asset they were provided. Out of 69 beneficiaries, interviewed across the 19 asset transfer ceremonies observed, 66 beneficiaries (96%) were satisfied with the asset they were provided. A district and asset category wise breakdown of the 66 satisfied beneficiaries has been provided in Table # 10 below.

District	Livestock	Barber / Beauty Saloons	Food Points	Rickshaws	Spare Parts / Tools	Tailoring Equipment	Grand Total
Bahawalpur				11			11
Muzaffargarh	04		01		01		06
Rahim Yar Khan	14		03		07	03	27
Rajanpur	08	03	05		02	04	22
Grand Total	26	03	09	11	10	07	66

The three beneficiaries from Rahim Yar Khan who were unsatisfied with the assets provided were given livestock. Their dissatisfaction stemmed from the fact that the provided animals were young.

Significant number of ceremonies noted where beneficiaries were informed of their right to refuse asset in case of Non-Satisfaction

District	Sep '23	Dec'23
Bahawalpur	21 (78%)	1 (100%)
Muzaffargarh	22 (88%)	1 (50%)
Rahim Yar khan	17 (65%)	5 (50%)
Rajanpur	17 (65%)	6 (100%)
Grand Total	77 (74%)	13 (68%)

Based on discussions with the PHCIP team and IP staff, EYFR was informed that it is clearly communicated to the beneficiaries at the asset transfer that they can refuse asset provided in case of non-satisfaction with it. However, **during the ceremonies observed, at 06 (32%) ceremonies no such information was provided to the beneficiaries, with 05 such ceremonies in Rahim Yar Khan and 01 ceremonies in Muzaffargarh.**

Issues with documentation of provided assets

District	Sep'23	Dec'23
Bahawalpur	27 (100%)	1 (100%)
Muzaffargarh	25 (100%)	1 (50%)
Rahim Yar khan	20 (77%)	4 (40%)
Rajanpur	24 (92%)	5 (83%)
Grand Total	96 (92%)	11 (58%)

According to the Khudmukhtar operations manual, any beneficiary to receive an asset under the program will sign an undertaking to use and maintain the asset as per specified purpose and in accordance with training and guidelines provided for it. However, as seen in Table 12 above, **8 out of 19 (42%) asset transfer ceremonies were observed where there was no undertaking for beneficiaries to sign.**



Key Observations Regarding Singing of Undertaking

- ▶ Out of 11 asset distribution ceremonies where beneficiaries signed the undertaking, it was noted that in seven ceremonies, the undertaking was taken on a blank piece of paper, and no stamp papers were used. Pictorial evidence of these instances is attached in Annexure - C
- ▶ During asset distribution ceremony in Rajanpur and Rahim Yar Khan, it was also observed that the undertakings signed by the beneficiaries were not properly filled out. Either the name of the asset was missing from the undertaking, or the value of the asset was not recorded. Pictorial evidence of these instances is attached in Annexure - D
- ▶ Additionally, it was noted that while the thumb impressions of witnesses were recorded on the undertaking, other details such as the witnesses' names or CNIC numbers were not mentioned. Such instances were observed in one ceremony in Rajanpur. Pictorial evidence of these instances is attached in Annexure - E

District	Sep '23	Dec '23
Bahawalpur	19 (70%)	1 (100%)
Muzaffargarh	23 (92%)	2 (100%)
Rahim Yar khan	26 (100%)	10 (100%)
Rajanpur	11 (26%)	1 (17%)
Grand Total	79 (76%)	14 (74%)

According to the Operations Manual, this ownership certificates should be given to all beneficiaries. During asset transfer ceremony, it was observed that a majority **14 (74%) out of 19 observed ceremonies beneficiaries were also not provided the certificate of ownership**. This issue was most prevalent in Bahawalpur, Muzaffargarh and Rahim Yar Khan where all of the ceremonies monitored beneficiaries were not provided any certificate of ownership.

District	Sep '23	Dec '23
Bahawalpur	27 (100%)	1 (100%)
Muzaffargarh	6 (24%)	1 (50%)
Rahim Yar khan	24 (92%)	9 (90%)
Rajanpur	25 (96%)	6 (100%)
Grand Total	82 (79%)	17 (89%)

EYFR has been informed by the PHCIP team that the provision of receipt to all beneficiaries would be emphasized at all asset transfer ceremonies. Accordingly, this aspect was intently observed during asset transfer ceremony. From Table 14 above, it is evident that even though provision of receipts was in practice at a considerable majority 17 (89%) out of 19 asset transfer ceremonies. In particular, **this problem was most apparent in Muzaffargarh where in 1 (50%) out of 2 observed sessions receipts were not provided to beneficiaries**.



Noteworthy number of beneficiaries from Rahim Yar Khan indicated that they were asked for monetary favours for differing reasons

As part of the exit interviews, beneficiaries were asked if they had received the asset that they had expressed the desire to receive during the ceremony. All the surveyed beneficiaries (100%) indicated that they were provided the asset that they were promised.

It was also inquired from the beneficiaries if they were asked for monetary favors at any stage of the Khudmukhtar program. **24 (35%) out of 69 beneficiaries interviewed indicated that they were requested for monetary favors**. As seen in Table 15, a concerning **23 beneficiaries from Rahim Yar Khan and 01 beneficiary from Muzaffargarh responded in the affirmative to this question**.

The amount requested ranged from PKR 300 to PKR 1,800 with the average being PKR 400. The predominant reason for the payment as indicated by the beneficiaries is to purchase the stamp paper for the undertaking (21) and to be included in the program (03). In all cases, the money requested was paid by the beneficiaries.

Table 15: Beneficiaries Requested for Monetary Favors at any Stage of the Program - Dec '23			
District	Yes	No	Grand Total
Bahawalpur	-	11 (100%)	100 (100%)
Muzaffargarh	01 (17%)	05 (83%)	06 (100%)
Rahim Yar khan	23 (77%)	07 (23%)	30 (100%)
Rajanpur	-	22 (100%)	22 (100%)
Grand Total	24 (35%)	45 (65%)	69 (100%)

c. Spot Checks of Mentoring Sessions

As outlined in the Project Operations Manual (POM), one of the essential aspects of this project is the continued mentoring of participants through regular coaching sessions. These sessions are designed to provide a range of support to beneficiaries, from psychosocial counseling and technical advice to guidance on forming a long-term vision for the future. This holistic approach is aimed at laying a strong foundation for sustained progress both during and after the program's completion.

For the quarter ending December'23, mentoring sessions were being conducted in the project districts as part of the overall program implementation. Therefore, the primary source of data for EYFR spot checks has been drawn exclusively from the mentoring sessions. The number of mentoring sessions that are being spot check in the quarter ended December 2023 are as follows;

<i>District</i>	<i>Spot Checks of Mentoring Sessions</i>
Bahawalpur	55
Muzaffargarh	49
Rahim Yar Khan	42
Rajanpur	35
Total	181

Spatial Coverage of Spot Checks

The overall spatial coverage of the spot checks of mentoring sessions conducted by EYFR staff as well as the within district coverage has been highlighted in Figure H.

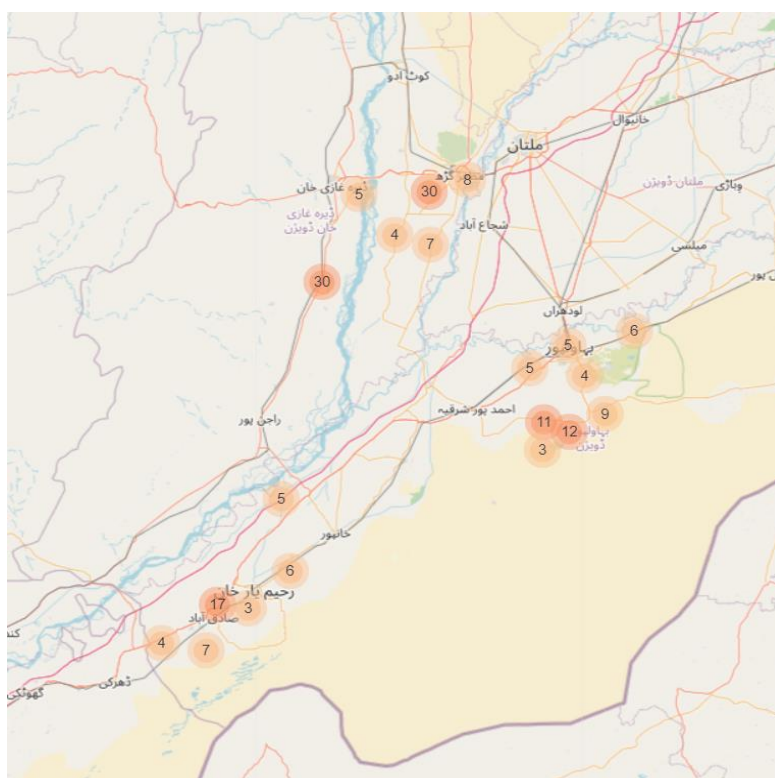


Figure 2

Generally Mentoring Sessions Being Conducted in the Field, Barring a Few Exceptions

During the EYFR spot checks, it was observed that 164 (91%) out of 181 planned mentoring sessions were conducted in the field as per the implementation plan. As shown in Table # 16, there were some districts, such as Rahim Yar Khan, Muzaffargarh and Bahawalpur, where the mentoring sessions were not conducted. The most concerning situation was in Rahim Yar Khan, where 13 (31%) out of 42 planned sessions failed to take place.

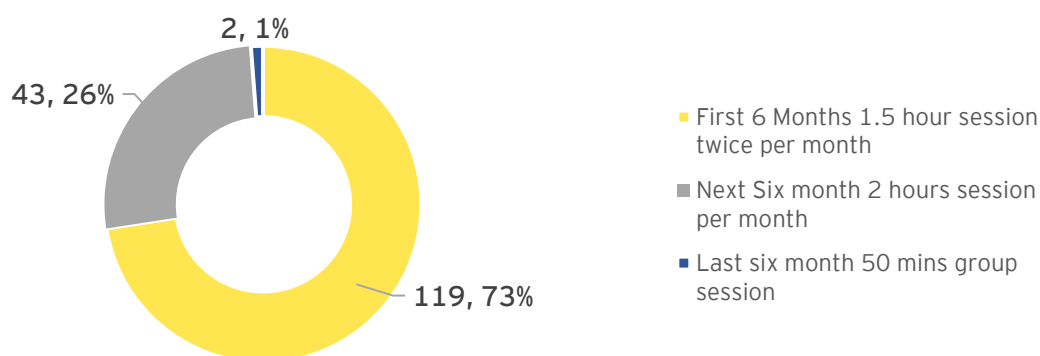
Table 16: Breakup of Observed Mentoring Session			
District	Mentoring Session Conducted	Mentoring Session Not Conducted	Grand Total
Bahawalpur	54 (96%)	02 (04%)	55 (100%)
Muzaffargarh	47 (96%)	02 (04%)	49 (100%)
Rahim Yar Khan	29 (69%)	13 (31%)	42 (100%)
Rajanpur	35 (100%)	-	35 (100%)
Grand Total	164 (91%)	17 (09%)	181 (100%)

Further, it was noted during spot checks, that some of the mentors had left the job or were engaged in other jobs due to which they were not conducting the mentoring sessions. Five scheduled mentoring sessions that had been shared in the plan received by EYFR were not conducted in the field when visits were conducted by EYFR field staff. Details of these sessions have been provided in Table 7 below

Types of Mentoring Sessions Observed

According to the Project Operations Manual (POM), the delivery of mentoring sessions has been structured into three distinct types. During the first six months, a bi-monthly session lasting 1.5 hours is held for each beneficiary. In the subsequent six months, one session per month extended till 2 hours and in the last six months, a condensed group session lasting 50 minutes is conducted which accommodates 25 beneficiaries per group.

Figure 3: Types of Mentoring Sessions Observed



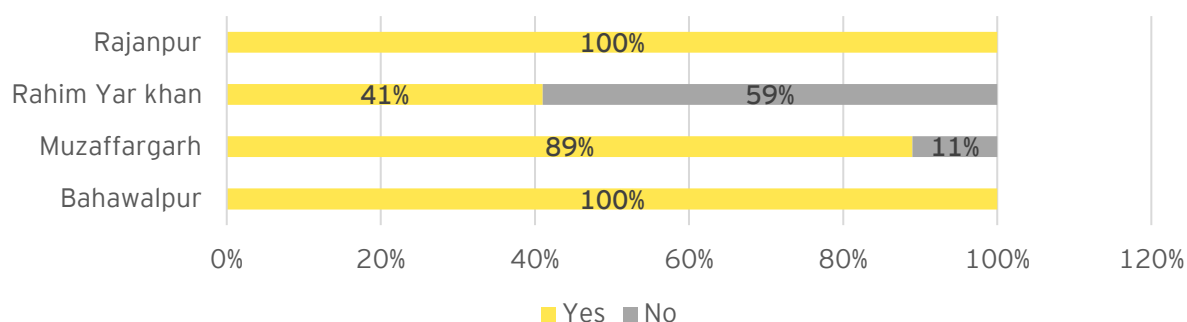
Out of the 164 mentoring sessions observed by EYFR field staff, 73% of the mentoring sessions fell in the first category i.e., first six months lasting 1.5 hours, 26% of the sessions fell in the second category i.e., next six months 2 hours each and the group sessions constituted only 1% of the overall sessions.

Required Time not Spent on Mentoring Sessions in Rahim Yar Khan

The PHCIP POM specifies the time duration for the mentoring sessions as follows

- i) In the first six months, two sessions will be held with each beneficiary with each session lasting 1.5 hours
- ii) In the second six months, one session will be held with each beneficiary lasting 2 hours

Figure 4: Proportion of sessions for which required time was spent per district



As seen in figure 4 above, at the district level, in Bahawalpur and Rajanpur, majority of the mentors are spending appropriate time as prescribed by the type of mentoring session however, 59% of the sessions in Rahim Yar Khan and 11% of sessions in Muzaffargarh are not being conducted for an appropriate amount of time.

In Muzaffargarh and Rahim Yar Khan, the distribution of the types of observed sessions, along with the appropriateness of their duration, are detailed in Table XX. As shown, a considerable number of the sessions involved beneficiaries within the first six months of asset transfer. In Muzaffargarh, we observed 34 sessions. The appropriate amount of time was spent in 30 sessions, however, the required duration was not met in 4 sessions, representing 12%. In Rahim Yar Khan, six sessions were observed within the first six months, but the adequate time was spent only in two of them. For the next six months category, 21 sessions were observed, but only 10 sessions spent the needed time. Additionally, two group sessions in the last six months failed to meet the required duration.

Table 17: Time Duration Spent on Mentoring Sessions in Rahim Yar Khan

Mentoring Session Type	Muzaffargarh			Rahim Yar Khan		
	Sessions Observed	Appropriate Time Spent	Appropriate Time Not Spent	Sessions Observed	Appropriate Time Spent	Appropriate Time Not Spent
First Six Months, Twice a Month for 1.5 Hours	34	30 (88%)	4 (12%)	6	2 (33%)	4 (67%)
Next Six Months, Once a Month for 2 Hours	13	12 (92%)	1 (8%)	21	10 (48%)	11 (52%)
Last Six Months, Group Session	-	-	-	2	-	2 (100%)

This situation merits a closer examination as it potentially hampers a primary goal of providing effective guidance to the beneficiaries. Inadequate time allocation could lead to crucial details and questions being overlooked, ultimately impacting the quality of the mentoring session.

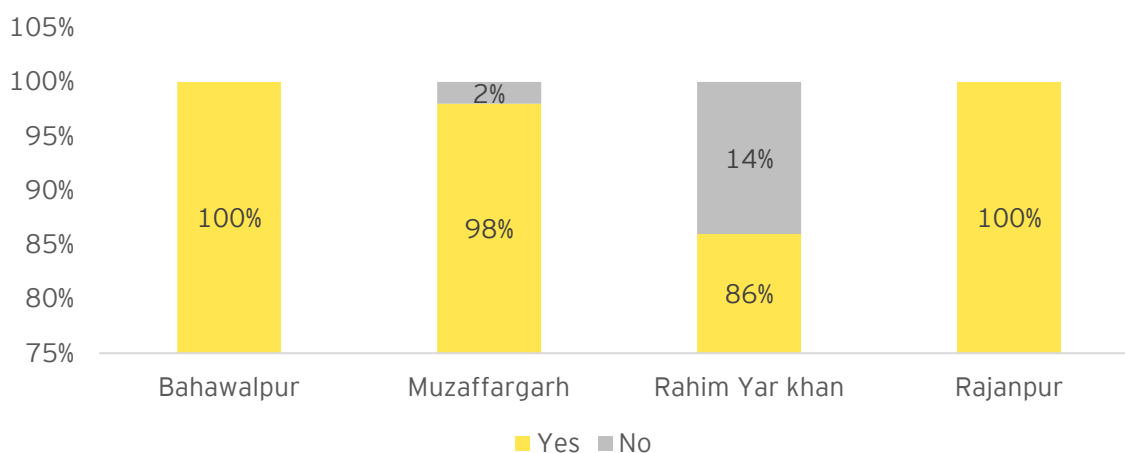
Appropriate Mentor Behavior During Mentoring Session Observed in all Districts

The behavior of mentors holds importance when interacting with beneficiaries. Mentors are expected to have a polite tone, intently listen to all beneficiary questions and respond appropriately, and not pass any discriminatory remarks (along religious or ethnic lines etc.). During the spot check of mentoring session it was observed that all the mentors consistently displayed a suitable and respectful behavior towards the beneficiaries across all the districts.

Instances of Inadequate Support to Beneficiaries by Mentors to Address Asset Management Issues

A desired aspect of the mentoring sessions is that the mentors discuss whether the beneficiaries encounter any challenges in maintaining their assets, and consequently provide guidance to address said issues. This practice can significantly contribute to improving asset longevity, ensuring sustainable benefits and building a strong rapport between mentors and beneficiaries. In two different questions, mentor emphasis regarding issues in asset management and consequent guidance to address said issues is gauged. Some noteworthy issues have been detected in this regard.

Figure 5: Mentor Inquires about Beneficiary Issues regarding Asset Management

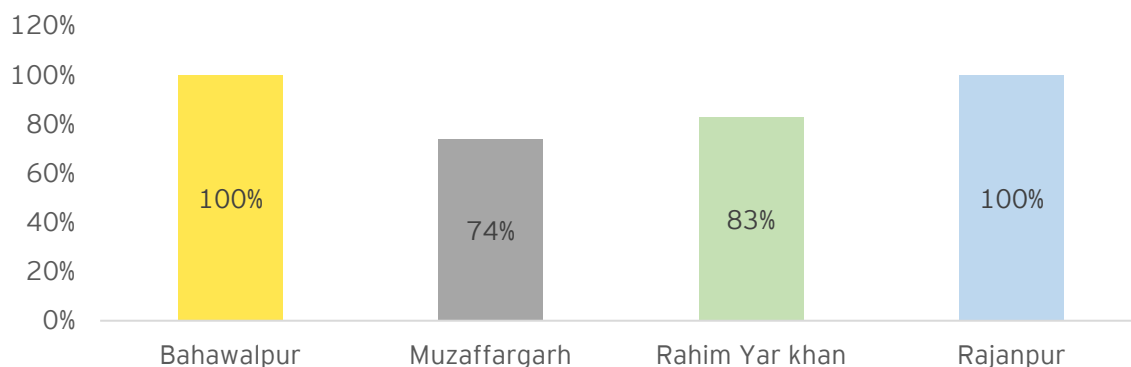


As seen in Figure J above, a majority of the mentors in all four districts inquire about potential issues related to asset management. However, in Rahim Yar Khan, 04 (14%) out of 29 mentors did not ask the beneficiary about potential issues with the asset they have received. Similarly, in Muzaffargarh, 01 (2%) out of 47 mentors did not ask the beneficiary about potential issues with the asset they have received. By reducing such numbers and consistently asking about maintenance issues, mentors can demonstrate commitment to the beneficiaries in providing comprehensive support beyond asset acquisition.

Mentor Assessment of the Effectiveness of Asset in Causing Income Generation Generally Good with Few Exceptions

During our spot of the mentoring session, it has been observed that mentors inquiry about how the asset is being used to increase beneficiary incomes is imperative. Further, it is important that during the mentoring sessions, mentors get a clear and comprehensive understanding of how well asset utilization is being conducted by the beneficiaries and whether or not it is improving the income of the current beneficiaries. It is identified that **90% of the mentors overall are following up on the way beneficiaries are utilizing their assets for income generation.**

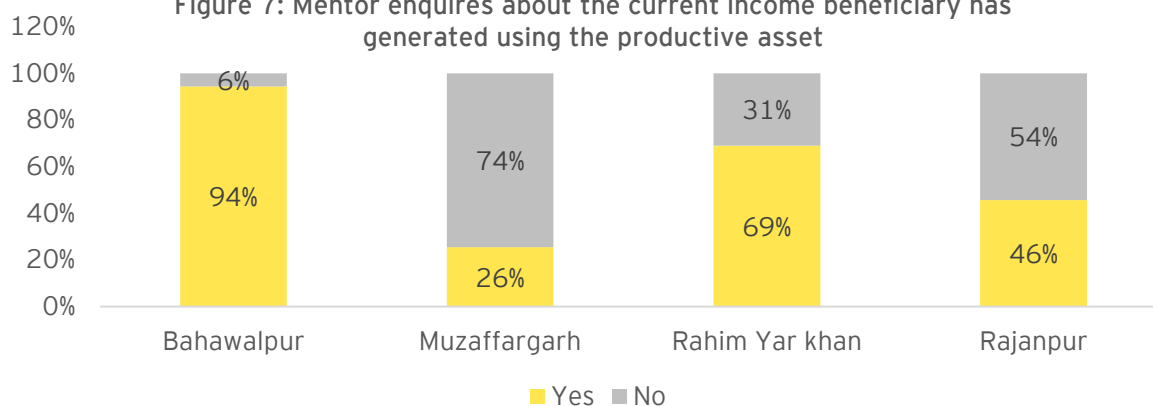
Figure 6: Mentors who inquire how asset is used to generate income



As shown in Figure 6 above, an analysis on a district level revealed that mentors inquire about how the asset is being used to generate income 74% of the time in Muzaffargarh and 83% of the time in Rahim Yar Khan.

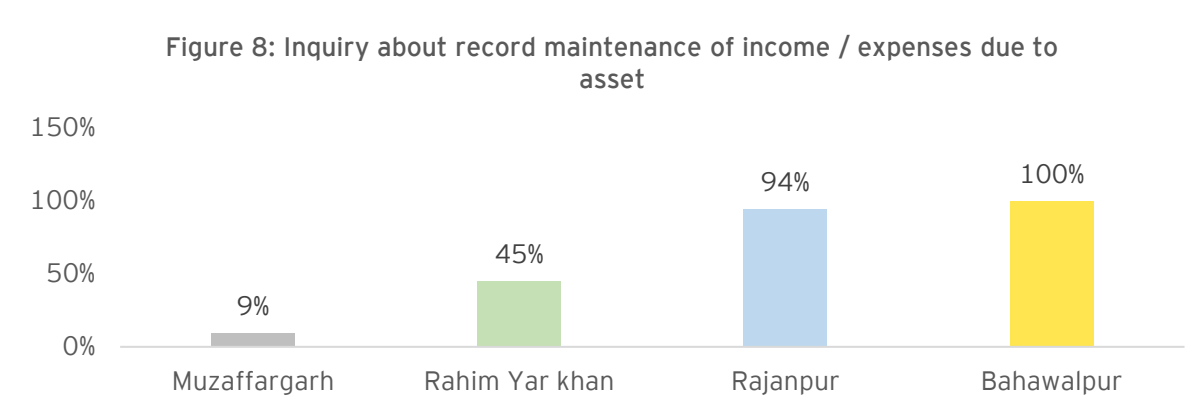
Moreover, statistics regarding mentor inquiry into current income generated by beneficiaries using their productive assets reveals intriguing variations among districts. From Figure 7, Bahawalpur district stands out with 94% rate of such inquiries, reflecting a keen focus on the assessment of beneficiary financial progress from the mentors. In Rahim Yar Khan, the figure remains at 69% indicating engagement of mentors as well. However, a significant drop is observed in Rajanpur where only 46% of the mentors inquire about income. The most striking contrast is observed in Muzaffargarh with a notably low 26% rate of such inquiries.

Figure 7: Mentor enquires about the current income beneficiary has generated using the productive asset

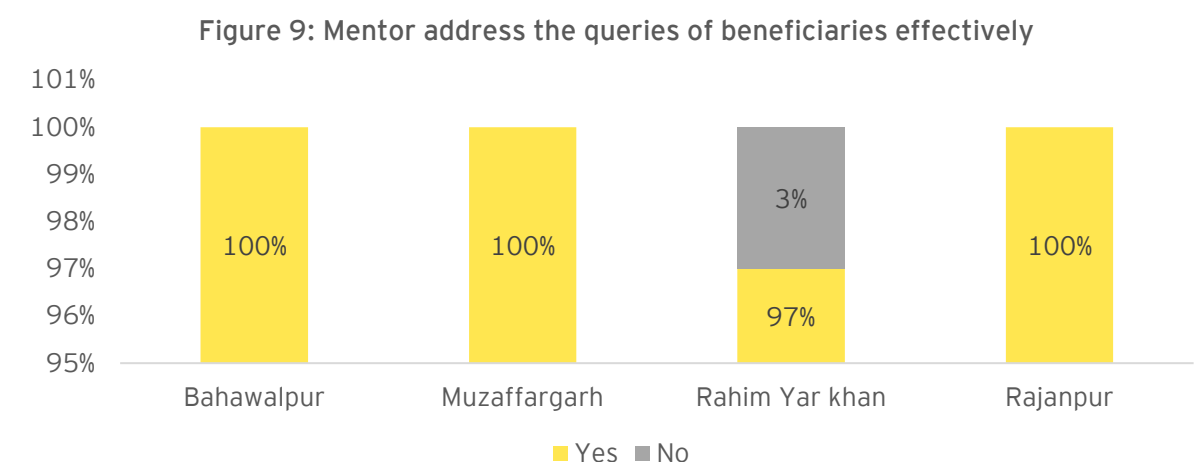


Mentor Enquires about Beneficiary's Record Maintenance of Income/Expenses

As a follow-up to asking the beneficiary about income generated through the productive asset, it is also observed if mentors asked beneficiaries questions regarding the record being maintained by the beneficiaries of income generated and expenses incurred through the use of the asset, to gauge whether the beneficiaries learnt relevant skill through the LMR training. As seen in Figure 8 below, almost 100% of the time mentors in Bahawalpur enquired about record maintenance from beneficiaries of their assets followed by 94% of the time in Rajanpur. However, said enquiry was made only 45% of the time in Rahim Yar Khan followed by 09% of the time in Muzaffargarh.



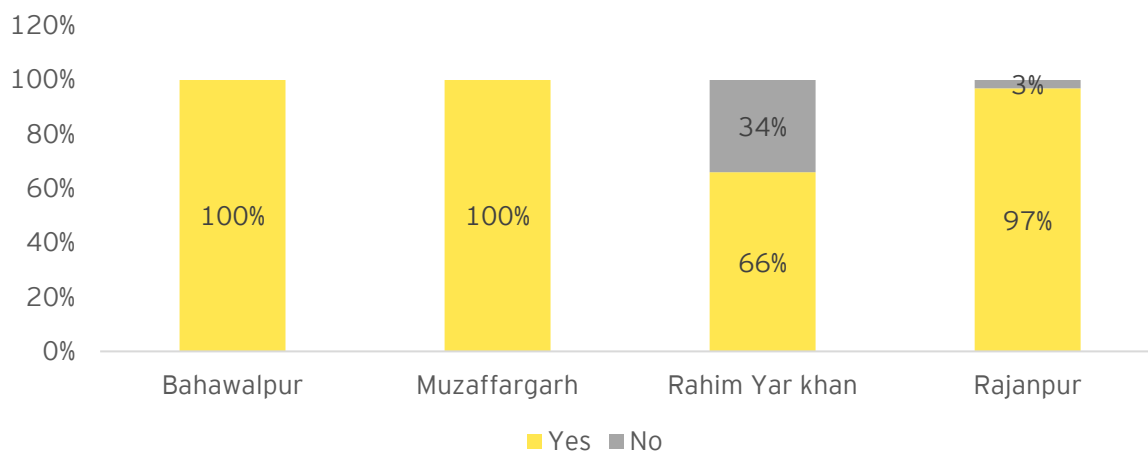
Generally, Beneficiary Queries Addressed by Mentors but Exceptions Noted in Rahim Yar Khan



As part of the mentoring session, it is expected that the beneficiaries may have questions for the mentor related to issues they face in asset management among other concerns. In case such questions were posed to the mentor by the beneficiary, it was also observed if the mentor was able to address queries and provide relevant guidance to the beneficiary effectively. Although 100% of mentors were able to address such beneficiary queries effectively in Bahawalpur, Rajanpur and Muzaffargarh, this percentage drops to 97% in in Rahim Yar Khan.

Ineffective Mentor Facilitation for Beneficiary to Access PHCIP GRM in Rahim Yar Khan

Figure 10: Mentor informs and educates the beneficiaries about PHCIP GRM and facilitates their access if needed.



The role of mentors in informing and educating the beneficiaries about the projects grievance redressal mechanism (GRM) is paramount. This approach empowers beneficiaries with knowledge that equips them to address any concerns or issues they might encounter. By familiarizing beneficiaries with GRM, mentors play a pivotal role in promoting transparency, accountability, and trust within the program. It was seen that all the mentors in Bahawalpur and Muzaffargarh informed and educated the beneficiaries regarding the GRM followed by 97% of mentors in Rajanpur. However, it is noteworthy that only 66% of the mentors in Rahim Yar Khan educated beneficiaries regarding PHCIP GRM.

Lack of Record Maintenance of Mentoring Sessions by the Mentors in Rahim Yar Khan Could Lead to Inaccurate Progress Reporting

The mentors are expected to ideally keep a beneficiary-wise record of the number and type of sessions conducted per beneficiary to keep track of the progress against the total target of 18 mentoring sessions to be delivered per beneficiary. During mentoring sessions, it was observed that a considerable majority of mentors maintain some type of record tracking the mentoring sessions they have conducted. The breakdown of record of maintenance of mentoring sessions is given in figure 11 below.

Figure 11: District Wise Breakdown of Record Maintenance of Mentoring Sessions by Mentors

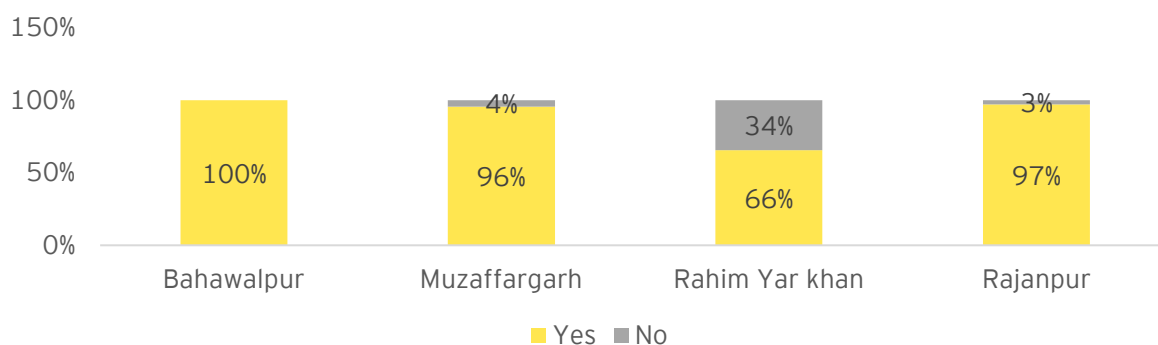
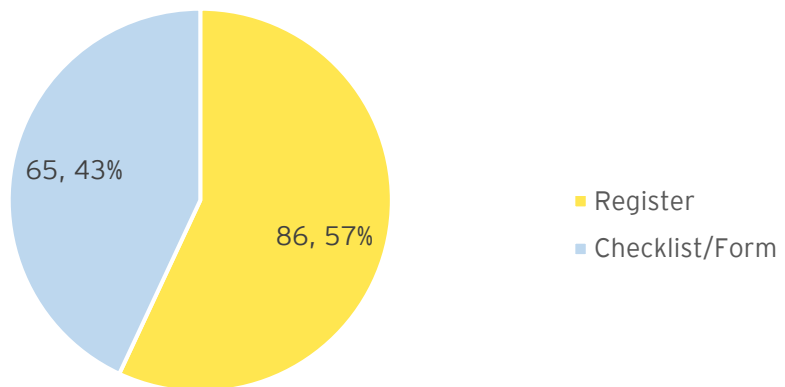


Figure 12: Type of record kept



Accordingly, as seen in Figure 12 above, it was found that about 57% of the mentors maintain records in the form of a register followed by checklist /form which are maintained by 43% of mentors.

3.3 Findings of Beneficiary Feedback Survey

Alongside conducting spot checks, EYFR was tasked with performing surveys for beneficiaries. This entailed our team making visits to the households of the beneficiaries.

In this section, in addition to spot checks, 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. Profile of Beneficiaries Surveyed

Beneficiary interviews were conducted with a total of 281 beneficiaries across all four program districts. A detailed distribution of the beneficiary interviews has been provided in Table 18 below.

Table 18 : Gender and Asset wise Distribution of Beneficiaries Interviewed									
Asset Category	Bahawalpur		Muzaffargarh		Rahim Yar Khan		Rajanpur		Grand Total
	Male	Female	Male	Female	Male	Female	Male	Female	
Livestock	13	21	14	40	-	31	8	43	170
Shops (Kiryana, Manyari etc.)	4	5	-	-	20	-	7	13	49
Rickshaw (Phatta, Motorcycle etc.)	17	-	14	4	5	-	-	-	40
Spare Parts/Tools	5	-	-	-	7	-	3	-	15
Barber Shop/Beauty Saloon	2	-	-	-	3	-	-	-	05
Food Point	2	-	-	-	-	-	-	-	2
Total	43	26	28	44	35	31	18	56	281

Spatial Coverage of Beneficiary Feedback Surveys

The overall spatial coverage of the beneficiary feedback surveys conducted by EYFR staff as well as the within district coverage has been highlighted in Figure 13 through Figure 17.

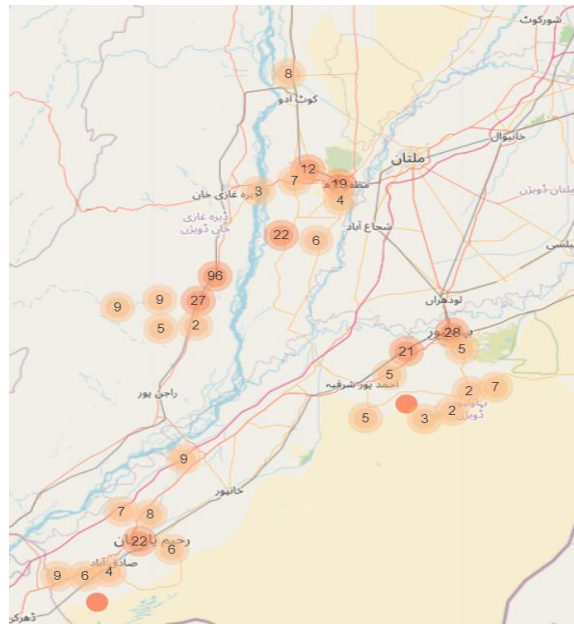


Figure 13: Overall Spatial Coverage

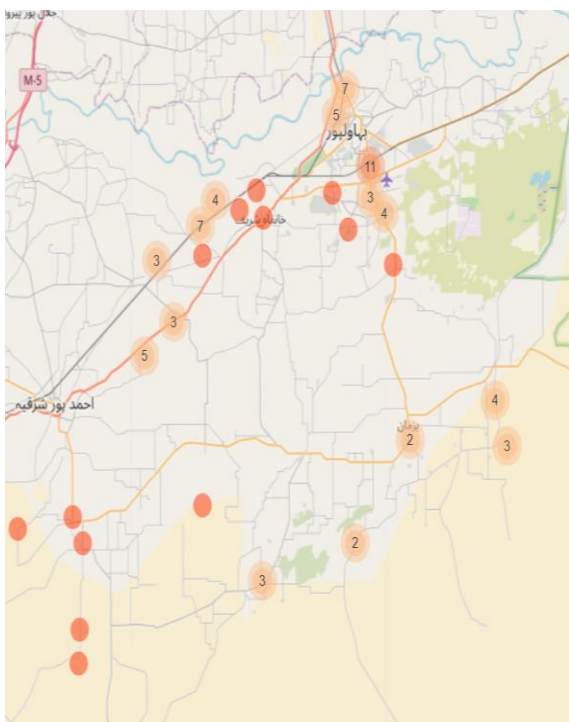


Figure 14: Bahawalpur

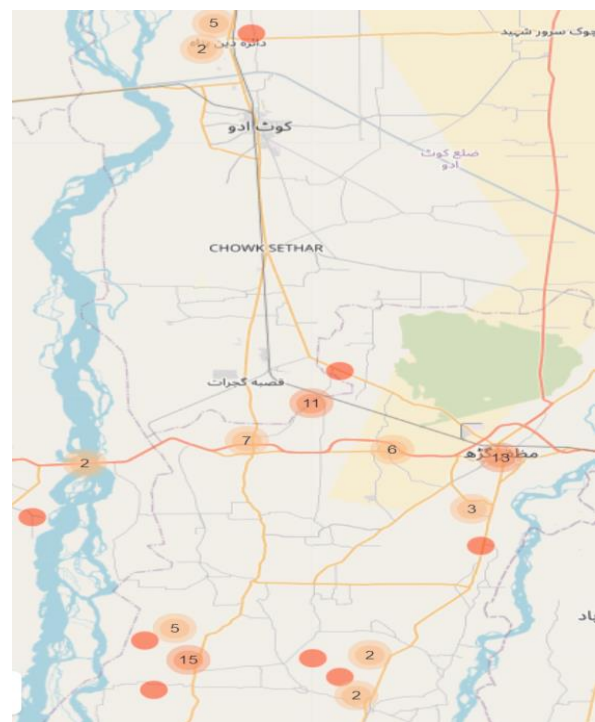


Figure 15: Muzaffargarh

b. Detailed Analysis

Feedback on the Preliminary Assessment Activity

Selection of Beneficiary from Eligible Families in Household Consistent with PHCIP POM

As described in Chapter 2 above, the pre-determined criteria for selection in the Khudmukhtar program is that BISP beneficiary households should have married couples where 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 Khudmukhtar program beneficiary shortlisted.

From Table 19 below, it can be seen that of the 281 beneficiaries interviewed, 244 (86%) were members of a household in which their family was the only one that was eligible for the program. **37 (18%) out of 281 beneficiaries were members of a household in which more than one family was eligible for the program and their family was selected. A majority of beneficiaries part of households in which more than one family was eligible for the program were from Rahim Yar Khan, and in particular, were females.**

District	Female		Male		Grand Total
	Yes	No	Yes	No	
Bahawalpur	26	-	43	-	69
Muzaffargarh	44	-	28	-	72
Rahim Yar Khan	13	18	21	14	66
Rajapur	53	3	16	2	74
Grand Total	136 (48%)	21 (07%)	108 (38%)	16 (6%)	281 (100%)

As seen in Table 20 below, the pre-dominant reason reported by a beneficiary for their selection in the Khudmukhtar program, in case of more than one eligible family in the household, is having greater number of kids or dependents. Other notable reasons include the beneficiary having the relevant documents or the beneficiary being the poorest in terms of income/assets in the family. 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.

Reason	Frequency
Greater number of kids/dependents	33 (89%)
Availability of relevant documents	32 (86%)
Poorest in terms of income/assets	07 (19%)

Note: The proportions provided in Table have been computed by dividing the frequency with the total number of beneficiaries who indicated they were part of a household in which more than one family was eligible to be a part of the Khudmukhtar program. Multiple responses were allowed for this question. Thus, the proportions do not sum to 100%.

As described in Chapter 2 above, in the preliminary assessment stage, households will be provided a detailed introduction of the Khudmukhtar 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

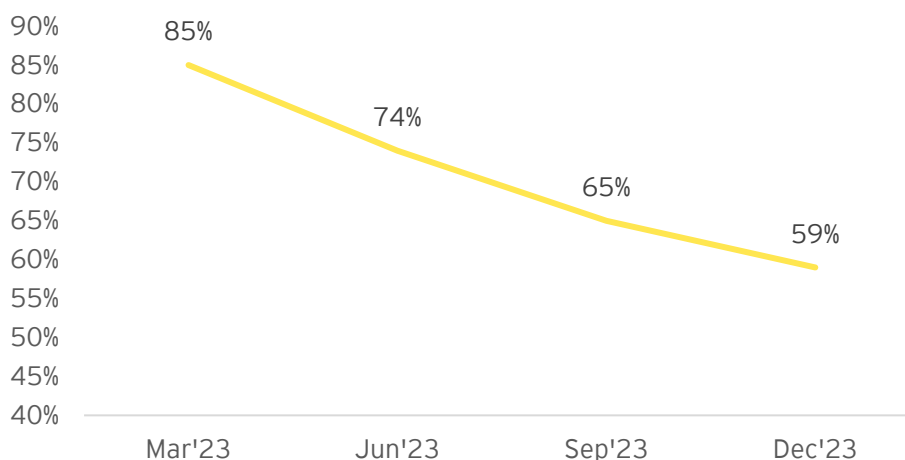
orientation and attitude of the IP staff during the preliminary assessment were included in the beneficiary feedback survey.

Table 21: Beneficiary Feedback on Program Orientation Provided by IP					
District	Orientation Was Provided		Orientation Was Not Provided		Total
	Male	Female	Male	Female	
Bahawalpur	8 (12%)	7 (10%)	35 (50%)	19 (28%)	69 (100%)
Muzaffargarh	28 (39%)	44 (61%)	-	-	72 (100%)
Rahim Yar Khan	20 (30%)	11 (17%)	15 (23%)	20 (30%)	66 (100%)
Rajanpur	10 (14%)	40 (54%)	8 (10%)	16 (22%)	74 (100%)
Grand Total	66 (23%)	102 (36%)	58 (21%)	55 (20%)	281 (100%)

As seen in Table 21, 59% of the beneficiaries surveyed indicated that they had been provided a detailed program orientation. However, 41% of beneficiaries indicated that they did not receive a detailed program orientation. Further, of the beneficiaries who claim to have not received a detailed program orientation a majority are from Bahawalpur, and in particular, are male, followed by female beneficiaries from Rahim Yar Khan and Rajanpur.

Quarter-on-Quarter Comparison

Figure 18: Proportion of Beneficiaries Indicating they Received Detailed Program Orientation from IP



As seen in Figure 18 above, quarter-on-quarter, overall decreases in the proportion of beneficiaries indicating they received a detailed program orientation from the IP are observed.

The beneficiaries were also questioned regarding the behavior of the IP staff towards them when they visited the household for preliminary assessment. Overall, a majority of the beneficiaries (81%) indicated that the IP staff displayed appropriate behavior towards them. However, conducting this analysis at the district level, it appears that while in Muzaffargarh districts the behavior of the IP staff towards the beneficiary was completely positive. A per district and gender breakdown of the question related to appropriateness of the behavior of the IP staff has been provided in Table 22.

Table 22: Beneficiary Feedback on Behavior of IP Staff					
District	Appropriate		Inappropriate		Grand Total
	Male	Female	Male	Female	
Bahawalpur	27 (39%)	15 (22%)	16 (23%)	11 (16%)	69 (100%)
Muzaffargarh	28 (39%)	44 (61%)	-	-	72 (100%)
Rahim Yar Khan	19 (29%)	5 (8%)	16 (24%)	26 (39%)	66 (100%)
Rajanpur	13 (18%)	49 (66%)	5 (7%)	7 (9%)	74 (100%)
Grand Total	87 (31%)	113 (40%)	37 (13%)	44 (16%)	281 (100%)

Community Validation

Individuals selected as potential beneficiaries of the Khudmukhtar program during preliminary assessment are then presented before the IP's Community/Village Organization (CO/VO)- if it exists- or a group of community notables (LHV, Imam Masjid, Numberdar etc.) for community validation. **Out of the 281 beneficiaries surveyed, 253 confirmed they were validated in the first instance through this process. However, the remaining 28 beneficiaries from Bahawalpur reported that they were not validated initially due to the unavailability of required documents.**

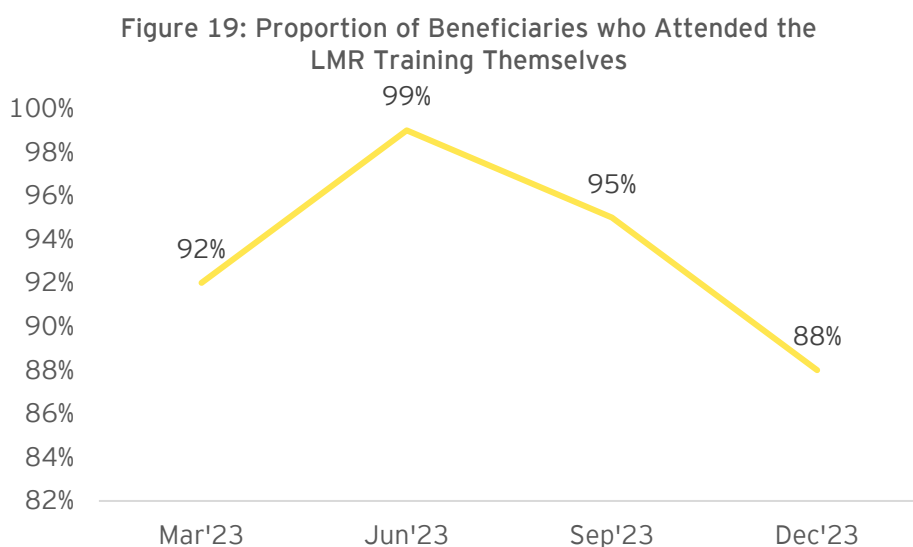
Labor Market Readiness (LMR) Trainings

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 Table 23, **88% of the Khudmukhtar beneficiaries attended the LMR training themselves.** For 10% (28 out of 281 beneficiaries), the wife or husband of the beneficiary attended the training on behalf of the beneficiary. **Five beneficiaries from Bahawalpur also claimed that they did not attend the five days 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, and this was well followed.

Table 23: Feedback from Beneficiaries on Attended LMR Training				
District	Attended Themselves	Attend Somedays of Training	Not Attended Themselves	Total
Bahawalpur	40 (58%)	5 (7%)	24 (35%)	69 (100%)
Muzaffargarh	72 (100%)	-	-	72 (100%)
Rahim Yar Khan	64 (97%)	-	2 (3%)	66 (100%)
Rajanpur	72 (97%)	-	2 (3%)	74 (100%)
Grand Total	248 (88%)	5 (2%)	28 (10%)	281 (100%)

Quarter-on-Quarter Comparison



As observed in Figure 19 above, quarter-on-quarter nearly all beneficiaries nominated for the Khudmukhtar program attend the mandatory LMR training themselves, with the immediate relatives of the remaining beneficiaries attending the training on their behalf. A few instances were identified in all quarters where the beneficiaries surveyed claimed that neither they nor their relatives attended any training.

High Distance and Cost of Travel to LMR Training Location Observed in Bahawalpur Districts

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 four program districts, majority of the beneficiaries claimed that the training center was at most 3 KMs away from their residence. **However, 08 (12% of) beneficiaries in Bahawalpur also claimed that the training center was more than 10 KMs away from their residence. Moreover, 12 (17% of) beneficiaries in Bahawalpur claimed that the training center was between 8 and 10 KMs away from their residence.** Given the high distances of LMR training centers from beneficiary residences in Bahawalpur, it can be expected that beneficiaries would have to incur high costs of travelling to said training centers.

District	Distance				Grand Total
	0-3 KMs	4-7 KMs	8-10 KMs	>10 Kms	
Bahawalpur	39 (57%)	10 (14%)	12 (17%)	8 (12%)	69 (100%)
Muzaffargarh	56 (78%)	14 (19%)	1 (1%)	1 (1%)	72 (100%)
Rahim Yar Khan	51 (77%)	13 (20%)	2 (3%)	-	66 (100%)
Rajanpur	61 (82%)	10 (14%)	3 (4%)	-	74 (100%)
Total	207 (74%)	47 (17%)	18 (6%)	9 (3%)	281 (100%)

As seen in Table 25, high total costs of travelling to all days of the LMR training location are observed in Bahawalpur followed by Rahim Yar Khan and Muzaffargarh. Further, higher costs of travelling to the training location are observed for female in comparison to male beneficiaries across all program districts. This can be explained by the fact that it is safer for male beneficiaries to commute on foot in the districts where the program is being implemented as well as the fact that male beneficiaries can travel using lower-cost

motorbikes. On the other hand, for travel over longer distances, female beneficiaries have to utilize other higher cost modes of transportation including taxis or buses.

Table 25: Average Total Cost of Travelling to LMR Training Location

District	Female	Male	Overall Average
Bahawalpur	1023	688	814
Muzaffargarh	340	202	286
Rahim Yar Khan	361	339	349
Rajanpur	133	211	152
Grand Total	383	410	395

Issues Reported in the Logistical Setup of LMR Training in Bahawalpur and Rahim Yar Kahn

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

Table 26: Logistical Setup of the LMR Training

Logistical Indicators	Bahawalpur		Muzaffargarh		Rahim Yar Khan		Rajanpur	
	Yes	No	Yes	No	Yes	No	Yes	No
Trainer available on all days	68 (99%)	1 (1%)	72 (100%)	-	66 (100%)	-	74 (100%)	-
Attendance on all days	46 (77%)	23 (33%)	72 (100%)	-	66 (100%)	-	74 (100%)	-
Provision of training material/stationary	29 (42%)	40 (58%)	72 (100%)	-	29 (97%)	02 (03%)	63 (85%)	11 (15%)
Provision of refreshments	21 (30%)	48 (70%)	71 (99%)	1 (1%)	48 (73%)	18 (27%)	62 (84%)	12 (16%)

The response was completely positive with respect to the availability of relevant trainer on all days of the LMR training. **33% of the beneficiaries in Bahawalpur indicated that their attendance was not taken on all days of the LMR training.** Further, **58% of the beneficiaries in Bahawalpur, 3% in Rahim Yar Khan and 15% of the beneficiaries in Rajanpur indicated that they were not provided with any training material/stationary.** While non-provision of refreshments was identified as an issue in all program districts, it was significantly worse in Bahawalpur followed by Rahim Yar Khan. **70% of surveyed beneficiaries from Bahawalpur indicated that they were not provided any refreshments while 27% of beneficiaries from Rahim Yar Khan indicated the same.**

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. As

seen in the table 27, **208 (74% of) the surveyed beneficiaries stated that a LIP was made for them. 06 (2% of) beneficiaries stated that no such LIP was made for them while 67 (24% of) were not aware of the LIP development stage of the Khudmukhtar program.** The issue is most critical in Bahawalpur where 100% of beneficiaries are either unaware regarding LIP Development or claim that a LIP was not developed for them. Bahawalpur is followed by Rajanpur, where 75% (41 out of 55) of beneficiaries are either unaware regarding LIP Development or claim that a LIP was not developed for them.

Table 27: Feedback from Beneficiaries on the Development of their LIP							
District	Yes		No		Don't Know		Grand Total
	Male	Female	Male	Female	Male	Female	
Bahawalpur	-	-	2 (3%)	-	41 (59%)	26 (38%)	69 (100%)
Muzaffargarh	28 (39%)	44 (61%)	-	-	-	-	72 (100%)
Rahim Yar Khan	35 (53%)	31 (47%)	-	-	-	-	66 (100%)
Rajanpur	18 (24%)	52 (70%)	-	4 (6%)	-	-	74 (100%)
Grand Total	81 (29%)	127 (45%)	2 (1%)	4 (1%)	41 (15%)	26 (9%)	281 (100%)

Of the 208 (74% of) beneficiaries who indicated that a LIP was developed for them, as seen in Table 27, 196 (95%) indicated that the LIP was developed after the LMR training. From Table 28, it is clear that LIP development after the training is a constant feat observed across all program districts. As per the Khudmukhtar Operations Manual, a beneficiary becomes eligible for LIP Development upon completion of the LMR training.

Table 28: LIP Development Timeline			
District	Before Training	During Training	After Training
Bahawalpur	-	-	-
Muzaffargarh	2	3	67
Rahim Yar Khan	1	2	63
Rajanpur	4	-	66
Grand Total	7 (3%)	5 (2%)	196 (95%)

Moreover, of the 208 (74%) beneficiaries that stated that an LIP was made for them, only 20% indicated that they were provided with goals, actions and time-bound milestones as part of the LIP, with the remaining 80% 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. In particular, as seen in Table 29 below, non-awareness and non-provision of goals, actions and time-bound milestones to the beneficiaries was most noteworthy in Muzaffargarh and Rahim Yar Khan.

Table 29: Beneficiary Feedback on Provided Milestones			
District	Yes	No	Don't Know
Bahawalpur	-	-	-
Muzaffargarh	10	43	19
Rahim Yar Khan	11		55
Rajanpur	21	10	39
Grand Total	42 (20%)	53 (25%)	113 (55%)

Feedback of Beneficiary Regarding Asset Availability

Beneficiaries were inquired about the nature of the assets they had received. Given that this beneficiary feedback was obtained from beneficiaries a few months after asset transfer, the various assets were not in the same form as when they were provided. For instance, livestock provided had grown, or kiriyana store items had been sold etc. Consequently, on-site availability of the asset was determined as reported by the beneficiary, and number obtained as a result have been reported in table 30 below categorized by district and asset type.

Table 30: Assets availability during Beneficiary Feedback Surveys						
Asset Category	Beneficiaries Surveyed	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Livestock	170	34	51	31	47	163 (96%)
Shops (Kiryana, Manyari etc.)	49	9		20	19	48 (98%)
Rickshaw (Phatta, Motorcycle etc.)	40	12	13	5		30 (75%)
Spare Parts/Tools	15	5	-	7	3	15 (100%)
Barber Shop/Beauty Saloon	5	1		3		4 (80%)
Food Point	2	-	-	-	-	(0%)
Total	281	61	64	66	69	260 (92%)

However, 21 assets as conveyed by the beneficiaries were not available on survey site. Associated reasons for non-availability of 21 assets have been provided in Table 31 below.

Table 31: Reasons for Asset Non-availability					
Reason	Frequency				
	Livestock	Rickshaw	Food Point	Shop/Beauty	Grand Total
Asset has been Sold	1	2	-	-	3 (14%)
Asset in Different Location	5	8	2	2 (%)	17 (81%)
Livestock Provided has Died	1	-	-	-	1 (05%)
<i>Total</i>	7	10	2	1 (4%)	21 (100%)

As seen in Table 31 above, a majority of beneficiaries whose assets were not available and could not be observed indicated that the asset was in a different location to the location of the survey. In the case of livestock, such beneficiaries indicated that it had gone for grazing or had been transferred to a rural setting to ensure adequate supply of fodder. For other assets, beneficiaries indicated that their relatives had taken the asset to earn income on that day. 1 beneficiaries indicated that the livestock provided to them had died and 3 such

beneficiaries were also interviewed who told EYFR field enumerators that they had sold the provided asset to them.

Availability of Receipt

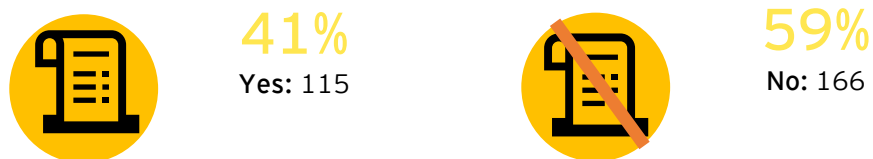


Figure 20

Beneficiaries were also asked regarding the availability of receipts for the assets that were transferred to them. **59% (166 out of 281) beneficiaries did not have receipts.** This is a considerable proportion that deserves further consideration though it is somewhat justified given that as per PHCIP team, receipt provision was not an emphasized practice prior to May/June 2023. However, a notable elevation has been observed from the previous quarter. In September 2023, only 18% of beneficiaries claimed to have received an asset receipt, which has more than doubled, standing at 41% in the current quarter of December 2023. This improvement merits acknowledgement and reflects the efforts towards enhancing transparency and accountability in the provision of assets during this period.

As seen in Table 32 below, for the beneficiaries who had receipts, a considerable majority 65% were from Bahawalpur. None of the beneficiaries from Muzaffargarh had a receipt for the asset transferred to them.

Table 32: Availability of Receipt					
District	Yes		No		Grand Total
	Male	Female	Male	Female	
Bahawalpur	29 (42%)	16 (23%)	14 (20%)	10 (14%)	69 (100%)
Muzaffargarh	-	-	28 (39%)	44 (61%)	72 (100%)
Rahim Yar Khan	14 (21%)	27 (41%)	21 (32%)	4 (6%)	66 (100%)
Rajanpur	5 (7%)	24 (32%)	13 (18%)	32 (43%)	74 (100%)
Grand Total	48 (17%)	67 (24%)	76 (27%)	90 (32%)	281 (100%)

Pictures were taken of the available receipts, and they were matched with the asset in possession of the beneficiary. For the beneficiaries who did not have any receipts in their possession, the reason for this was inquired. Reasons provided by the beneficiaries have been outlined in the table below.

Table 33: Reasons for Non-Availability of Receipt	
Reason	Frequency
Not Provided	102 (62%)
Lost	47 (28%)
Damaged	17 (10%)
Total	166 (100%)

As per beneficiary's feedback, the most common and prevalent reason for not having the receipt was the fact that they were not provided one (62%). Following this, 28% had lost provided receipt, and 10% said it was damaged.

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.

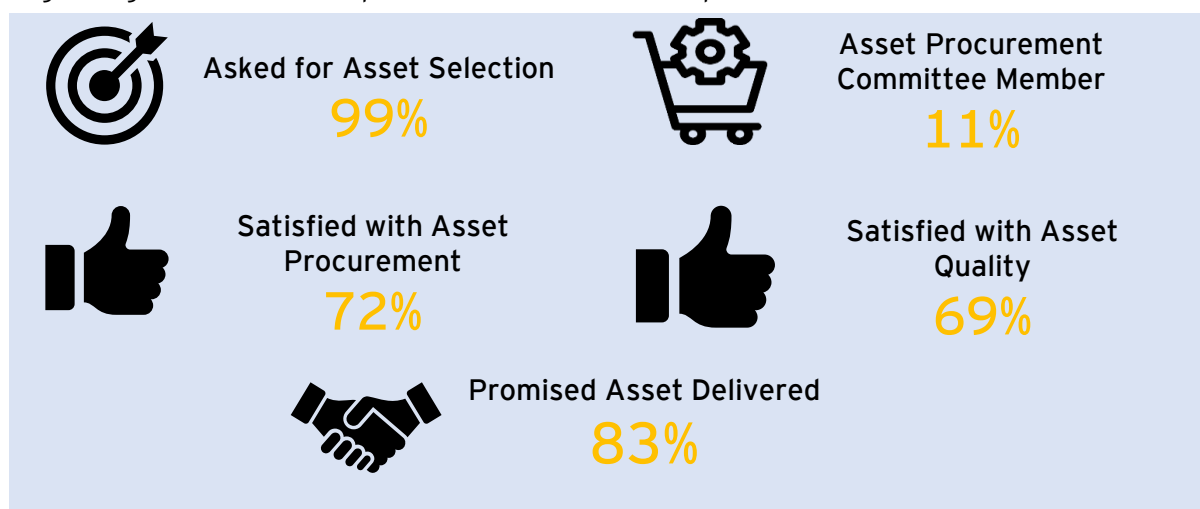


Figure 21

Table 34: District Wise Breakdown of Indicators Related to Asset Selection and Procurement								
Indicator	District							
	Bahawalpur		Muzaffargarh		Rahim Yar Khan		Rajapur	
	Yes	No	Yes	No	Yes	No	Yes	No
Asked for Asset Selection	97%	3%	100%	-	100%	-	100%	-
Asset Procurement Committee Member	3%	97%	1%	99%	17%	83%	23%	77%
Promised Asset Delivered	41%	59%	99%	1%	97%	3%	96%	4%

The beneficiaries interviewed were asked if they gave their suggestion regarding the asset to be provided to them. As seen in Figure 21, 99% of beneficiaries indicated that they were asked for their opinion during the asset selection process. As seen in Table 34 above, **the beneficiaries who indicated that they were not asked for their opinion during asset selection, from Bahawalpur.**

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 11% of beneficiaries indicated that they, or their representative, were a part of the asset procurement committee. In Bahawalpur, Muzaffargarh and Rahim Yar Khan, nearly all of the beneficiaries indicated that they were not a part of the asset procurement committee. Only in Rajapur, 23% of beneficiaries surveyed indicated that they were a part of the asset procurement committee.**

A majority of beneficiaries were satisfied with asset procurement, as 72% of beneficiaries indicated that they were satisfied with the asset procurement process. As seen in Table 35 below, the issue of non-satisfaction with asset procurement was predominantly observed in Bahawalpur, with 55 beneficiaries (79% of beneficiaries in Bahawalpur) non-satisfied with asset procurement. Overall, beneficiaries not satisfied with asset procurement gave various reasons for their choice. This includes non-participation of beneficiary in procurement, low quality of assets (mainly young/immature livestock) and perceived low value of asset received.

Table 35: Beneficiary Satisfaction with Asset Procurement					
District	Yes		No		Grand Total
	Male	Female	Male	Female	
Bahawalpur	9 (13%)	5 (7%)	34 (49%)	21 (30%)	69 (100%)
Muzaffargarh	20 (28%)	43 (60%)	8 (11%)	1 (1%)	72 (100%)
Rahim Yar Khan	31 (47%)	25 (38%)	4 (6%)	6 (9%)	66 (100%)
Rajanpur	17 (23%)	53 (72%)	1 (1%)	3 (4%)	74 (100%)
Grand Total	77 (27%)	126 (45%)	47 (17%)	31 (11%)	281 (100%)

Similar to asset procurement, a majority of beneficiaries were also satisfied with asset quality, as 70% of beneficiaries indicated that they were satisfied with the quality of the asset provided to them. As seen in Table 36 below, the issue of non-satisfaction with asset quality was also predominantly observed in Bahawalpur, with 49 beneficiaries (71% of beneficiaries in Rajanpur) non-satisfied with asset quality followed by Muzaffargarh, with 10 beneficiaries (16% of beneficiaries in Muzaffargarh) non-satisfied with asset quality. If the beneficiary is unsatisfied with asset procurement, this increases the likelihood that the beneficiary will be unsatisfied with the asset that is procured. This is evidenced by the data collected from the field. Reasons for beneficiary non-satisfaction with asset quality have been outlined in Table 36.

Table 36: Beneficiary Satisfaction with Asset Quality					
District	Yes		No		Grand Total
	Male	Female	Male	Female	
Bahawalpur	11 (16%)	9 (13%)	32 (46%)	17 (25%)	69 (100%)
Muzaffargarh	19 (26%)	42 (58%)	9 (13%)	2 (3%)	72 (100%)
Rahim Yar Khan	30 (45%)	25 (38%)	5 (8%)	6 (9%)	66 (100%)
Rajanpur	14 (19%)	48 (65%)	4 (5%)	8 (11%)	74 (100%)
Grand Total	74 (26%)	124 (44%)	50 (18%)	33 (12%)	281 (100%)

Table 37: Reasons for Dissatisfaction with Asset Quality				
Asset	Reason			Grand Total
	Livestock Provided is Young	Low Quality Asset	Over-Priced Asset	
Livestock	30 (36%)	11 (13%)	-	41 (49%)
Rickshaw	-	22 (27%)	-	22 (27%)
Spare Parts/Tools	-	4 (5%)	-	4 (5%)
Shops	-	10 (12%)	2 (2%)	12 (14%)
Food Point	-	2 (2%)	-	2 (2%)
Barber/Beauty	-	2 (2%)	-	2 (2%)
Grand Total	30 (50%)	51 (45%)	2 (5%)	83 (100%)

As seen in Table 37 above, the most frequently reported reason for dissatisfaction of beneficiaries with asset quality is that the livestock they have been provided is young (reported by 50% of dissatisfied beneficiaries). This is followed by 45% of beneficiaries who believe that the asset they have been provided is low quality. However, it is important to note that those provided livestock constitute the greatest proportion of beneficiaries (49%) who believe they have been provided low quality assets as well.

Table 38: Beneficiary Awareness about Refusing Asset in Case of Non-Satisfaction					
District	Yes		No		Grand Total
	Male	Female	Male	Female	
Bahawalpur	3 (4%)	4 (6%)	40 (58%)	22 (32%)	69 (100%)
Muzaffargarh	4 (6%)	-	24 (33%)	44 (61%)	72 (100%)
Rahim Yar Khan	-	-	35 (53%)	31 (47%)	66 (100%)
Rajanpur	5 (7%)	21 (28%)	13 (18%)	35 (47%)	74 (100%)
Grand Total	12 (4%)	25 (9%)	112 (40%)	132 (47%)	281 (100%)

According to the IP, beneficiaries have the right to refuse an asset in case they are non-satisfied with it. However, when asked if they are aware of this fact, **87% of beneficiaries were not aware of the fact that they could refuse an asset in case of non-satisfaction**. As seen in Table 38, this was most noteworthy in Rahim Yar Khan and Muzaffargarh where almost none of the beneficiaries were aware of the fact that they could refuse an asset in case of non-satisfaction.

Quarter-on-Quarter Comparison

Table 39: Asset Selection, Procurement and Transfer				
Indicator	March'23	June'23	Sep'23	Dec'23
Asked for Asset Selection	93%	79%	82%	99%
Asset Procurement Committee Member	25%	12%	5%	11%
Satisfied with Asset Procurement	87%	66%	61%	72%
Satisfied with Asset Quality	87%	67%	57%	69%

As seen in Table 39 above, for all indicators, apart from "beneficiary being asked for asset selection", mixed trend have been observed over the four quarters between January to December 2023.

Stated Price vs Perceived Value for Assets Transferred

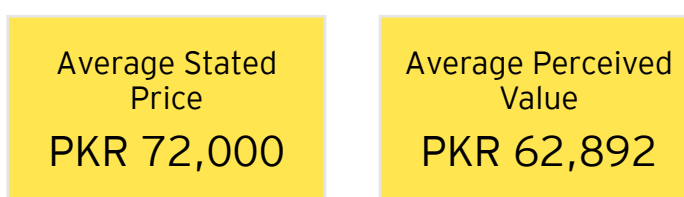


Figure 22

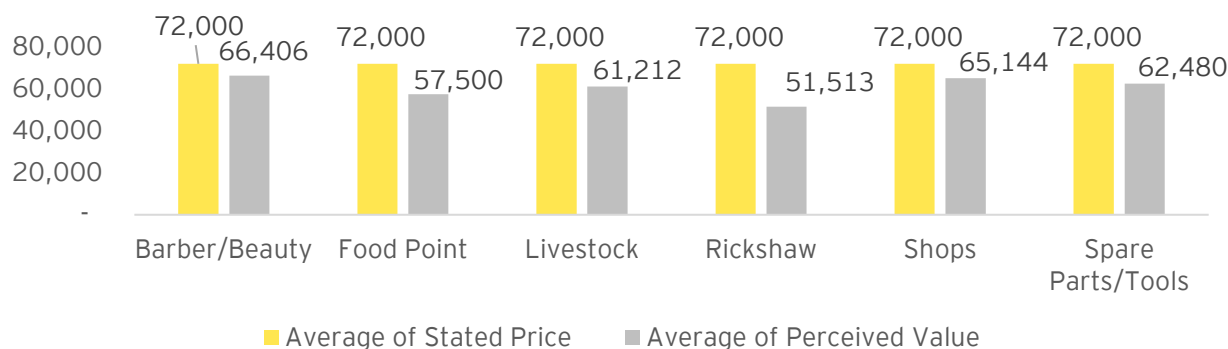
Note: The value of the asset is based on the perception/opinion of the beneficiary. For a given district, average of all the values was calculated to obtain the numbers included in the figure above.

On average, the beneficiaries believe that the value of the asset provided to them is approximately PKR 62,892 which is approximately PKR 7,000 below the maximum value it can have as per the POM i.e., PKR 72,000. However, in the data reflecting beneficiaries to whom assets have been transferred, the average stated price for the assets provided to the beneficiaries surveyed is PKR 72,000, which is almost the maximum value an asset can have.

Table 40: District Wise Breakdown of Stated Price vs Perceived Value				
District	Higher	Lower	Same	Grand Total
Bahawalpur	-	61 (88%)	8 (12%)	69 (100%)
Muzaffargarh	-	72 (100%)	-	72 (100%)
Rahim Yar Khan	1 (2%)	24 (36%)	41 (62%)	66 (100%)
Rajanpur	1 (1%)	36 (49%)	37 (50%)	74 (100%)
Grand Total	2 (1%)	193 (69%)	86 (31%)	281 (100%)

As seen in Table 40 above, a considerable majority 193 (69% of) beneficiaries perceive that the value of the asset provided to them is lower than its stated price by the IP. In particular, in Muzaffargarh, the perceived value of the asset transferred for all the beneficiaries is less than the stated price of the asset. Whereas, in Rahim Yar Khan, a considerable 41 out of 66 (62%) beneficiaries (highest proportion of all districts) prescribe an exactly identical value to the asset transferred as its stated price.

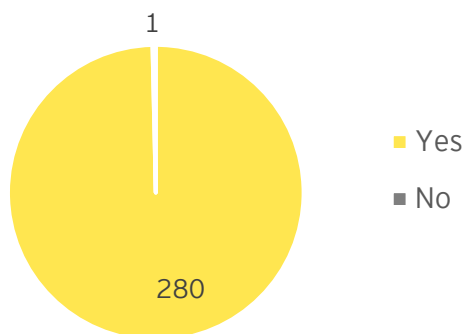
Figure 23: Asset Category Wise Breakdown of Stated Price vs Perceived Value



Breaking the comparison of stated price vs perceived value by asset category, as seen in Figure 23, it can be seen that for all assets beneficiaries perceive the value to be considerably lower than their stated price. In particular, beneficiaries perceive different types of rickshaws (phatta/passenger etc.) to have the lowest value out of the various asset categories.

Request for Monetary Favors by IP Staff

Figure 24: Beneficiaries Requested for Monetary Favors by IP Staff

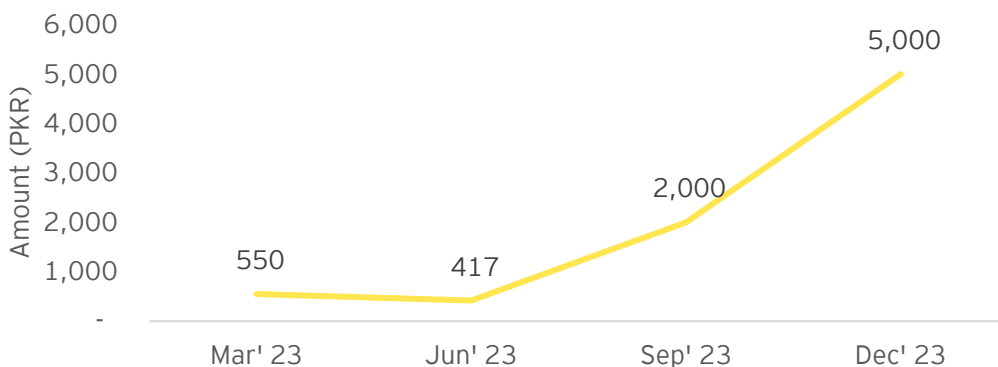


The beneficiaries were questioned whether they were asked for any sort of monetary favors by the IP staff at any stage of the program. The responses are shown in Figure AC. **Of the 281 beneficiaries interviewed, a considerable proportion (99%) indicated that they were not asked for any money at any stage of the program.** However, 1 beneficiary (1%) indicated that they were asked for money. The beneficiary consisted of male participants from Bahawalpur, and the amount paid by the beneficiary is approximately PKR 5,000.

- ▶ The beneficiary from UC Jagatpur, District Muzaffargarh indicated that the mentor named "Nazeer Ahmad" requested PKR 5,000 from him claiming that he would facilitate his admission into the Khudmukhtar program. He paid the amount requested.

Quarter-on-Quarter Comparison

Figure 25: Average Amount Demanded from Beneficiaries by IP Staff



As seen in Figure 25 above, the amount demanded from beneficiaries remained relatively similar in quarters ended March and June 2023 (i.e., around PKR 500). However, the amount increased sharply to PKR 2,000 and PKR 5,000 in quarter ended September 2023 and December 2023 respectively. This can be explained by the fact that for quarters ended March and June 2023, the pre-dominant reason for request of monetary favors was purchase of stamp paper for the undertaking to be taken from the beneficiaries. Relatively smaller amount of money was requested for the aforementioned reason. However, for quarter ended September and December 2023, the predominant reason for request of monetary favor was inclusion into the Khudmukhtar program. To accomplish this purpose, those demanding the money requested considerably higher amounts increasing the average amount demanded for the September and December 2023 quarter.

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.

District	1.5 hours	2 hours	Less than an hour	No session conducted	Grand Total
Bahawalpur	60			9	69
Muzaffargarh	36	5	29	2	72
Rahim Yar Khan	55		6	5	66
Rajanpur	34	7	10	23	74
Total	185 (66%)	12 (4%)	45 (16%)	39 (14%)	281 (100%)

As seen in Table 41, a majority of the beneficiaries in districts Bahawalpur and Rahim Yar Khan indicated that 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, 29 (40% of) beneficiaries in Muzaffargarh reported to have received mentoring sessions that lasted an hour or less than an hour. This gives cause for concern since this is in contradiction to the different possible time durations of the mentoring sessions outlined in the POM.

Further, across all four program districts **39 beneficiaries (14%) also indicated that they had not received any mentoring sessions** even though all beneficiaries had received the asset at least three months ago at the time of the survey. In Rajanpur 23 (31% of beneficiaries surveyed from Rajanpur) indicated that no mentoring sessions had been conducted with them. Such claims demand further investigation from the PHCIP team given that according to the Khudmukhtar Operations Manual, all beneficiaries will begin to receive bi-monthly mentoring sessions immediately after the asset transfer.

The beneficiaries who claimed to have received mentoring sessions 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 Table 42 below. Beneficiary feedback regarding a majority of the aspects that constitute the delivery of the mentoring session was positive.

- While a considerable majority of beneficiaries claimed that the mentors exhibited appropriate behavior during the mentoring sessions, 10% beneficiaries from Bahawalpur claimed that the behavior of their mentor during the session was inappropriate.
- 09 beneficiaries from Bahawalpur and 04 beneficiary from Rahim Yar Khan and 01 beneficiary from Rajanpur also claimed that they face difficulties in communicating with their mentors.
- Across all districts, a noteworthy proportion of beneficiaries indicated that their mentors provide them any information regarding the other components of the PHCIP.

Table 42: Beneficiary Feedback about Delivery of Mentoring Sessions								
Indicators	Bahawalpur		Muzaffargarh		Rahim Yar Khan		Rajanpur	
	Yes	No	Yes	No	Yes	No	Yes	No
Appropriate behavior	54 (90%)	06 (10%)	69 (99%)	01 (01%)	57 (93%)	04 (07%)	51 (100%)	-
Ease of communication	51 (85%)	09 (15%)	70 (100%)	-	57 (93%)	04 (07%)	50 (98%)	01 (02%)
Information regarding other components	50 (83%)	10 (17%)	68 (97%)	02 (03%)	33 (54%)	28 (46%)	47 (92%)	04 (08%)
Grand Total	60 (100%)		70 (100%)		61 (100%)		51 (100%)	

Note: For the 'Resolving beneficiary problem indicator', the percentages do not sum to 100% because several beneficiaries across all program districts indicated that they did not have any problem that they needed the mentors' assistance to resolve.

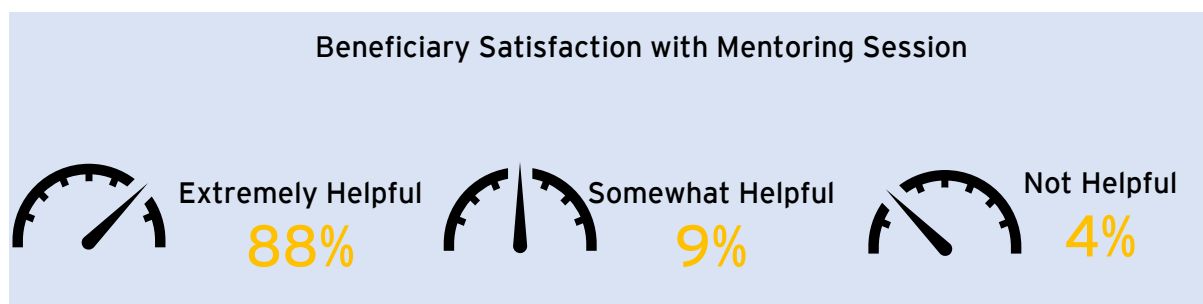
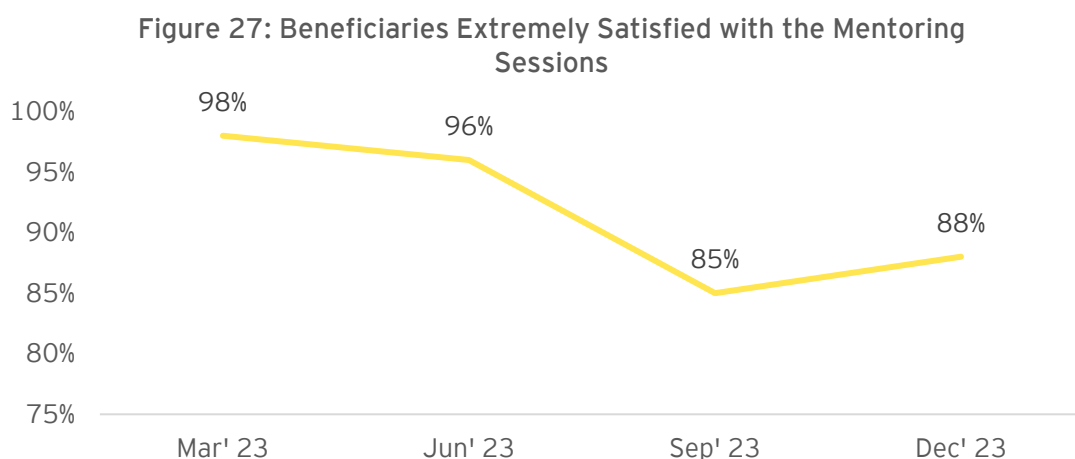


Figure 26

On the whole, however, beneficiary feedback regarding the mentoring sessions was positive. As seen in Figure 26, 88% of the beneficiaries indicated that they were extremely satisfied with their mentor and the coaching sessions that they had delivered so far. This is because the beneficiaries acknowledge the mentoring session as an added facility which is helpful in terms of providing guidance and answering pertinent queries.

Quarter-on-Quarter Comparison

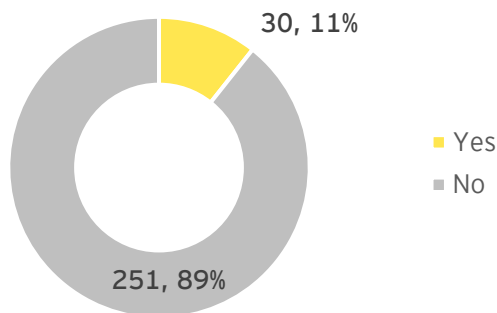
As illustrated in Figure 27 below, beneficiary satisfaction with the mentoring sessions was notably high for the March and June 2023 quarters, with levels remaining relatively consistent. However, a slight decline in satisfaction levels was observed in the quarters ending in September and December 2023 in comparison to the previous quarters. Nonetheless, even when viewed individually, the proportion of beneficiaries who reported being extremely satisfied with the mentoring sessions, was still significantly high for the December 2023 quarter.



Grievance Redressal

We have been informed that the Grievance Redressal Mechanism (GRM) for PHCIP has been established since 2021, with call centers also set up in this regard. The beneficiaries of the program are advised to report any grievance related to the program at the PSPA hotline (1221) 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.

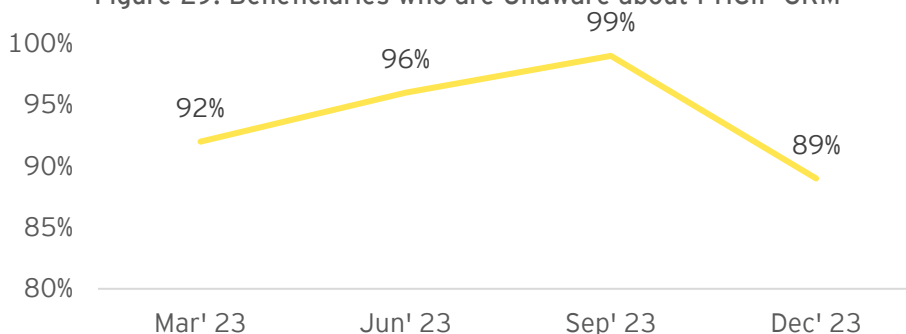
Figure 28: Beneficiary Awareness Regarding GRM



As seen in the Figure 28 above, beneficiary awareness regarding the existing GRM for Khudmukhtar component is very low. 251 (89%) beneficiaries are not aware regarding GRM for PHCIP, in particular Khudmukhtar. Only 22% (16 out of 74) beneficiary from Rajanpur and 19% (14 out of 72) beneficiary from Muzaffargarh claimed to have awareness regarding GRM. The beneficiary who was aware of the complaint launching process did not register any complaint regarding any aspect of the program.

Quarter-on-Quarter Comparison

Figure 29: Beneficiaries who are Unaware about PHCIP GRM



As illustrated in the figure 29, throughout all the surveyed quarters, there has been a consistently high percentage of beneficiaries who demonstrated a significant lack of awareness regarding the PHCIP Grievance Redressal Mechanism (GRM). From March to September 2023, the proportion of beneficiaries who were unaware of the PHCIP GRM showed a steady increase. Despite the slight improvement in the quarter ending December 2023, where 89% of beneficiaries indicated unawareness about the GRM, it remains a critical issue that requires immediate attention. The lack of awareness about the grievance redressal process can result in complaints going unregistered, and, as a result, unresolved. This will greatly impede the program in achieving its central objective of enabling beneficiary households to generate sustainable income through the provided productive asset.

3.4 Findings of Key Informant Interviews

“Key informants” are individuals who—by virtue of their profession or community role—are experts in some aspect of the systems under consideration and/or well positioned to speak about specific touch points or the experiences of particular groups. These can be relevant system experts, government officials, community leaders, members of civil society, employees of ID or civil registration agencies (e.g., enrollment officers), and employees of service providers that are part of the ecosystem (e.g., mobile operators, banks)¹. Interviews with these individuals are specialized to ask focused questions tapping into the “key” information each can provide by virtue of his or her professional or community position.

EYFR conducted such Key Informant Interviews (KIIs) with key stakeholders involved in the implementation of the Khudmukhtar program. These included the Mentors employed by IRM-NRSP for this quarter. Mentors have key roles to play in the various activities that constitute the implementation of the Khudmukhtar program including LIP development, and mentoring sessions etc. Therefore, their understanding of the overall program, perspective on issues faced in implementation as well as their own concerns were elicited through separately developed survey tools, completed during the KII. The number of KIIs conducted with each key stakeholder against approved per district targets have been presented in Table 43 below.

Table 43: Sample breakdown for KII District wise

District	Required Number	Surveys Conducted of Mentors
Bahawalpur	51	54
Muzaffargarh	51	51
Rahim Yar Khan	51	51
Rajanpur	51	51
Total	204	207

a. Mentors

Profile of Mentors Interviewed

Table 44: Gender Distribution of Mentors Interviewed			
District	Female	Male	Grand Total
Bahawalpur	29 (54%)	25 (46%)	54
Muzaffargarh	11 (22%)	40 (78%)	51
Rahim Yar Khan	19 (37%)	32 (63%)	51
Rajanpur	12 (24%)	39 (76%)	51
Grand Total	71 (34%)	136 (66%)	207

The mentors interviewed were 34% females and 66% males. As seen in Table 45, the average age of the 207 mentors interviewed is 31 years, with the male mentors interviewed having an average age of 30 and females having an average age of 32.

¹ <https://id4d.worldbank.org/sites/id4d/files/WB-ID4D-Understanding-Peoples-Perspective-on-Identification-A-Qualitative-Research-Toolkit.pdf>

Table 45: Average Age of Mentors Interviewed			
District	Female	Male	Overall Average
Bahawalpur	31	32	32
Muzaffargarh	28	31	31
Rahim Yar Khan	36	30	32
Rajapur	31	28	29
Overall Average	32	30	31

Table 46 indicates that majority of the mentors (69%) have completed education up to the matric or intermediate level inclusive of both genders. A noteworthy proportion of mentors (21%) have also obtained a bachelor's degree. A high level of education (bachelors, masters) will enable the mentors to execute their different responsibilities, in an effective way, particularly providing the beneficiaries with guidance regarding effective utilization of the asset, through the mentoring sessions.

Table 46: Education Level of Mentors Interviewed											
Asset Category	Middle		Matric		Intermediate		Bachelors		Masters		Grand Total
	F	M	F	M	F	M	F	M	F	M	
Bahawalpur	4 (7%)	3 (6%)	11 (20%)	10 (19%)	3 (6%)	7 (13%)	10 (19%)	4 (7%)	1 (2%)	1 (2%)	54 (100%)
Muzaffargarh	1 (2%)	3 (6%)	4 (8%)	9 (18%)	5 (10%)	15 (29%)	0 (0%)	9 (18%)	1 (2%)	4 (8%)	51 (100%)
Rahim Yar Khan	0 (%)	0 (0%)	7 (14%)	12 (24%)	6 (12%)	11 (22%)	5 (10%)	8 (16%)	1 (2%)	1 (2%)	51 (100%)
Rajapur	0 (0%)	0 (0%)	2 (4%)	7 (14%)	7 (14%)	26 (51%)	2 (4%)	6 (12%)	1 (2%)	0 (0%)	51 (100%)
Grand Total	5 (2%)	6 (3%)	24 (12%)	38 (18%)	21 (10%)	59 (29%)	17 (8%)	27 (13%)	4 (2%)	6 (3%)	207 (100%)

As demonstrated in Table 47, there is an average 5 years of experience level of mentors, with male mentors having 4 years of experience on average and female mentors having 6 years of experience on average. District wise, mentors from Rahim Yar Khan have the highest number of years of experience consistent with the previous quarter's findings, followed by mentors from Muzaffargarh while mentors from Rajapur have the lowest number of years of experience.

Table 47: Average Experience Level of Mentors Interviewed			
District	Female	Male	Overall Average
Bahawalpur	4	4	4
Muzaffargarh	7	4	5
Rahim Yar Khan	8	5	6
Rajapur	4	3	3
Overall Average	6	4	5

Lack of access to health, education and economic opportunities the biggest hurdle in Khudmukhtar districts consistent with previous Quarter

Table 48: Biggest Hurdles in Khudmukhtar Districts According to Mentors					
Hurdles	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Lack of Education	8 (15%)	3 (6%)	18 (35%)	9 (18%)	38 (18%)
Financial Constraints	1 (2%)	-	8 (16%)	-	8 (4%)
Poor Health Situation and Lack of Healthcare Facilities	15 (28%)	40 (78%)	18 (35%)	8 (16%)	81 (39%)
Sanitation/Hygiene Issues	6 (11%)	6 (12%)	-	-	12 (6%)
Unemployment and Lack of Resources	24 (44%)	2 (4%)	7 (14%)	34 (67%)	67 (33%)
Grand Total	54 (100%)	51 (100%)	51 (100%)	51 (100%)	206

From Table 48 above, the biggest challenge faced by people living in Khudmukhtar districts is **poor health situation followed by lack of healthcare facilities, highlighted by 39% of mentors**. Due to the shortage of health centers that are both insufficiently equipped and far away, the community faces difficulties in acquiring healthcare that is timely and sufficient. This lack of nearby options and resources can result in compromised health results and struggles in tending to medical requirements, which leads to **much health deterioration**. Moreover, 33% of the mentors said that unemployment and lack of resources is another major issue persistent in the districts. The existence of joblessness and a shortage of feasible income streams highlight economic instability. Individuals and families encounter difficulties in maintaining their livelihoods because of the lack of dependable earnings. The **absence of education, highlighted by 18% of mentors**, in the community points to a larger problem of inadequate access to educational resources and chances. This imbalance in education can hinder individual growth and the advancement of the community as a whole.

Quarter-on-Quarter Comparison

Table 49: Hurdles in Khudmukhtar Districts According to Mentors (Q-on-Q Comparison)			
Hurdles	June'23	Sep'23	Dec'23
Unemployment and Lack of Resources	28%	42%	33%
Poor Health Situation and Lack of Healthcare Facilities	40%	36%	39%
Lack of Education	24%	14%	18%

As seen in Table 49 above, though there is some variation in proportions, similar issues have been identified by mentors that are afflicting their communities across the two quarters during which KIIs have been conducted, namely, unemployment, poor health and a lack of education. Only by addressing the mentioned issues can the advancement of the community as a whole be ensured.

Mentor understanding of their roles and responsibilities consistent with the Project Operations Manual (POM)

The mentors have described their understanding of the role as a mentor as follows:



Problem Solving and Guidance

Mentors actively contribute to addressing the challenges faced by beneficiaries, offering guidance for effective problem resolution. Through analytical thinking and skilled communication, mentors describe their role as to deliver tailored solutions to the issues encountered by program recipients.



Skill and Asset Utilization

The function of a mentor in this program includes instructing individuals who receive assets via the initiative and directing them on the efficient utilization of these resources. This instruction intends to equip recipients with the expertise and understanding necessary to optimize the advantages of the provisions they acquire through the program.



Health and Education Awareness

Mentors expressed that by conducting mentoring sessions, their role and objective is to enhance awareness among program participants regarding health and education. During these sessions, they share valuable information, perspectives, and resources related to health practices and educational opportunities. By fostering awareness, mentors empower individuals to make informed decisions that positively impact their well-being and personal development.

Suggestions to Improve the Training of Mentors Focused on Providing Refreshers

All the mentors received training for the program except **2 male mentors, one from Bahawalpur and one from Rajanpur who claimed that they did not receive any PHCIP specific training.** These cases deserve further consideration given that the Khudmukhtar Operations Manual dictates that all mentors will be provided PHCIP specific training to enable them to discharge their duties effectively.

The stakeholders who did receive a PHCIP specific training, were questioned regarding the improvements that could be made in the structure and delivery of the training, as seen in Table XX below. Although **11% of the mentors showed their satisfaction about the training, 7% did not have any suggestions to give as well.** Nevertheless, several of the mentors had various suggestions on how to further improve the training programs offered. Predominantly, **71% of the mentors indicated that refresher trainings for the mentors should be held frequently.**

Table 50: Mentor Suggestions to Improve Training of Mentors

Suggestions	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Increase Frequency of Refresher Training	54 (100%)	23 (45%)	23 (45%)	46 (90%)	146 (71%)
Increase Training Content	-	10 (20%)	-	2 (4%)	12 (6%)
Improve Trainer Quality	-	4 (8%)	-	1 (2%)	5 (2%)
Already Satisfactory	-	7 (14%)	15 (29%)	1 (2%)	23 (11%)
Better Venue for training	-	7 (14%)	-	-	7 (3%)
No Suggestion	-	-	13 (25%)	1 (2%)	14 (7%)
Total	54 (100%)	51 (100%)	51 (100%)	51 (100%)	207

Moreover, mentors were also enquired about their opinion of the trainer in terms of their preparedness, training delivery, and behavior to which **114 out of 207 (55%) of the mentors said that the trainers were sufficiently well prepared in** all these aspects, and they were satisfied. The rest 45% of the mentors said that they were somewhat prepared, but no mentor claimed that the trainers were not at all prepared.

Quarter-on-Quarter Comparison

Table 51: Mentor Suggestions to Improve Training of Mentors (Q-on-Q Comparison)			
Mentor Role	June'23	Sep'23	Dec'23
Increase Frequency of Refresher Training	24%	45%	71%
Improve Trainer Quality	4%	2%	2%
Already Satisfactory	14%	34%	11%

From Table 51 above, it can be seen that the proportion of mentors satisfied with the training they received has decreased since the Sept'23 quarter and, so has the proportion of mentors demanding increased frequency of refresher trainings. For the mentors, such trainings make them better at what they do, helps them adjust their mentoring techniques, and keeps them excited about their job. Plus, it makes a group of mentors who can help each other by sharing what works during mentoring and what doesn't.

Recommendations to Improve the Mentoring Sessions

While, as expected, all mentors indicated that the mentoring sessions have been beneficial. Further, all mentors interviewed also provided certain recommendations that, in their opinion, could improve the logistics, design and delivery of the sessions listed below:



Practical and Localized Approach: Mentors suggest crafting mentoring sessions centered on practical activities to provide the beneficiaries with valuable hands-on learning experiences. By conducting sessions in the local language, ensuring that the mentoring content is readily understandable and relatable for the beneficiaries. This approach will amplify engagement and comprehension, particularly in regions where local languages are easily understood.



Providing more awareness sessions: Additional sessions are essential for providing clearer explanations and guidance on the aspects of profit and loss in the context of utilizing assets for business and income purposes. This is especially crucial for individuals with limited education who require ongoing education and awareness about business, income-generation ideas, family management, and education. By conducting more sessions/refreshers, we can better equip people with the knowledge and skills necessary to effectively navigate these areas, empowering them to make informed decisions and improve their overall well-being.



By assigning homework: Assigning more practical, hands-on homework after mentoring sessions can provide additional opportunities for participants to learn and apply their newfound knowledge. For example, practicing how to manage and record daily expense. This practical approach ensures that individuals not only understand theoretical concepts but also gain valuable experience by actively engaging with the material.

Mentors' Claims of Assisting Beneficiaries in Complaint Resolution Unsubstantiated in the face of Inadequate Knowledge regarding Project GRM

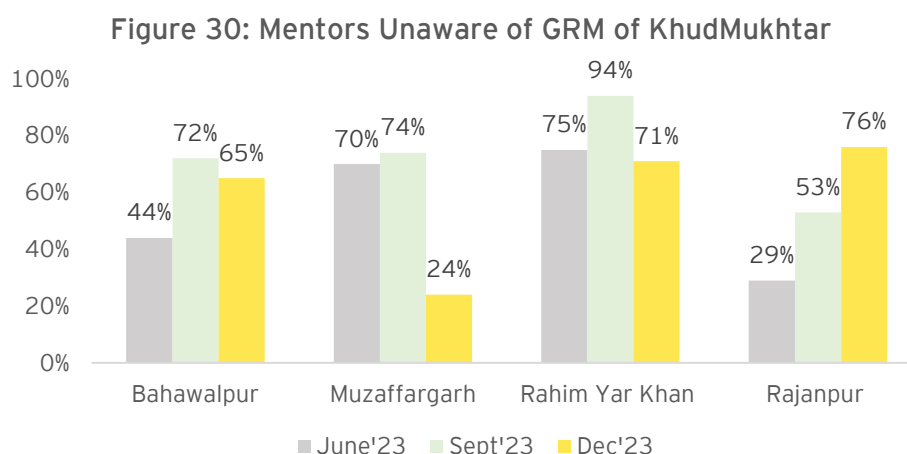
During the key informant interviews (KIIs) with the mentors, they were asked if the beneficiaries that they mentor report their grievances/complaints to them. As a follow up question, the mentors were then asked if they guide beneficiaries to get their complaints resolved. A substantial majority 87% of the mentors in all districts who were reported grievances/complaints claimed that they guide beneficiaries to get Khudmukhtar specific complaints resolved.

Table 52: Mentor Knowledge regarding GRM

Indicators	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Total
Don't Know	35 (65%)	12 (24%)	36 (71%)	39 (76%)	122 (59%)
Helpline	19 (35%)	39 (76%)	6 (12%)	8 (16%)	72 (35%)
Inform NRSP/PSPA Official	-	-	-	3 (6%)	3 (1%)
Visit NRSP office	-	-	9 (18%)	1 (2%)	10 (5%)
Total	54	51	51	51	207

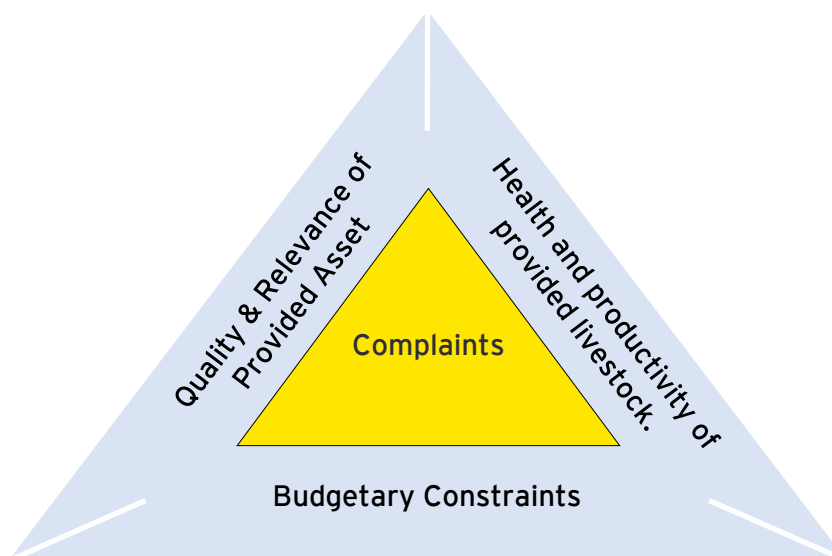
However, as seen in Table 52 above, when asked about their knowledge regarding GRM of the Khudmukhtar component, overall, 122 (59%) of mentors have no knowledge about this mechanism. At the district level, non-awareness regarding GRM is highest in Rajanpur (76%) followed by in Rahim Yar Khan, where 71% of mentors have no knowledge about this mechanism. Only 72 (35% of overall mentors) knew about the PSPA helpline for GRM. At the district level, awareness regarding the PSPA helpline was highest in Muzaffargarh, followed by Bahawalpur. Few Mentors in Rajanpur and Rahim Yar Khan mostly instructed beneficiaries to visit the offices of NRSP/PSPA/SOs and inform senior NRSP officials regarding complaints.

Quarter-on-Quarter Comparison



As seen in Figure 30 above, the proportion of mentors who are not aware regarding the Khudmukhtar GRM has decreased for mentors in Bahawalpur, Muzaffargarh, and Rahim Yar Khan since Sept'23. However, there has been an increasing trend of unawareness regarding GRM over quarters for mentors in Rajanpur. Since mentors are the first point of contact for beneficiaries, these results depict the need to properly guide mentors especially in Rajanpur, regarding the GRM for effective resolution of beneficiary complaints.

Common Complaints Received by Mentors of Beneficiaries



- Quality and Relevance of Provided Assets:** A recurring concern revolved around the quality and appropriateness of the provided assets. Numerous beneficiaries have conveyed dissatisfaction, pointing to issues such as outdated features and substandard quality. Mentors reported that beneficiaries complain about assets being obsolete or of inferior quality, hindering them from effectively utilize them.
- Budgetary Constraints:** According to mentors, it is common for beneficiaries to find themselves in a situation where the required assets were not cost effective for them, and the allocated budget for these, was insufficient. This financial constraint posed a significant hurdle in maintaining/repairing the asset provided to them.
- Health and Productivity of Provided Livestock:** A commonly raised concern revolved around the health and productivity of the livestock assets provided within the EI component. According to mentors, beneficiaries often expressed dissatisfaction when the livestock they received was in poor health, leading to reduced productivity. This leads to no income generation as the livestock is either too young or not able to reproduce.

Improvement in the proportion of mentors who received remuneration, though delays remain

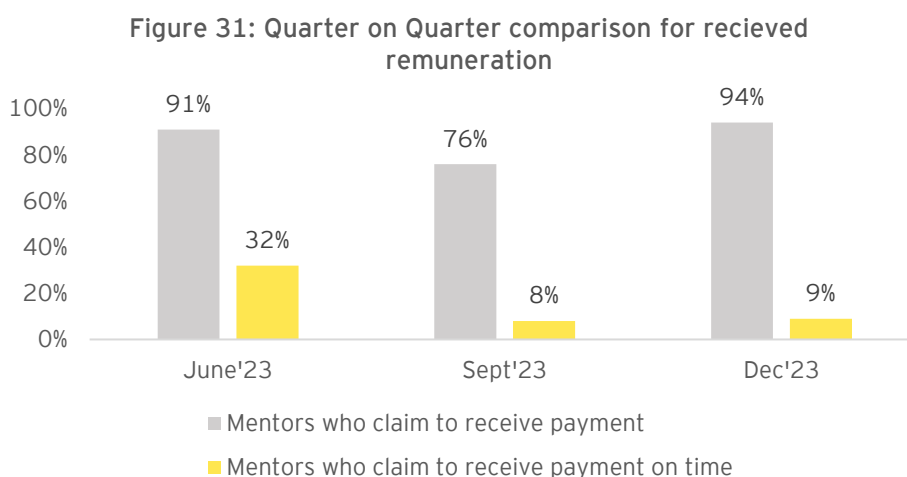
Table 53: Mentors who Receive Remuneration						
District	Female		Male		Grand Total	
	Yes	No	Yes	No	Yes	No
Bahawalpur	26	3	19	6	45 (83%)	9 (17%)
Muzaffargarh	11	-	38	2	49 (96%)	2 (4%)
Rahim Yar Khan	19	-	32	-	51 (100%)	0 (0%)
Rajanpur	12	-	37	2	49 (96%)	2 (4%)
Grand Total	68	3	126	10	194 (94%)	13 (6%)

Considerably in the Dec'23 quarter, 94% of the mentors expressed that they received remuneration though in the previous quarter, only 76% of the mentor's received remuneration. Moreover, the district wise variation has been reduced in this quarter though 17% of the mentors in Bahawalpur claim to have received no remuneration.

However, as seen in Table 53 below, there are serious concerns among mentors regarding significant delays in the time period of payment receipt. **Nearly all interviewed mentors indicate that they do not receive payments on time.**

Table 54: Mentors Receive Payment on Time						
District	Female		Male		Grand Total	
	Yes	No	Yes	No	Yes	No
Bahawalpur	-	29	2	23	2 (4%)	52 (96%)
Muzaffargarh	-	11	4	36	4 (8%)	47 (92%)
Rahim Yar Khan	1	18	2	30	3 (6%)	48 (94%)
Rajanpur	3	9	6	33	9 (18%)	42 (82%)
Grand Total	4	67	14	122	18 (9%)	189 (91%)

Quarter-on-Quarter Comparison



As seen in Figure AJ above, in all three quarters stated above, a significant proportion of mentors indicated that they received remuneration but with significant time delays. Further, quarter-on-quarter, the situation has improved since the Sept'23 quarter with greater proportion of mentors indicating that they received payment, though, the payment delays have been consistent with the September quarter.

Suggestions by Mentors to improve the Khudmukhtar Component

- 1 **Budget Allocation and Inclusion:** Increasing the budget allocated for asset procurement is crucial for enhancing the project's effectiveness. This boost in resources ensures that beneficiaries have the means to access the necessary tools for economic empowerment, enabling them to thrive in their income-generating activities. Furthermore, expanding the program beyond BISP beneficiaries to encompass a broader range of individuals is pivotal. This inclusion-oriented approach extends the program's reach and potential impact, making it more accessible and beneficial to a diverse audience, thus maximizing its overall effectiveness.
- 2 **Mentor Support and Facilities:** Making sure mentors have better places to work and more helpful things to use is very important for them to help beneficiaries well. When mentors have good tools and a nice place to work, they can do a better job of guiding and helping beneficiaries. This better guidance from mentors makes the program work better overall, making sure that beneficiaries get the best support and help they need to improve their economic situation.

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. Particularly, quarter on quarter, significant increases have been observed in number of assets transferred. As one of the central goals of the program, this feat deserves recognition.

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.

- Given our observations during the spot-checks in 90% of the LMR training, beneficiaries were found to sit on the floor. The provision of suitable seating should become a crucial component of the logistical readiness for all future training sessions, as comfortable seating conditions are an essential aspect of conducive learning environments. This improvement may facilitate better concentration, engagement, and active participation from the beneficiaries, thereby contributing to higher productivity and effectiveness in the LMR training sessions.
- As per the approved criteria, the livestock assets distributed should adhere to specific weight and breed specifications. However, during our spot-check activity, we observed that while weight verification takes place at asset distribution, breed verification is overlooked, as no specialist is available to perform this task. We recommend that PHCIP collaborate with the local administration to engage a livestock expert specifically for this task. This expert would be responsible for verifying the breed of the livestock to ensure they meet the requisite standards.
- During assessment of the asset distribution ceremonies, it was observed that the Implementing Partner (IP) staff did not maintain proper documentation. Notably, either stamp papers were not utilized, or the presented details were incorrectly or insufficiently filled. Additionally, it was observed that in some of the ceremonies, none of the beneficiaries signed the undertaking. This lack of proper documentation could potentially invite misconduct in the future, such as beneficiaries selling the assets and denying accountability. The PCHIP team should ensure that the Implementing Partner (IP) staff thoroughly and accurately documents the process of asset distribution.
- According to the program document, the LMR training can be attended by the beneficiary or any relevant family member. However, it's important to note that the beneficiary is the one held responsible for the maintenance of the asset and should be familiar with how to generate income from the given asset. Therefore, the Implementing Partner (IP) staff should structure the scheduling of the LMR training sessions to optimize beneficiary attendance. This will ensure that beneficiaries themselves directly receive crucial information and guidance from these sessions.
- Quarter-on-quarter, beneficiaries of the PHCIP are discovered to be significantly unaware of the Grievance Redressal Mechanism that may be utilized in case of any complaints regarding the program. There is a considerable need for clear and accessible guidelines for beneficiary 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. Such guidelines should be published in the form of easy-to-understand pamphlets, containing helpline numbers. These guidelines

should be repeatedly shared with all beneficiaries at the time of enrollment into the program, during the LMR Training and at the time of asset transfer. Mentors can also be provided copies which they can accordingly forward to beneficiaries if they express any grievances.

- Through Key Informant Interviews (KIIs) conducted with mentors, grievances regarding delays in payments to the mentors were identified. Many mentors revealed that despite the non-receipt of their payment for several months from the Implementing Partner (IP), they have consistently delivered mentoring sessions. Given their crucial role in regular engagement with beneficiaries and ensuring the Khudmukhtar program's success, it's essential to promptly address this financial disparity to sustain their motivation and commitment to their duties at the highest level. To this end, implementing a more structured payment schedule, with agreed-upon stipends allocated on a monthly basis, is recommended. Furthermore, Punjab Human Capital Investment Project (PHCIP) field units in the relevant districts should oversee the IP to verify the timely disbursement of payments to mentors, thereby ensuring the uninterrupted performance of mentoring sessions.
- During beneficiary feedback numerous issues have been observed in aspects of Khudmukhtar program implementation. A large number of beneficiaries from Bahawalpur and Rahim Yar Khan reported that the attitude of the Implementing Partner's field staff during the preliminary assessment activity was not appropriate. Further, lowest awareness regarding the LIP development process was also observed in Bahawalpur. Moreover, satisfaction with asset quality was also lowest in Bahawalpur followed by Rahim Yar Khan. To address such issues, modifications need to be made across the value chain. Effective trainings and refresher trainings should be carried out frequently, with 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. Further, internal monitoring of all implementation process by IP senior management should be strengthened, with disciplinary processes in place where inefficiencies are observed. Alongside operations review, PHCIP team should utilize other avenues, including field formations, to improve its coordination with and oversight over the IP staff to ensure greater transparency and visibility throughout the overall process.



Annexures

Annexure A (Pictorial Evidence of LMR Training)



Training Venue: Nawa Shehr, Jampur, Rajanpur



Training Venue: Dajal Road Model village, Jampur, Rajanpur



Training Venue: Adda Hameed Wala, Jampur, Rajanpur

Annexure B (Inadequate Seating Arrangement During Asset Distribution at Rahim Yar Khan)



Annexure C (Use of Blank Page for Undertaking)

ALLAH NAWAZ
Stamp Vendor
Towu Sanjar Pur SOK

Abul Saad Mughal Advocate
Oath
Commissioner
Small Courts Hyderabad

بیان عظمیٰ وصولی اثاثہ چات
لیا لنگھی آئی بی۔ معاشی سرگرمیوں میں شمولیت کا پروگرام

میں محمد سناور صاحب ولد ازہ جیت محمد زاہد سبک 2.10/17
تصدیق کرتا کرتی ہوں کہ میں نے پنجاب پروموشن کونسل انویسٹمنٹ پروڈیکٹ میں معاشی سرگرمیوں میں شمولیت کے پروگرام کے تحت
اثاثہ چات مایہ 110000/- تاریخ 27-4-23
دیہی اگاؤں کی تنظیم سے وصول کر لیا ہے جس نے اثاثہ کی مکمل جانچ پڑتال کر لی ہے اور میں اس پر
مطمئن ہوں اور میں اس بات کا عہد کرتی ہوں کہ مجھے جو اثاثہ دیا گیا ہے اس کو میں اپنے کاروبار میں رکھوں گا گی اور آئندہ تین
سال تک اس کو بیچنے کا کسی مجاز نہیں ہوں۔ اگر میں نے فراہم کردہ اثاثہ کو بیچا یا کسی دوسرے فریق کو منتقل کیا تو ادارہ میرے خلاف قانونی
کارروائی کرنے کا حق رکھتا ہے۔

نام: محمد سناور صاحب شناختی کارڈ نمبر: 31304-0500220-0

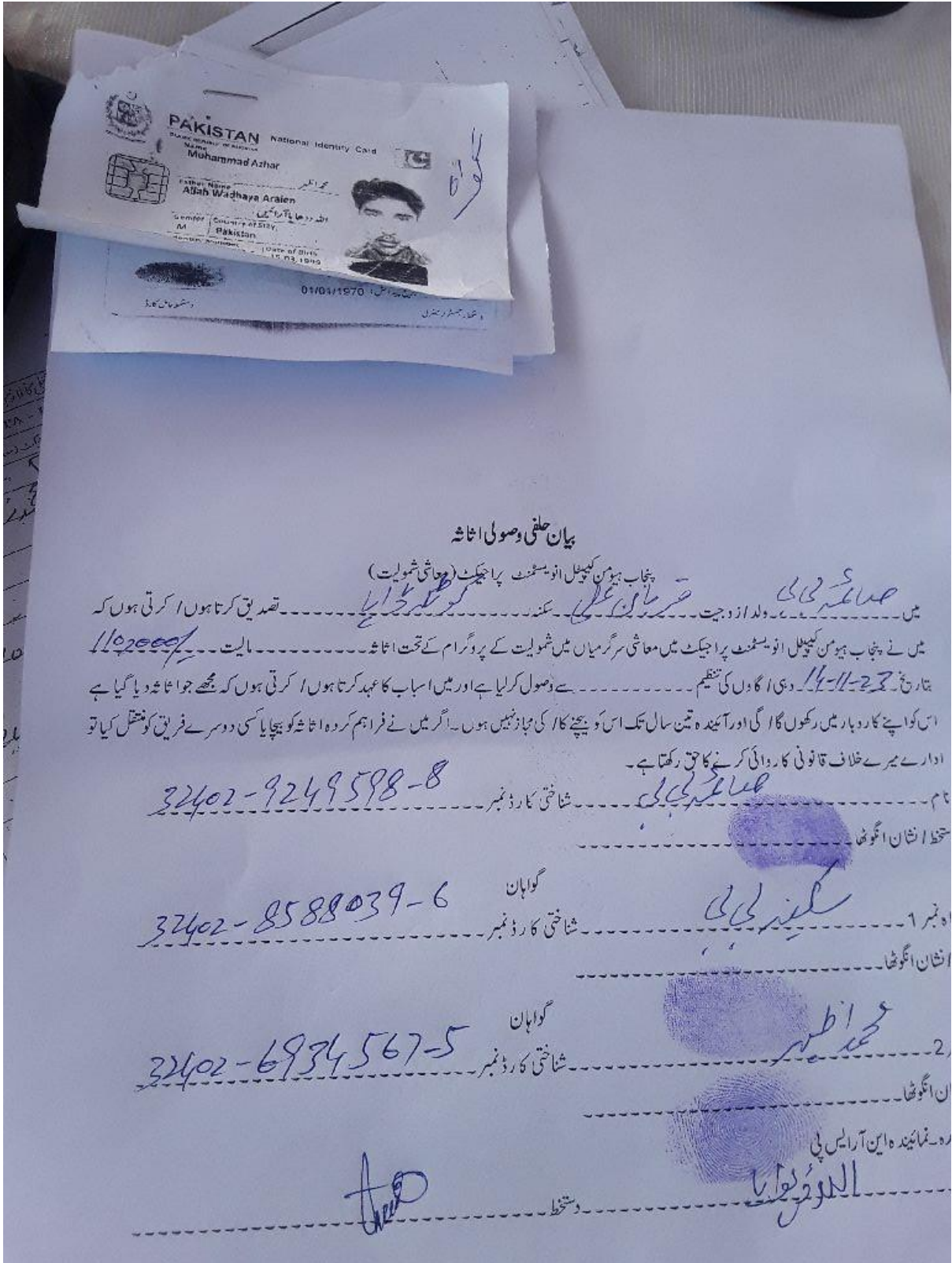
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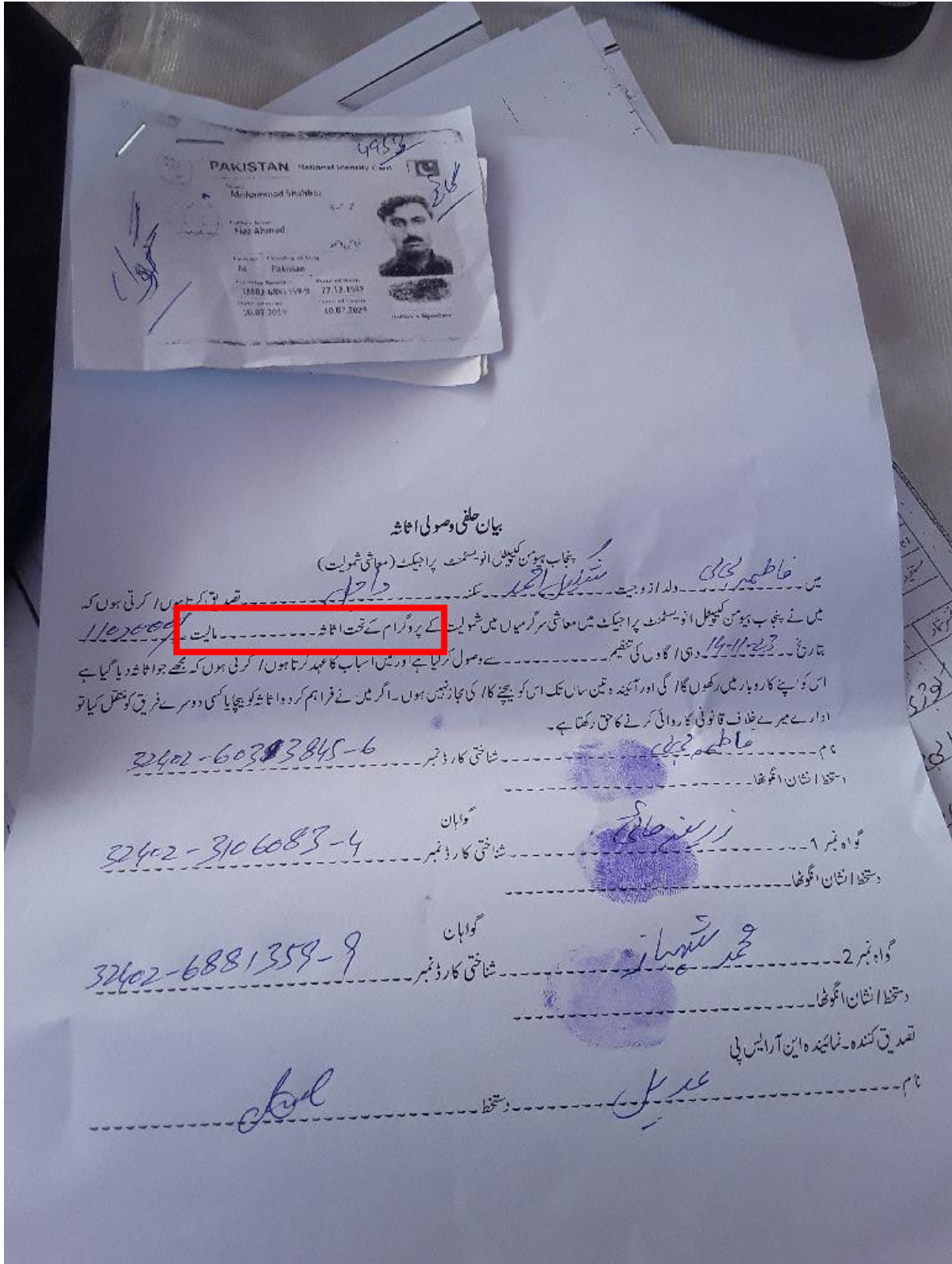
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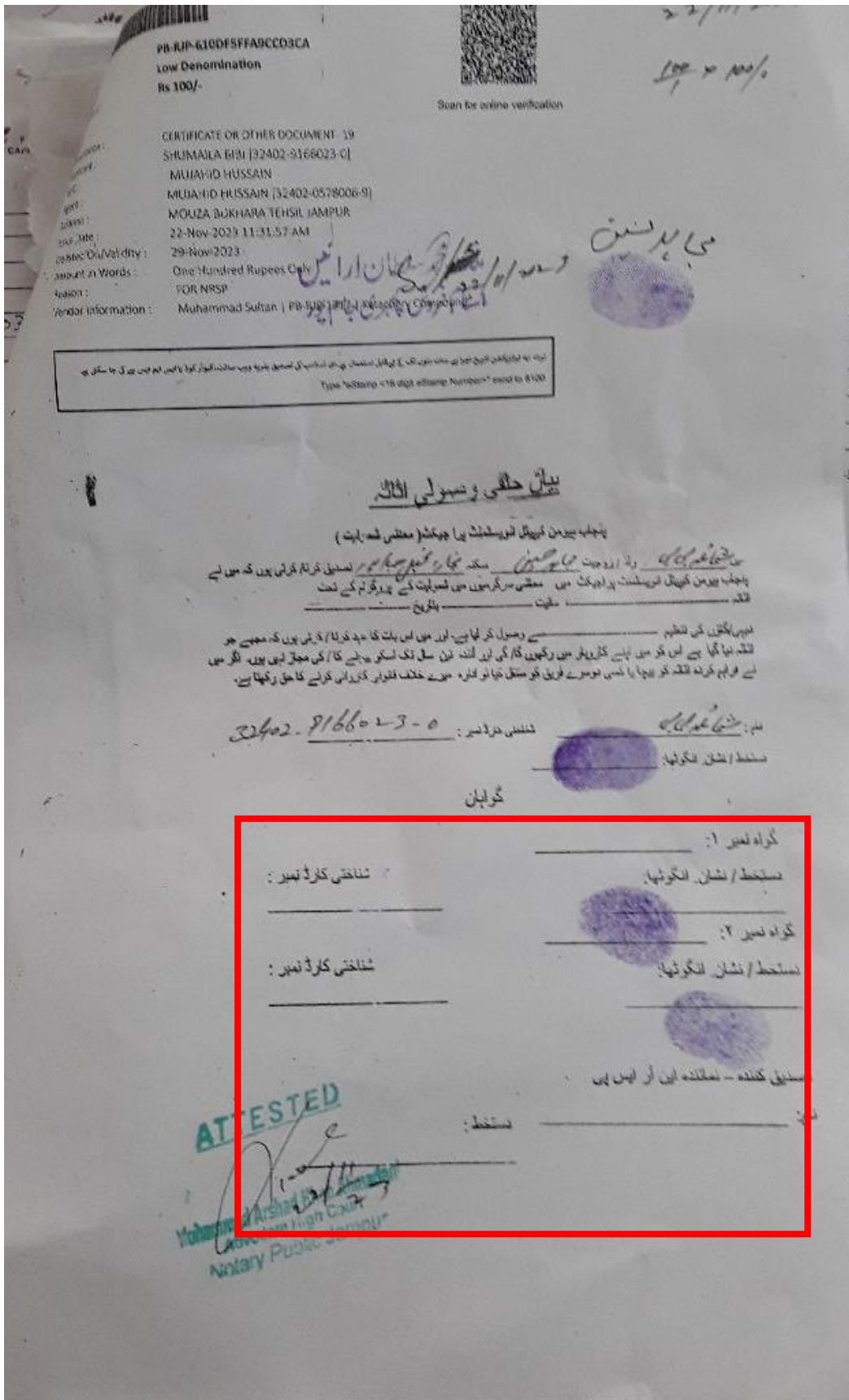
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ATTESTED
Abul Saad Mughal Advocate
Oath Commissioner
Approved 2013 to 2022
Small Courts Hyderabad





Annexure E (Lack of Essential Witness Information in Signed Undertakings)



Annexure F (Branding Issues)

