



**Punjab Social Protection  
Authority (PSPA)**

**PHCIP - M&E Operations Review**

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

**July - Sep 2023**



**Building a better  
working world**

## Revision History

Version	Date	Editor	Description
1			
2			
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### List of Abbreviations

<b>BHU</b>	Basic Health Unit
<b>BISP</b>	Benazir Income Support Programme
<b>CCT</b>	Conditional Cash Transfer
<b>CNIC</b>	Computerized National Identity Card
<b>CO</b>	Community Organization
<b>COSMOS</b>	Communication, Outreach and Mobilization Strategy
<b>DM</b>	District Manager
<b>ECE</b>	Early Childhood Education
<b>EI</b>	Economic Inclusion
<b>EYFR</b>	EY Ford Rhodes
<b>GRM</b>	Grievance Redress Mechanism
<b>H&amp;N CCT</b>	Health and Nutrition Conditional Cash Transfer
<b>HCI</b>	Human Capital Index
<b>IP</b>	Implementation Partner
<b>IRM-NRSP</b>	Institute of Rural Management - National Rural Support Program
<b>KAP</b>	Knowledge, Attitude and Practice
<b>KII</b>	Key Informant Interviews
<b>LIP</b>	Livelihood Investment Plan
<b>LMR</b>	Labor Market Readiness
<b>M&amp;E</b>	Monitoring and Evaluation
<b>NADRA</b>	National Database and Registration Authority
<b>OR</b>	Operations Review
<b>PDO</b>	Project Development Objective
<b>PHCIP</b>	Punjab Human Capital Investment Project
<b>PLW</b>	Pregnant and Lactating Women
<b>POM</b>	Project Operations Manual
<b>PSPA</b>	Punjab Social Protection Authority
<b>RC</b>	Regional Coordinator
<b>RHC</b>	Rural Health Center
<b>SIE</b>	Social Inclusion for Education
<b>SO</b>	Social Organizer

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<b>SP</b>	Social Protection
<b>TL</b>	Team Leader
<b>TS</b>	Tehsil Supervisor
<b>VO</b>	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 asset of maximum value PKR 72,000. The program implementation process is as follows:

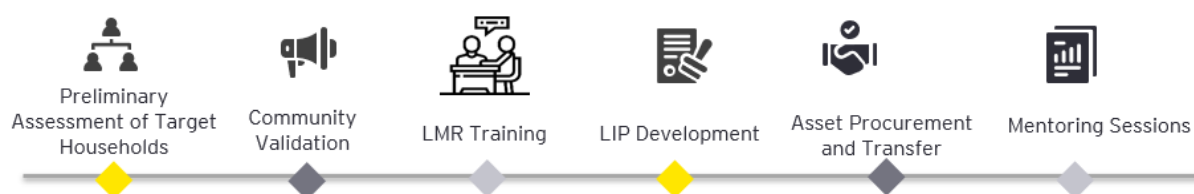


Figure A

### 3. Findings of Operations Review Activity

For the quarter ended September 2023, Spot Checks, Beneficiaries' Feedback Surveys and Key Informant Interviews were carried out to assess program success in achieving its desired objectives. The sample size of each activity is as follows

Table A: Number Completed of Various Operations Review Activities		
Activity		Actual Completed
Spot Check	Asset Transfer Ceremony	104
	Exit Interviews with Beneficiaries	712
	Refresher Training of Mentors	5
Beneficiaries Interview	-	261
Key Informant Interviews (KII)	Social Organizers	24
	Mentors	192

#### 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 September'23, asset transfers and refresher trainings for the mentors were being conducted in the project districts as part of the overall program implementation. Therefore,

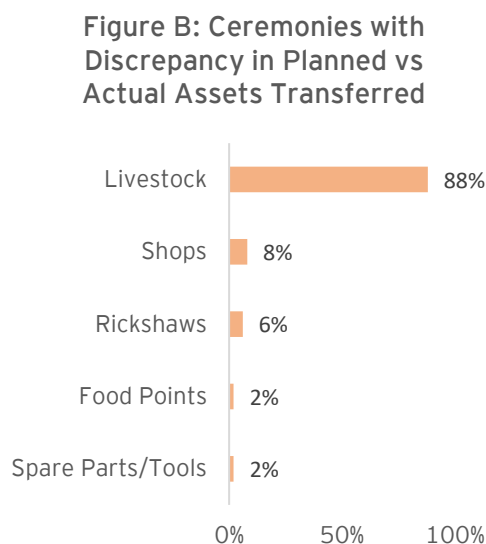
the primary source of data for EYFR spot checks has been drawn exclusively from the asset transfer ceremonies and refresher training sessions organized for the mentors.

**i. Asset Transfer Ceremonies**

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

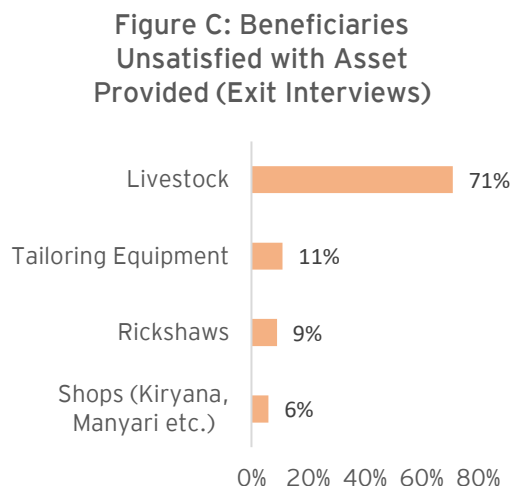
Out of total 104 asset transfer ceremonies observed, fewer than planned assets were distributed in 52 (50%) ceremonies. As seen in Figure B, of the 52 ceremonies in which there was a discrepancy in planned and actual assets transferred, 88% were ceremonies in which livestock was distributed. Predominantly, 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 provided livestock unsatisfied 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. 175 beneficiaries (25%) were unsatisfied with the asset they were provided.
- From Figure C, it is evident that highest proportion of beneficiaries unsatisfied with the asset provided to them have been provided livestock, particularly, in Muzaffargarh.
- Out of the 29 beneficiaries provided tailoring equipment in Bahawalpur, 18 (62%) were unsatisfied on account of low quality of provided asset.



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

- 40 (6%) out of 712 beneficiaries interviewed indicated that they were requested for monetary favors.
- A concerning 36 (26%) out of 136 beneficiaries responded in the affirmative to this question in Rahim Yar Khan.
- The amount requested ranged from PKR 300 to PKR 1,000 with the average being PKR 350.

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

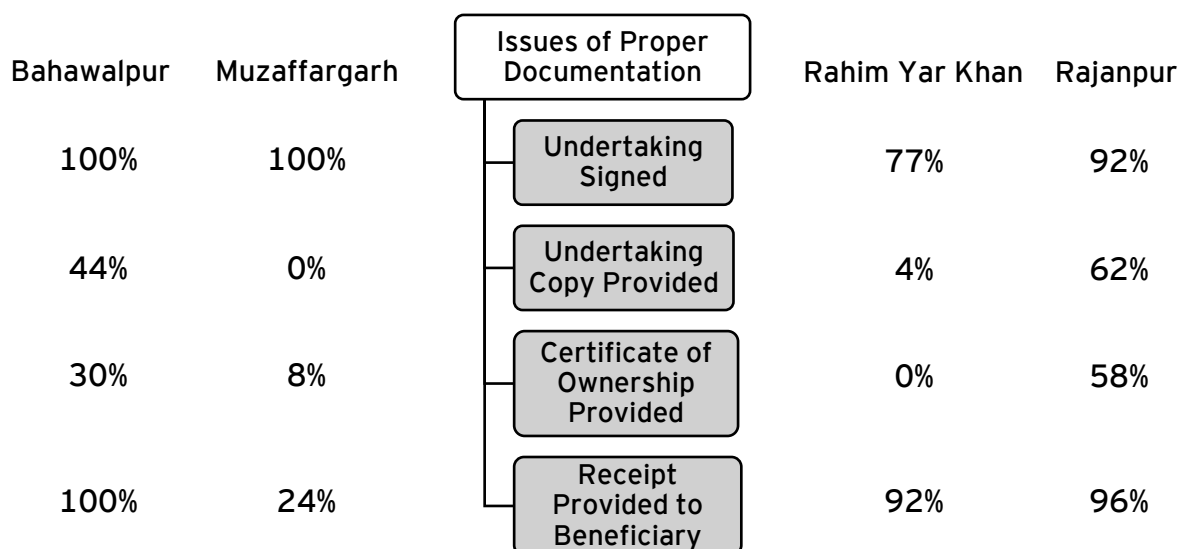


Figure D

**Other Key Observation of Asset Transfer Ceremonies**

- In the ceremonies in which livestock was distributed, it was observed that livestock which was initially underweight was taken to a designated area by the vendor's staff where it was made to drink large amounts of water in order to increase its weight and make it fulfill the minimum weight requirement for the livestock.
- 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.
- 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'.

**ii. Refresher Trainings of Mentors**

**Distribution of Mentors Participating**

Table B: Number of Mentors Participating in the Refresher Training					
	Bahawalpur -Bahawalpur	Bahawalpur -Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
Female	8	8	11	5	1
Male	9	5	18	13	13
<b>Grand Total</b>	<b>17</b>	<b>13</b>	<b>29</b>	<b>18</b>	<b>14</b>

As seen in Table B above, in all districts a reasonable number of mentors were invited to take part in the refresher training of mentors. In Muzaffargarh, the number of attending mentors was relatively high but within the 25 - 30 person limit outlined in the Khudmukhtar Operations Manual.

**Duration of Mentor Training**

Table C: Duration of Refresher Training of Mentors					
	Bahawalpur -Bahawalpur	Bahawalpur -Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
Duration (Hours)	6	4.6	5	5	5

From Table C, a relatively consistent duration of the refresher training of mentors is observed with each training being conducted for 5 hours approximately, on average.

**Logistical Arrangement of the Trainings**

- Overall, the logistical arrangement of the refresher training of mentors was largely appropriate across all five trainings observed.
- Issues of seating arrangement and non-availability of training handouts were reported in Muzaffargarh.
- Issues of non-availability of stationary, including notebooks, pen/pencils, was reported in Rahim Yar Khan.

**Training Content Delivered**

Topics that were covered across all five trainings observed include:

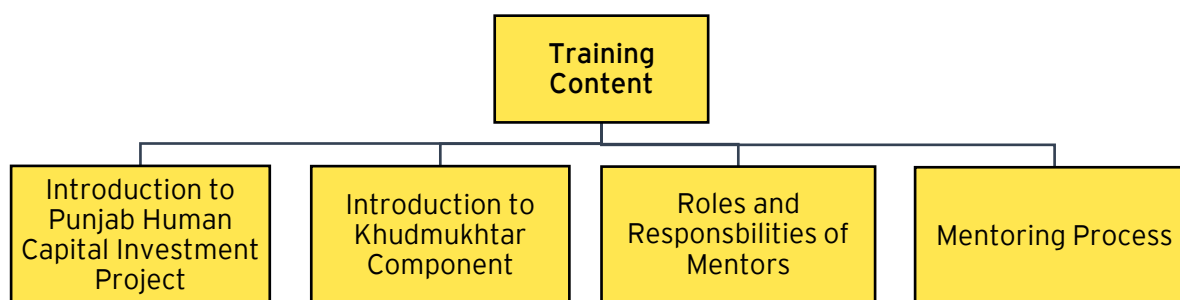


Figure E

Topics that remained restricted to only one or two of five refresher trainings are as follows.

Training Content					
Topic	Bahawalpur - Bahawalpur	Bahawalpur -Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
Required abilities of the mentors	x	x	x	✓	x
Principles of Communication	x	x	✓	x	x
Pre-requisites of conducting business	✓	x	x	x	x
Planning & scheduling of mentoring session	✓	x	x	x	✓
Perspective of poverty & its causes	x	x	✓	x	✓

**Mentors in Muzaffargarh express dissatisfaction with the delivery of the refresher training**

In Muzaffargarh mentors exhibited dissatisfaction with the refresher training delivered. Some of the issues indicated have been outlined below.

- 10 (34%) mentors indicated that the training objectives were not fully explained
- 11 (38%) mentors indicated that the training content was not relevant/useful
- 11 (38%) mentors indicated that the objectives of the training were not fully achieved
- 14 (48%) mentors indicated that they did not learn a lot from the other mentors
- 19 (66%) mentors indicated that the trainer did not make necessary adjustment in the schedule/activities according to participants requirements

**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**

- A considerable proportion (65%) of the beneficiaries received a detailed program orientation.
- However, the attitude of the IP field staff during the preliminary assessment was found to be inappropriate in Bahawalpur and Rajanpur districts, with 39% and 42% of beneficiaries respectively claiming that the behavior of the IP staff visiting their households was inappropriate.

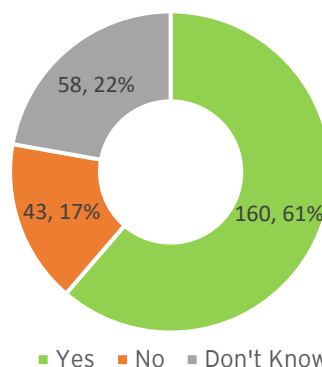
**Labor Market Readiness (LMR) Trainings**

- 95% of the EI beneficiaries attended the LMR training themselves.
- For 4% (10 out of 261 beneficiaries), the wife of the beneficiary attended the training on behalf of the beneficiary. Two female beneficiaries from Rahim Yar Khan also claimed that neither they nor any of their relatives attended the LMR training.
- Excluding Muzaffargarh, a significant cost of travelling to LMR training location highlighted in all program districts.

**Livelihood Investment Plan (LIP)**

- Beneficiary awareness regarding and involvement in LIP Development was identified to be inadequate during the beneficiary feedback interviews. Only 61% of the beneficiaries stated that an LIP was made for them. 16% stated that no such LIP was made for them while 22% 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 261 surveyed beneficiaries, for 235 (90%) beneficiaries reported that provided assets were available on-site. For the remaining beneficiaries, 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**

- 82% 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 5% were procurement committee members and 61% 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.

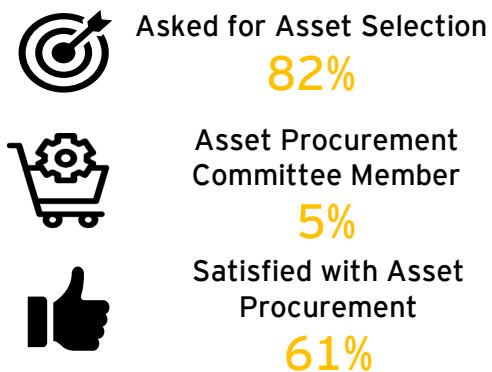


Figure G

**Stated Price vs Perceived Value for Assets Transferred**

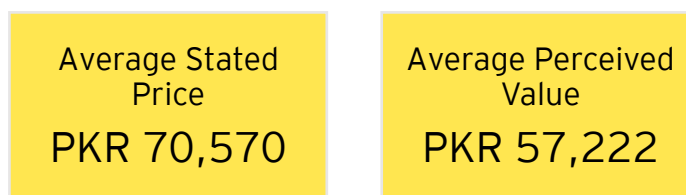


Figure H

- On average, the beneficiaries believe that the value of the asset provided to them is PKR 15,000 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 (cow calves and goats) and motorbikes provided as part of passenger rickshaws, and Phatta Rickshaws.

**Request for Monetary Favors by IP Staff**

- 4 beneficiaries constituted of one male beneficiary from Bahawalpur, one male beneficiary from Muzaffargarh and two female beneficiaries from Muzaffargarh indicated that they were asked for money by the IP staff.
- The male beneficiary from Bahawalpur declined to pay. The average amount paid by the remaining three beneficiaries is approximately PKR 2000.

**Mentoring Sessions**

- 85% 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. The one male beneficiary from Bahawalpur who claimed to have awareness of the complaint launching process did not register any complaints regarding any aspect of the program.

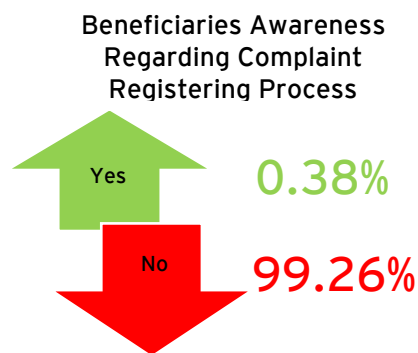


Figure I

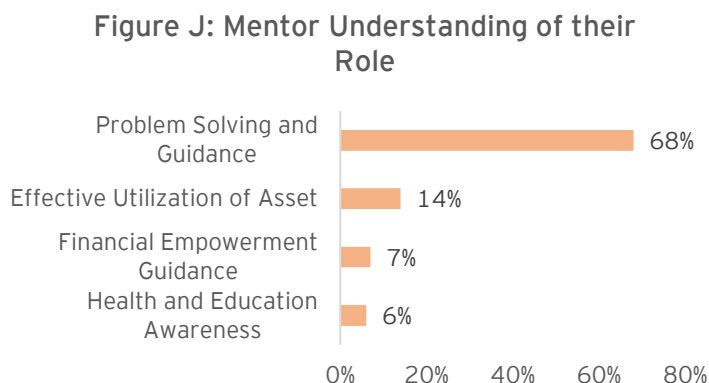
**c. Key Findings of Key Informant Interviews**

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**

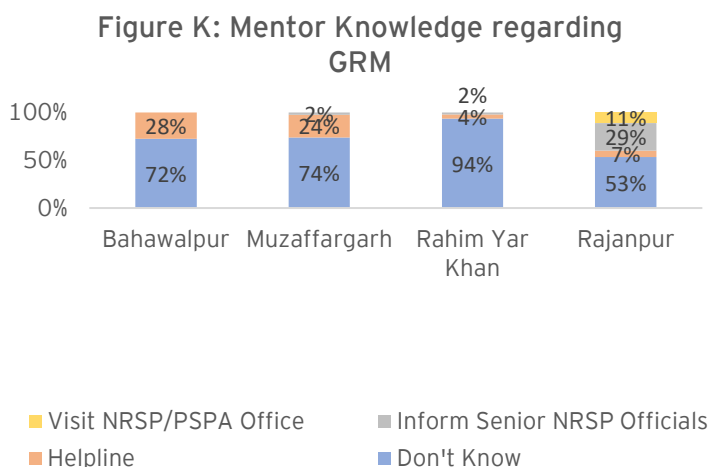
**Mentor understanding of roles and responsibilities consistent with the Project Operations Manual (POM)**

- 68% of the mentors understand that their main purpose is to provide guidance and solve problems of the beneficiaries.
- A notable 14% of mentors indicated that they encourage effective utilization of asset by the beneficiaries.



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

- A majority 94% mentors in all districts who were reported grievances/complaints claim that they guide beneficiaries to get Khudmukhtar specific complaints resolved.
- As seen in the figure below, when asked about their knowledge regarding GRM of the Khudmukhtar component, 141 (74%) of beneficiaries have no knowledge about this mechanism. At the district level, non-awareness regarding GRM





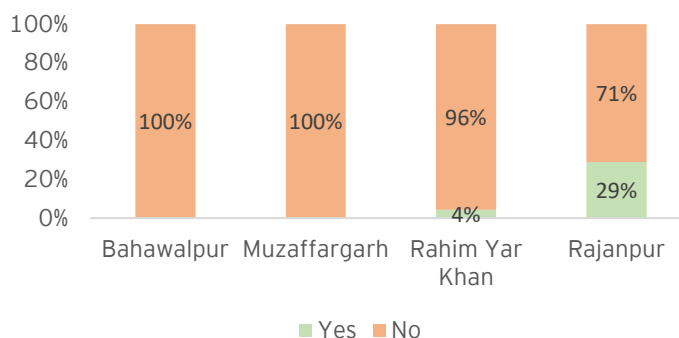
is highest in Rahim Yar Khan, where 94% of mentors have no knowledge about this mechanism.

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

Although 46% of the mentors in Rajanpur and 38% of mentors in Bahawalpur claim to have received no remuneration, a large majority of mentors (76%) indicate that they have received remuneration for the discharged duties.

- As seen in Figure L, 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 L: Mentors who Receive Payment on Time**



**ii. Key Informant Interviews - Social Organizers (SOs)**

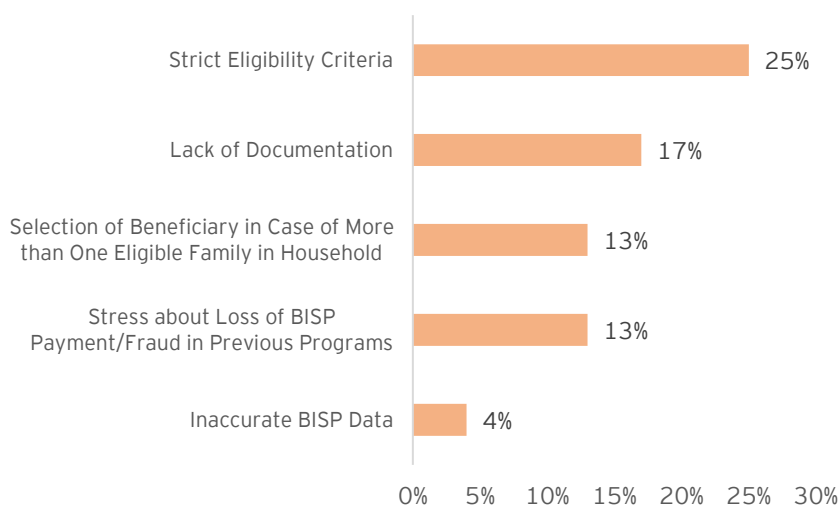
**Pre-dominantly SOs receive a comprehensive training to enable them to effectively carry out their program-related duties**

All the SOs of Bahawalpur, Muzaffargarh and Rajanpur received training for the program except for 2 female respondents from Rahim Yar Khan who said they did not receive any training.

**SOs cite strict eligibility criteria and lack of required beneficiary documents as key issues hindering enrolment**

- 25% of SOs stated that the eligibility criteria for the program are strict particularly in terms of the ages of the married beneficiary couple and their children
- 17% of the SOs indicate that the beneficiaries do not have available the required documentation, including CNICs or birth certificates, hindering the enrolment process.

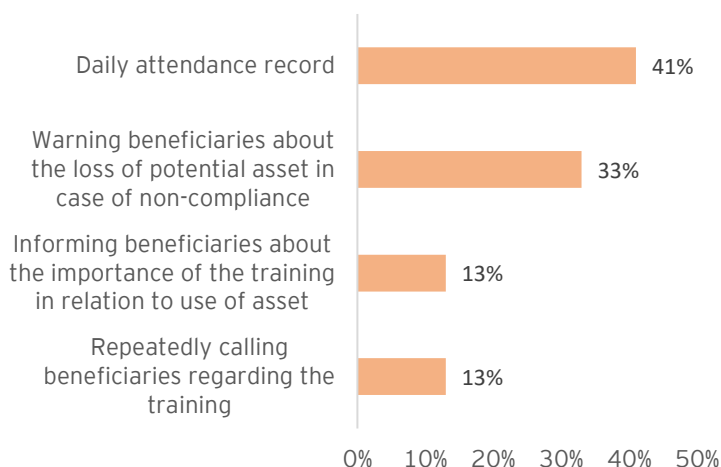
**Figure M: Challenges faced by SOs in Enrollment of Beneficiaries**



**SOs aim to ensure presence of beneficiaries on all 5 days of LMR**

- 33% of SOs make use of a warning that failure to comply with attendance will result in loss of asset.
- 13% said that they provide information and awareness to the beneficiaries of the importance of the trainings in relation to effective use of the assets so that they are motivated and eager to attend on their own.
- 41% of the SOs said that they maintain a daily record of beneficiary attendance and monitor it.

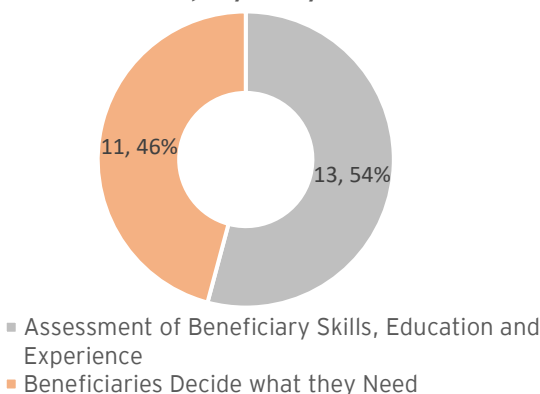
**Figure N: Ways used by SO to ensure 5-day presence in LMR Training**



**Asset Selection is Conducted through Skills Assessment in a Mutually Consultative Process**

- 46% of the SOs said that the beneficiaries are given the autonomy to determine the assets they believe would best suit their needs and aspirations.
- 54% of the responses indicate that during the training phase, IRM conducts a comprehensive assessment of each beneficiary's skills, education level, and work experience, suggesting certain types of assets that align with the beneficiaries' existing skills and experience.

**Figure O: Asset Selection Criteria Employed by SOs**



**Distance of Procurement Location from Beneficiaries Cited as reason for Asset Delivery Delays and Increased Costs**

- 12 out of 24 (50%) of the SOs stated that they face no challenge during the delivery and transfer of asset to the beneficiaries.
- SOs indicated that when the procurement location is distant from the beneficiaries it results in asset delivery delays and increased costs.
- SOs also said that sometimes, the assets do not fully align with the specific needs and demands of the beneficiaries which leads to dissatisfaction and underutilization of the assets, especially in the case of livestock.

### Certain Key Considerations Identified by Social Organizer for Improving the Program Implementation at Different Stages

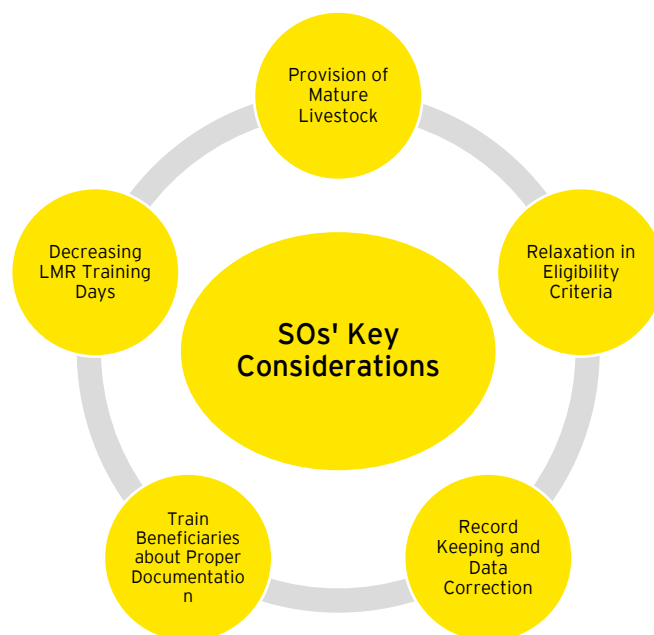


Figure P

#### 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.

- During the asset transfer ceremonies where livestock was provided, it was observed that there were no experts in livestock which raising concerns about the assurance of providing the approved breed to the beneficiary. The lack of professional oversight calls into question the overall quality and effectiveness of the asset transfer process. For this, Punjab Social Protection Authority (PSPA) can liaise with the Livestock Department to secure the services of a livestock specialist. Their expertise would be invaluable in maintaining the integrity of the asset transfer process, especially concerning the assurance of the approved breed being provided to the beneficiaries.
- Documentation process for LIP development can be simplified by creating user-friendly templates and guides that beneficiaries can easily understand and follow. Further IP staff-beneficiary engagement can be increased during the LIP development stage to improve beneficiary understanding of and involvement in the LIP development.
- 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 in Bahawalpur and Rajanpur, 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 in Bahawalpur and Rajanpur 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 1 below.

<b>Project Components</b>	<b>Component 1:</b> Quality of and Access to Healthcare Services	Component 1.1: Quality of Health Services
		Component 1.2: Utilization of Health Services
	<b>Component 2:</b> Social and Economic Inclusion	Component 2.1: Economic Inclusion (EI)
		Component 2.2: Social Inclusion for Education (SIE)
	<b>Component 3:</b> 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),

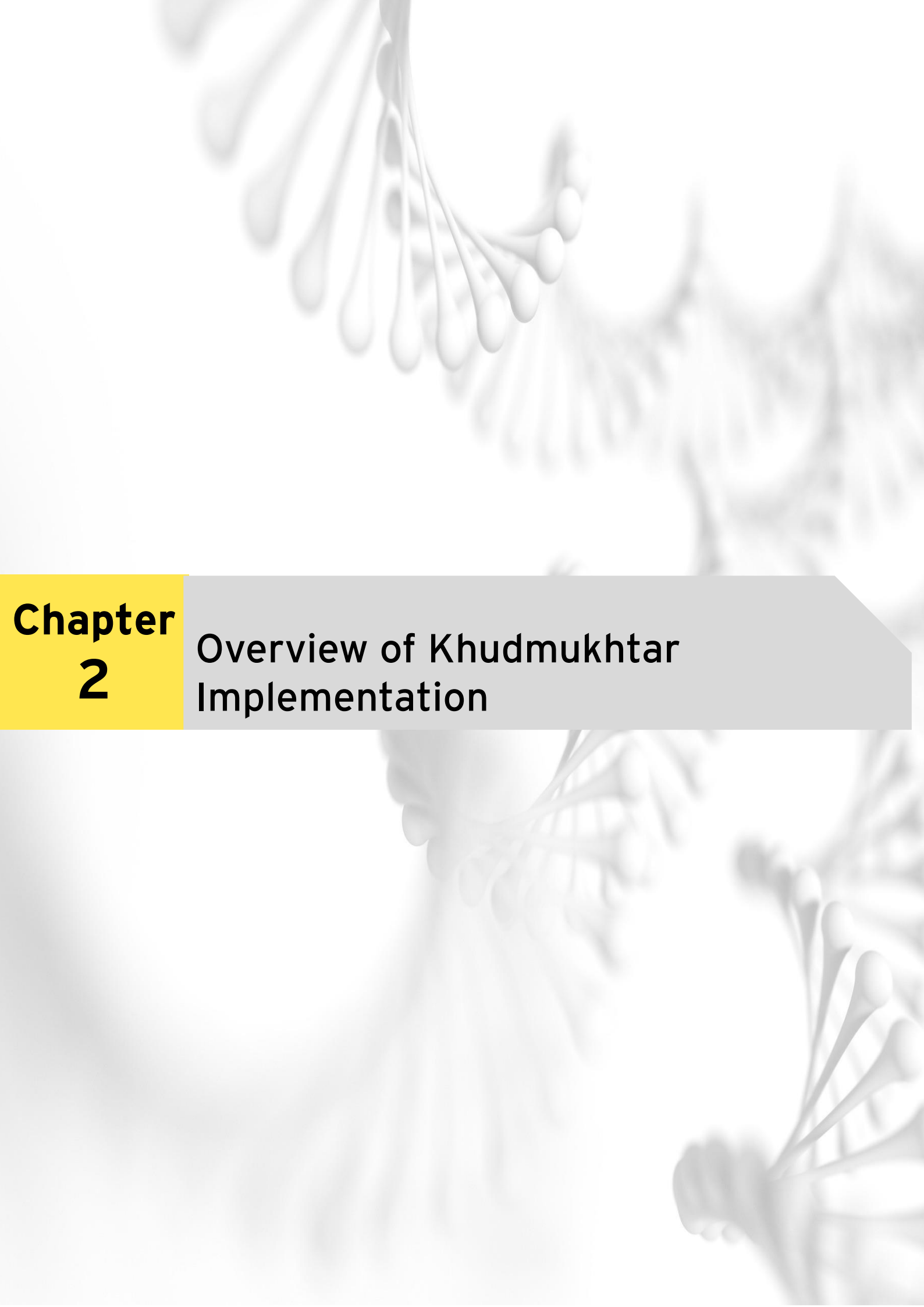
The operations review will help to evaluate the program activities and identify any major bottlenecks in project implementation. It will also help to inform stakeholders of the program on performance and enable lessons to be drawn to improve future practice and policy. For this, the data on the programme 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

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).

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 i.e., one individual in the couple is between 18-29 years old and the couple has a child less than 5 years of age. In case more than one couple qualified on the basis of the criteria, the individual to receive the asset is either the poorest in the family or the one with the most dependents or both. The consent of the BISP beneficiary (maternal head of the household) is also obtained with regards to the 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.

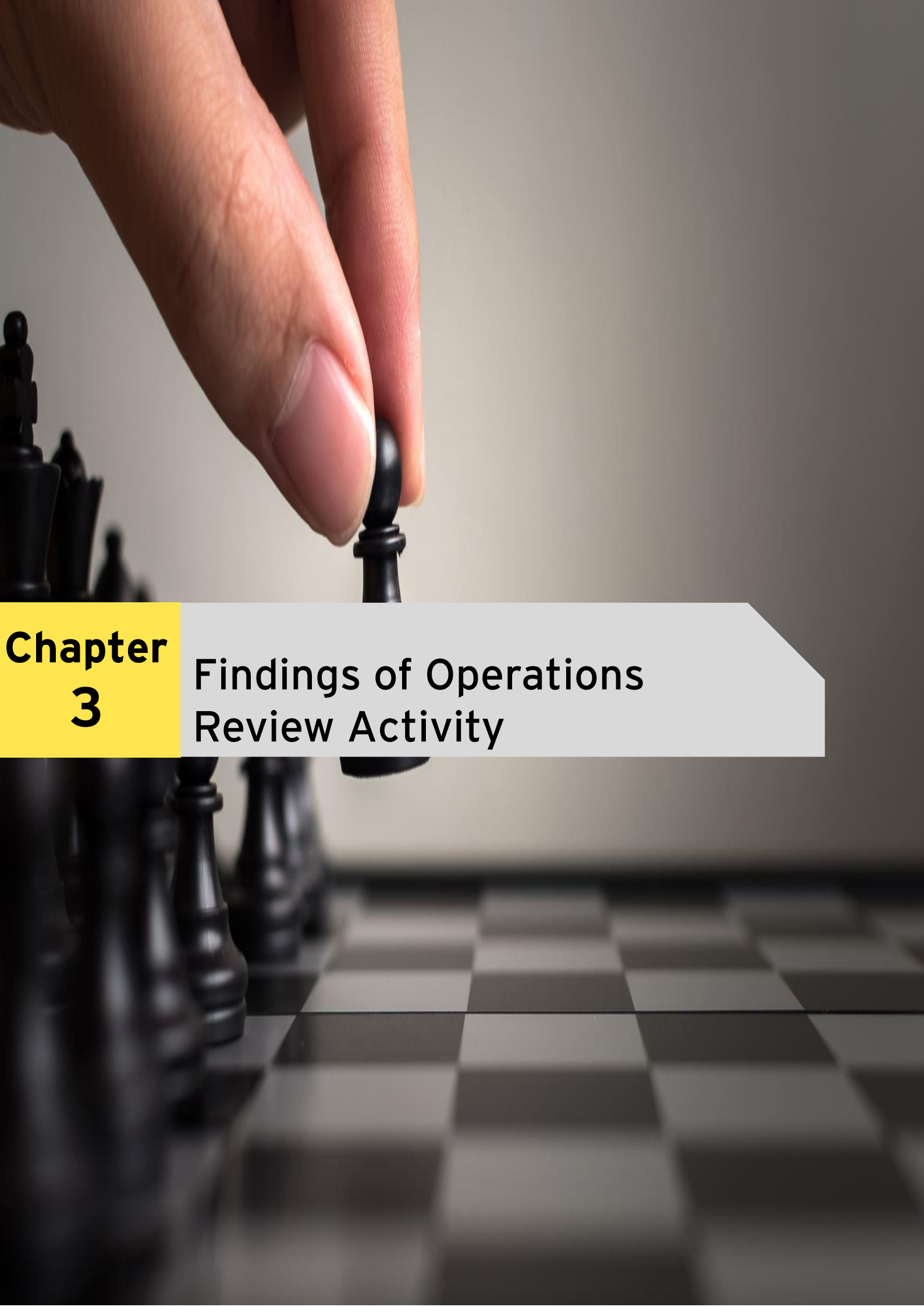
Once the LMR training has been completed, a Livelihood Investment Plan (LIP) is established for the beneficiaries in close collaboration with the mentor- who is assigned to the beneficiary for support in establishing their livelihoods. It is pertinent to mention that the mentor is a voluntary position 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. The procured asset is then



handed over to the beneficiary in an asset transfer ceremony. The beneficiary undertakes to use and maintain the asset as per specified purpose and in accordance with training and guidelines provided for it. A certificate bearing the name of the beneficiary is given as a proof of asset transfer and ownership.

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



**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, namely mentors and social organizers (SOs), were the primary data collection method for evaluation of the EI operations for the quarter ended September 2023.

**Table 1: Operations Review Matrix**

Activity	Purpose	Relevant Stakeholders
Spot Check of Program Interventions	<ul style="list-style-type: none"> <li>▶ Process monitoring of asset transfer to</li> <li>▶ Validate number of assets transferred at a particular asset transfer ceremony against the number included in plan</li> <li>▶ Observe overall process being followed and documentation of the assets transferred to all beneficiaries</li> <li>▶ Gauge beneficiary satisfaction with the asset provided to them</li> <li>▶ Grievance Redressal Mechanism in place at the ceremony in case of beneficiary complaints</li> </ul>	<ul style="list-style-type: none"> <li>▶ IP Staff Present at Ceremony (TL, RC, DM, TS, SOs, Mentors)</li> <li>▶ Beneficiary</li> </ul>
	<ul style="list-style-type: none"> <li>▶ Process monitoring of refresher training of mentors to</li> <li>▶ Assess quality of training in terms of relevance of training material and understanding &amp; knowledge of trainer</li> <li>▶ 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.</li> <li>▶ Obtain mentor feedback regarding the training as well as content covered</li> </ul>	<ul style="list-style-type: none"> <li>▶ IP Trainers</li> <li>▶ Mentors</li> </ul>
Beneficiary Feedback Surveys	<ul style="list-style-type: none"> <li>▶ Beneficiary feedback regarding holistic EI implementation process from preliminary assessment to mentoring sessions. Includes question on potential beneficiary complaints and their resolution status</li> </ul>	<ul style="list-style-type: none"> <li>▶ Beneficiary</li> </ul>

Table 1: Operations Review Matrix		
Activity	Purpose	Relevant Stakeholders
Supply-Side Key Informant Interviews	▶ 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	▶ Social Organizer ▶ Mentor

### a. Sampling

For the quarter ended September 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 50 beneficiary feedback surveys per district. The district wise break down of sample is given in the table 2.

Table 2: Operations Review Activity Conducted for Sep'23 Quarter							
District	Spot Checks			Beneficiary Feedback Survey		Key Informant Interviews	
	Required per District	Asset Transfer Ceremonies Observed	Refresher Training of Mentors	Required per District	Completed	Required per District	Completed
Bahawalpur	51	27	02	20	62	51	62
Muzaffargarh	51	25	01	20	64	51	51
Rahim Yar Khan	51	26	01	20	80	51	52
Rajanpur	51	26	01	20	55	51	51
<b>Total</b>	<b>204</b>	<b>104</b>	<b>05</b>	<b>80</b>	<b>261</b>	<b>204</b>	<b>216</b>

Note: For the quarter ending September'23, the activities conducted as part of the Khudmukhtar program were limited to asset transfers to beneficiaries and refresher trainings for mentors. A substantial section of other program activities were not conducted, and the number of activities executed was not sufficient to exhaust our sample size. Consequently, it has been agreed with the PSPA that the findings for this quarter would be based on the completed sample.

## 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 September'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 all refresher trainings of mentors 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)

#### Social Organizers

- ▶ All Social Organizers (SOs) working in the Khudmukhtar program in the four program districts have been interviewed as part of the operations review activity for the quarter ending September'23.

#### 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.

Table 3: Sample breakdown for each activity conducted

Sr. No	District	Tehsil	Spot Check of Asset Transfer	Spot Check of Refresher Training of Mentors	Number of Beneficiary Surveyed	KII of SO	KII of Mentor
1	Bahawalpur	Bahawalpur	24	01	08	02	26
		Yazman	03	01	54	02	32
2	Muzaffargarh	Kot Addu	10	-	13	05	26
		Muzaffargarh	15	01	51	04	16

Table 3: Sample breakdown for each activity conducted

Sr. No	District	Tehsil	Spot Check of Asset Transfer	Spot Check of Refresher Training of Mentors	Number of Beneficiary Surveyed	KII of SO	KII of Mentor
3	Rahim Yar khan	Rahim Yar khan	10	01	14	03	19
		Sadiqabad	16	-	66	02	28
4	Rajanpur	Jampur	26	01	55	06	45
Total			104	5	261	24	192

### 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, mentors and social organizers 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 SOs and 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 September 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.
- ▶ When conducting the Key Informant Interviews (KIIs), EYFR requested coordination from IP to ensure availability of Social Organizers (SOs) and mentors. While such coordination was readily available in Bahawalpur and Rahim Yar Khan, in Muzaffargarh, and, particularly, Rajanpur, IP representatives exhibited uncooperative behavior indicating that they had received no notification from their senior officials directing them to facilitate EYFR in the conduct of KIIs. This resulted in great delays in the completion of the target of 51 KIIs per district in Muzaffargarh and Rajanpur for the quarter ending September'23.

## 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 September'23, asset transfers and refresher trainings for the mentors 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. These activities served as a robust foundation for providing a comprehensive understanding of the programs impact and effectiveness in this timeframe.

### a. 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 4 below.



Table 4: Details of Asset Transfer Ceremonies Observed			
District / Tehsil		Number of Ceremonies Observed	Exit Interviews Conducted
Bahawalpur	Bahawalpur	24 (23%)	213 (30%)
	Yazman	3 (3%)	82 (12%)
Muzaffargarh	Kot Addu	10 (10%)	62 (9%)
	Muzaffargarh	15 (14%)	76 (11%)
Rahim Yar Khan	Rahim Yar Khan	10 (10%)	68 (10%)
	Sadiqabad	16 (15%)	68 (10%)
Rajanpur	Jampur	26 (25%)	143 (20%)
<b>Total</b>		<b>104 (100%)</b>	<b>712 (100%)</b>

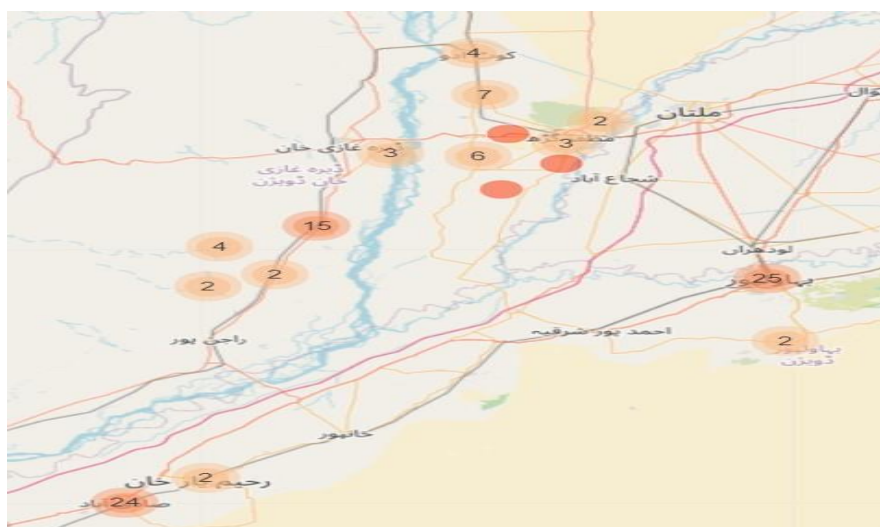
Table 5: Details of Assets Transferred									
District	Livestock	Barber/ Beauty Saloons	Food Points	Shops (Kiryana, Manyari etc.)	Rickshaws	Spare Parts/ Tools	Tailoring Equipment	Others (Toka Machine)	Grand Total
Bahawalpur	348	8	6	53	198	9	80	0	702
Muzaffargarh	1,455	0	28	77	151	18	24	3	1,756
Rahim Yar Khan	755	3	0	11	15	5	9	0	798
Rajanpur	985	0	0	31	0	16	0	0	1,032
<b>Grand Total</b>	<b>3,543</b>	<b>11</b>	<b>34</b>	<b>172</b>	<b>364</b>	<b>48</b>	<b>113</b>	<b>3</b>	<b>4,288</b>

Details of the assets transferred at ceremonies observed by EYFR field staff have been provided in Table 5 above. Livestock constitutes the highest proportion of assets transferred at ceremonies observed which 83% of the assets transferred constituting livestock.

**Spatial Coverage of Spot Checks of Asset Transfer Ceremonies**

The overall spatial coverage of the spot checks of asset transfer ceremonies conducted by EYFR staff has been highlighted in Figure 2 below.

Note: The spot checks of asset transfer ceremonies are conducted based on the activities planned by the Implementing Partner (IP). Our control over diversifying the geographical spread of these spot checks is relatively limited.



### Fewer Assets Transferred than Planned

Districts	Ceremonies Observed	No. of Ceremonies where fewer than planned assets were distributed	Planned Assets to be distributed	Cumulative Assets distributed
Bahawalpur	27	10	822	705
Muzaffargarh	25	14	2,100	1,753
Rahim Yar Khan	26	15	896	798
Rajanpur	26	6	1,085	1,032
<b>Total</b>	<b>104</b>	<b>45</b>	<b>4,903</b>	<b>4,288</b>

Out of total 104 asset transfer ceremonies observed, fewer than planned assets were distributed in 45 (43%) ceremonies. 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



#### Key Observation Noted during Assets Transfer Ceremonies

- ▶ In the ceremonies in which livestock was distributed, it was observed by the EYFR staff that livestock which was initially underweight was taken to a designated area by the vendor's staff where it was made to drink large amounts of water in order to increase its weight and make it fulfill the minimum weight requirement for the livestock. In many instances, when EYFR field staff tried to capture video evidence of the practice it was not allowed to obtain the evidence. These instances were observed in the following ceremonies.

Table 7: Number of ceremonies

Districts	Number of Ceremonies
Bahawalpur	05
Rajanpur	01
Rahim Yar Khan	02

- ▶ In one asset transfer ceremony in Tehsil Sadiqabad, District Rahim Yar Khan conducted on 13 November 2023 in which livestock was distributed, beneficiaries were made to stand behind a line and handed tags to be pierced into the ears of the livestock. Beneficiaries were then made to run to the area where all livestock to be transferred were kept. Beneficiaries who arrived at the said area first got to choose the livestock they liked first. This process generated a lot of chaos and caused some beneficiaries to fall down and get injured.
- ▶ 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 - 02

### Beneficiaries Unsatisfied 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 712 beneficiaries, interviewed across the 104 asset transfer ceremonies observed, 175 beneficiaries (25%) were unsatisfied with the asset they were provided. A district and asset category wise breakdown of the 175 unsatisfied beneficiaries has been provided below.

District	Livestock	Barber/ Beauty Saloons	Food Points	Shops (Kiriyana, Manyari etc.)	Rickshaws	Spare Parts/ Tools	Tailoring Equipment	Others (Toka Machine)	Grand Total
Bahawalpur	17	-	1	2	14	-	18	-	52
Muzaffargarh	40	-	-	4	-	-	1	3	48
Rahim Yar Khan	34	-	-	3	2	-	-	-	39
Rajanpur	33	1	-	1	-	1	-	-	36
Grand Total	124	1	1	10	16	1	19	3	175

From Table 8, it is evident that highest number of beneficiaries unsatisfied with the asset provided to them have been provided livestock, particularly, in Muzaffargarh. When investigated regarding the reason for their dissatisfaction, 97 (78%) of beneficiaries indicated that the animal provided was very young, while 18 (15%) indicated that the provided animal was of a poor quality.

It should be noted that beneficiaries provided tailoring equipment in Bahawalpur form a noteworthy proportion of the beneficiaries unsatisfied with the asset provided. **Out of the 29 beneficiaries provided tailoring equipment in Bahawalpur, 18 (62%) were unsatisfied.** All 18 such beneficiaries indicated that the provided equipment was low quality.

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

District	Yes	No	Grand Total
Bahawalpur	21 (20%)	6 (6%)	27 (26%)
Muzaffargarh	22 (21%)	3 (3%)	25 (24%)
Rahim Yar Khan	17 (16%)	9 (9%)	26 (25%)
Rajanpur	17 (16%)	9 (9%)	26 (25%)
Grand Total	77 (74%)	27 (26%)	104 (100%)

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 27 (26%) ceremonies no such information was provided to the beneficiaries, with 18 such ceremonies being in Package 2 districts (Rahim Yar Khan and Rajanpur).** Further, **at none of the ceremonies observed a dedicated Grievance Redressal Mechanism (GRM) counter or dedicated individual to register complaints was available.** In several instances, non-satisfied beneficiaries complained to available IP staff to no avail.



### Key observations: Replacement of Assets for Unsatisfied Beneficiaries

During two asset transfer ceremonies in Muzaffargarh, adjustments were made to better serve unsatisfied beneficiaries by replacing their initial assets with new ones.

- In one ceremony, a beneficiary expressed dissatisfaction with the goats they initially received. Taking their concern into account, different goats were provided as a replacement.
- In the second ceremony, five beneficiaries expressed dissatisfaction with the original phatta rickshaws they were given. Responding to their feedback, they were each provided with a different phatta rickshaw to better meet their needs.

### Issues with documenting provided assets were observed across all program districts

District	Yes	No	Grand Total
Bahawalpur	27 (26%)	0 (0%)	27 (26%)
Muzaffargarh	25 (24%)	0 (0%)	25 (24%)
Rahim Yar Khan	20 (19%)	6 (6%)	26 (25%)
Rajanpur	24 (23%)	2 (2%)	26 (25%)
<b>Grand Total</b>	<b>96 (92%)</b>	<b>8 (8%)</b>	<b>104 (100%)</b>

District	Yes	No	Grand Total
Bahawalpur	12 (12%)	15 (14%)	27 (26%)
Muzaffargarh	0 (0%)	25 (24%)	25 (24%)
Rahim Yar Khan	1 (1%)	25 (24%)	26 (25%)
Rajanpur	16 (15%)	10 (10%)	26 (25%)
<b>Grand Total</b>	<b>29 (28%)</b>	<b>75 (72%)</b>	<b>104 (100%)</b>

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 10 above, **8 such asset transfer ceremonies were observed in Package 2 districts where beneficiaries did not have to sign any undertaking**, with 6 such ceremonies observed in Rahim Yar Khan whereas 2 such ceremonies were observed in Rajanpur.

Further, as seen in Table 11, **in 75 (72%) out of 104 observed ceremonies three copies of the undertaking, out of which one copy was to be provided to the beneficiary, were not available**. This is in contradiction to the Khudmukhtar operations manual, which states that the undertaking will be in triplicate with one copy retained by beneficiary household, one by the community organization (CO) and one by the IP. This issue was most prevalent in Muzaffargarh and Rahim Yar Khan where a copy of undertaking was retained only by the IP staff in nearly all observed ceremonies. However, it should be mentioned that when questioned regarding the non-provision of copy of undertaking, in several instances, IP staff indicated that they given the hectic nature of the ceremony in which numerous assets had to be transferred, the IP staff would provide copies of the undertaking to the beneficiaries at a later date.

Table 12: Number of Ceremonies where Beneficiaries Received Ownership Certificates			
District	Yes	No	Grand Total
Bahawalpur	8 (8%)	19 (18%)	27 (26%)
Muzaffargarh	2 (2%)	23 (22%)	25 (24%)
Rahim Yar Khan	0 (0%)	26 (25%)	26 (25%)
Rajanpur	15 (14%)	11 (11%)	26 (25%)
<b>Grand Total</b>	<b>25 (24%)</b>	<b>79 (76%)</b>	<b>104 (100%)</b>

Along similar lines, in a considerable majority **79 (76%) out of 104 observed ceremonies beneficiaries were also not provided the certificate of ownership**, which will be provided to all beneficiaries according to the Operations Manual. This issue was most prevalent in Muzaffargarh and Rahim Yar Khan where in nearly all of the ceremonies monitored beneficiaries were not provided any certificate of ownership.

Table 13: Number of Ceremonies Where Asset Receipts Were Provided to Beneficiaries			
District	Yes	No	Grand Total
Bahawalpur	27 (26%)	0 (0%)	27 (26%)
Muzaffargarh	6 (6%)	19 (18%)	25 (24%)
Rahim Yar Khan	24 (23%)	2 (2%)	26 (25%)
Rajanpur	25 (24%)	1 (1%)	26 (25%)
<b>Grand Total</b>	<b>82 (79%)</b>	<b>22 (21%)</b>	<b>104 (100%)</b>

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 13 above, it is evident that even though provision of receipts was in practice at a considerable majority 82 (79%) out of 104 asset transfer ceremonies, at a noteworthy 22 (21%) out of 104 asset transfer ceremonies, receipts were not provided to beneficiaries. In particular, **this problem was most apparent in Muzaffargarh where in 19 (76%) out of 25 observed sessions receipts were not provided to beneficiaries.**



#### Key observations regarding the receipts provided to the Beneficiaries

- ▶ During one asset transfer ceremonies in Muzaffargarh, although printed receipts were provided to the beneficiaries, these receipts did not bear the beneficiaries' names. Additionally, inconsistencies were observed in the total amount shown on the receipts, indicating calculation errors. The pictorial evidence are attached as Annexure - 04
- ▶ During the asset transfer ceremonies conducted in Rahim Yar Khan, it was observed that the IP staff were in possession of blank letterheads and were preparing the receipts themselves. When the EYFR staff attempted to document this, the IP staff became aware and stopped preparing the slips. They explained that the vendor's handwriting was not very good, which is why they were writing the slips.

### Low Program Awareness Among Beneficiaries

Nearly all of the assets provided to the beneficiaries contain branding of the program in some form, whether it be the name of the program inscribed on the motorcycles given as part of phatta rickshaws or nameplates of the provided kiriyana shops containing project branding. However, as seen in Table 14, during exit interviews conducted with beneficiaries, awareness regarding the program due to which they are receiving the productive asset was gauged to be considerably low. This discrepancy might be attributed to the lower literacy rates among the target beneficiaries, underscoring the need for more effective communication strategies. **Out of 712 total beneficiaries interviewed, 417 (59%) either did not know under which program they were receiving a productive asset or provided an incorrect response to the question posed.** Particularly, this issue was most significant in Rahim Yar Khan, where out of 136 beneficiaries interviewed, 99 (73%) were unaware regarding the program due to which they had received a productive asset.

District	PHCIP - Khudmukhtar	Others (NRSP, BISP, World Bank)	Don't Know	Grand Total
Bahawalpur	103 (14%)	(0%)	192 (27%)	295 (41%)
Muzaffargarh	68 (10%)	(0%)	70 (10%)	138 (19%)
Rahim Yar Khan	37 (5%)	6 (1%)	93 (13%)	136 (19%)
Rajanpur	87 (12%)	5 (1%)	51 (7%)	143 (20%)
Grand Total	295 (41%)	11 (2%)	406 (57%)	712 (100%)

### Other Key Finding Observed during the Spot Checks



Four beneficiaries indicated that they did not receive the asset that they had requested

As part of the exit interviews, beneficiaries were also asked if they had received the asset that they had expressed the desire to receive during the ceremony. One beneficiary from Rajanpur and three beneficiaries from Muzaffargarh indicated that they were not provided the asset that they were promised. The details of beneficiaries are attached as annexure - 3.



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

During the exit interviews, it was also inquired from the beneficiaries if they were asked for monetary favors at any stage of the Khudmukhtar program. **40 (6%) out of 712 beneficiaries interviewed indicated that they were requested for monetary favors.** As

seen in Table 15, a concerning 36 (5%) out of 136 beneficiaries responded in the affirmative to this question in Rahim Yar Khan.

The amount requested ranged from PKR 300 to PKR 1,000 with the average being PKR 350. The predominant reason for the payment as indicated by the beneficiaries is to purchase the stamp paper for the undertaking (37), to be included in the program (2) and to expedite the process of asset transfer (1). In all cases, the money requested was paid by the beneficiaries.

<b>Table 15: Beneficiaries Requested for Monetary Favors at any Stage of the Program</b>			
<b>District</b>	<b>Yes</b>	<b>No</b>	<b>Grand Total</b>
Bahawalpur	0 (0%)	295 (41%)	<b>295 (41%)</b>
Muzaffargarh	2 (0%)	136 (19%)	<b>138 (19%)</b>
Rahim Yar khan	36 (5%)	100 (14%)	<b>136 (19%)</b>
Rajanpur	2 (0%)	141 (20%)	<b>143 (20%)</b>
<b>Grand Total</b>	<b>40 (6%)</b>	<b>672 (94%)</b>	<b>712 (100%)</b>

## b. Refresher Trainings of Mentors

A critical component of the Khudmukhtar program is beneficiary counselling and mentoring to be provided after the transfer of asset to the beneficiary. In order to conduct said mentoring sessions, "mentors" have been engaged from each program district. According to the Khudmukhtar operations manual, mentors shortlisted for the program will receive training on program overview, roles and responsibilities, and operational plans. The training will enhance their capacity to conduct the mentoring sessions. The cadre of mentors will also receive refresher training imparted by the IP to maintain the quality of coaching. Refresher trainings were organized for mentors in all four program districts in the quarter ending September'23. Consequently, spot checks for said trainings were conducted by EYFR field enumerators.

EYFR team employed a comprehensive approach to evaluate the refresher trainings imparted to the mentors. This involved observation of various key aspects. These aspects included quality of training in terms of relevance of training material and understanding & knowledge of trainer. Moreover, 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. At the conclusion of each session overall mentor feedback regarding the training as well as content covered was also elicited by the EYFR field enumerators.

Table 16 provided below outlines the number of refresher trainings of mentors observed in each program district.

Districts	Table 16: Refresher Training of Mentors Observed	
	Total Conducted	Total Observed
Bahawalpur	2	2
Muzaffargarh	1	1
Rahim Yar Khan	1	1
Rajanpur	1	1
<b>Grand Total</b>	<b>5</b>	<b>5</b>



**Note:** Two refresher trainings were observed in Bahawalpur, one in tehsil Bahawalpur and one in tehsil Yazman. Both have been analyzed separately with one being referred to as "Bahawalpur-Bahawalpur" and the other as "Bahawalpur-Yazman" in the following analyses.

### Distribution of Mentors Participating

Table 17: Number of Mentors Participating in the Refresher Training					
	Bahawalpur -Bahawalpur	Bahawalpur -Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
Female	8	8	11	5	1
Male	9	5	18	13	13
<b>Grand Total</b>	<b>17</b>	<b>13</b>	<b>29</b>	<b>18</b>	<b>14</b>

As seen in Table 17 above, in all districts a reasonable number of mentors were invited to take part in the refresher training of mentors. In Muzaffargarh, the number of attending mentors was relatively high but within the 25 - 30 person limit outlined in the Khudmukhtar Operations Manual.

### Duration of Mentor Training

Table 18: Duration of Refresher Training of Mentors					
	Bahawalpur -Bahawalpur	Bahawalpur -Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
Duration (Hours)	6	4.6	5	5	5

From Table 18, a relatively consistent duration of the refresher training of mentors is observed with each training being conducted for 5 hours approximately, on average.

### Logistical Arrangement of the Trainings

Table 19: Logistical Arrangement of the Refresher Training of Mentors					
Logistical Indicator	Bahawalpur -Bahawalpur	Bahawalpur -Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
Training Banner	✓	✓	✓	✓	✓
Training Handouts (According to Number of Participants)	✓	✓	x	✓	✓

Table 19: Logistical Arrangement of the Refresher Training of Mentors					
Logistical Indicator	Bahawalpur -Bahawalpur	Bahawalpur -Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
Attendance Sheet	✓	✓	✓	✓	✓
Food / Refreshment Arrangement	✓	✓	✓	✓	✓
Appropriate Seating Arrangement	✓	✓	x	✓	✓
Availability of Stationary	✓	✓	✓	x	✓

As seen in Table 19 above, overall, the logistical arrangement of the refresher training of mentors was largely appropriate across all five trainings observed. However, **issues of seating arrangement and non-availability of training handouts were reported in Muzaffargarh and non-availability of stationary, including notebooks, pen/pencils, was reported in Rahim Yar Khan.**

#### Approved Training Content Coverage

Several topics were covered at the refresher trainings organized for the mentors across the various program districts. However, EYFR field enumerators noted that while certain topics were covered across all program districts, others remained restricted to only one or two of the five training sessions observed.

Topics that were covered across all five trainings observed include:

- ▶ Introduction of Punjab Human Capital Investment Project
- ▶ Introduction of Khudmukhtar component
- ▶ Roles & Responsibilities of Mentors
- ▶ Mentoring Process

Topics that remained restricted to only one or two of five refresher trainings have been highlighted (segregated by training session) in Table 20 below. Given that knowledge of these topics will enable mentors to effectively deliver mentoring sessions, such topics need to be uniformly covered in trainings across all four program districts.

Table 20: Training Content					
Topic	Bahawalpur - Bahawalpur	Bahawalpur -Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
Required abilities of the mentors	x	x	x	✓	x

Table 20: Training Content					
Topic	Bahawalpur - Bahawalpur	Bahawalpur - Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
Principles of Communication	x	x	✓	x	x
Pre-requisites of conducting business	✓	x	x	x	x
Planning & scheduling of mentoring session	✓	x	x	x	✓
The perspective of poverty and its causes	x	x	✓	x	✓

### Training Delivery

Table 21: Delivery of Training					
Training Delivery Indicator	Bahawalpur - Bahawalpur	Bahawalpur - Yazman	Muzaffargarh	Rahim Yar Khan	Rajanpur
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	✓	✓	✓	x	✓

From Table 21, overall, the delivery of the trainings was observed to be interactive and participatory across all five trainings. **Only in the training observed in Rahim Yar Khan could the participatory nature of the training be slightly enhanced.**

## Mentors in Muzaffargarh express dissatisfaction with the delivery of the refresher training

Table 22: Mentors Feedback Regarding Training Delivered										
Training Delivery Indicator	Bahawalpur - Bahawalpur		Bahawalpur - Yazman		Muzaffargarh		Rahim Yar Khan		Rajanpur	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
The training objectives were fully explained	17 (100%)	0 (0%)	13 (100%)	0 (0%)	19 (66%)	10 (34%)	18 (100%)	0 (0%)	14 (100%)	0 (0%)
The mentor is clear on their role in the Khudmukhtar program	17 (100%)	0 (0%)	13 (100%)	0 (0%)	29 (100%)	0 (0%)	18 (100%)	0 (0%)	14 (100%)	0 (0%)
Training content was relevant and useful	17 (100%)	0 (0%)	11 (85%)	2 (15%)	18 (62%)	11 (38%)	18 (100%)	0 (0%)	14 (100%)	0 (0%)
The purpose/objective of the training was fully achieved.	17 (100%)	0 (0%)	13 (100%)	0 (0%)	18 (62%)	11 (38%)	18 (100%)	0 (0%)	14 (100%)	0 (0%)
The participants learned a lot from each other	17 (100%)	0 (0%)	10 (77%)	3 (23%)	15 (52%)	14 (48%)	18 (100%)	0 (0%)	9 (64%)	5 (36%)
Trainers had full command over the subject discussed	17 (100%)	0 (0%)	11 (85%)	2 (15%)	29 (100%)	0 (0%)	18 (100%)	0 (0%)	14 (100%)	0 (0%)

Table 22: Mentors Feedback Regarding Training Delivered										
Training Delivery Indicator	Bahawalpur - Bahawalpur		Bahawalpur - Yazman		Muzaffargarh		Rahim Yar Khan		Rajanpur	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Trainers have skillfully utilized the materials/handouts according to the job	17 (100%)	0 (0%)	13 (100%)	0 (0%)	29 (100%)	0 (0%)	18 (100%)	0 (0%)	14 (100%)	0 (0%)
The Trainers were available to assist the participants whenever they were required during the training	17 (100%)	0 (0%)	12 (92%)	1 (8%)	29 (100%)	0 (0%)	18 (100%)	0 (0%)	14 (100%)	0 (0%)
Trainers faced the question effectively	17 (100%)	0 (0%)	13 (100%)	0 (0%)	29 (100%)	0 (0%)	18 (100%)	0 (0%)	14 (100%)	0 (0%)
Trainers made necessary adjustment in the schedule/activities according to participants requirements	15 (88%)	2 (12%)	9 (69%)	4 (31%)	10 (34%)	19 (66%)	18 (100%)	0 (0%)	14 (100%)	0 (0%)

At the conclusion of the training delivery, in addition to the EYFR staff observation, feedback was elicited from the participating mentors regarding the refresher training they had attended. EYFR field enumerator would go to the front of the training hall and inquire regarding the different indicators mentioned in Table 22 above. Participating mentors were instructed to raise their hand if they agreed with the statement and keep their hands down if they disagreed with it. Accordingly, mentor responses were obtained.

While largely in all districts mentor agreed with most of the statements in posed, **in Muzaffargarh mentors exhibited dissatisfaction with the refresher training delivered.** Some of the issues indicated have been outlined below.

- ▶ 10 (34%) mentors indicated that the training objectives were not fully explained
- ▶ 11 (38%) mentors indicated that the training content was not relevant/useful

- ▶ 11 (38%) mentors indicated that the objectives of the training were not fully achieved
- ▶ 14 (48%) mentors indicated that they did not learn a lot from the other mentors
- ▶ 19 (66%) mentors indicated that the trainer did not make necessary adjustment in the schedule/activities according to participants requirements

### 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 261 beneficiaries across all four program districts. A detailed distribution of the beneficiary interviews has been provided in Table 23 and 24 below.

Table 23: 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	19 (7%)	21 (8%)	2 (1%)	43 (16%)	1 (0%)	64 (25%)	5 (2%)	34 (13%)	189 (72%)
Shops (Kiryana, Manyari etc.)	3 (1%)	1 (0%)	3 (1%)	(0%)	2 (1%)	1 (0%)	2 (1%)	1 (0%)	13 (5%)
Rickshaw (Phatta, Motorcycle etc.)	5 (2%)	(0%)	5 (2%)	(0%)	3 (1%)	(0%)	9 (3%)	(0%)	22 (8%)
Spare Parts/Tools	3 (1%)	(0%)	3 (1%)	(0%)	5 (2%)	(0%)	(0%)	4 (2%)	15 (6%)
Tailoring Setup	2 (1%)	1 (0%)	3 (1%)	(0%)	2 (1%)	2 (1%)	(0%)	(0%)	10 (4%)
Barber Shop/Beauty Saloon	2 (1%)	1 (0%)	2 (1%)	(0%)	(0%)	(0%)	(0%)	(0%)	5 (2%)
Food Point	4 (2%)	3 (1%)	(0%)	(0%)	(0%)	(0%)	(0%)	(0%)	7 (3%)
<b>Total</b>	<b>38 (15%)</b>	<b>24 (9%)</b>	<b>21 (8%)</b>	<b>43 (16%)</b>	<b>13 (5%)</b>	<b>67 (26%)</b>	<b>16 (6%)</b>	<b>39 (15%)</b>	<b>261 (100%)</b>

Table 24: Distribution of Beneficiaries Interviewed Since Asset Receipt Date					
Time Period	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Total
13 - 18 Months	8	9	4	5	26
19 - 24 Months	28	9	25	9	71
6 - 12 Months	26	46	51	41	164
<b>Total</b>	<b>62</b>	<b>64</b>	<b>80</b>	<b>55</b>	<b>261</b>

**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 3 through Figure 7.



Figure 3: Overall Spatial Coverage

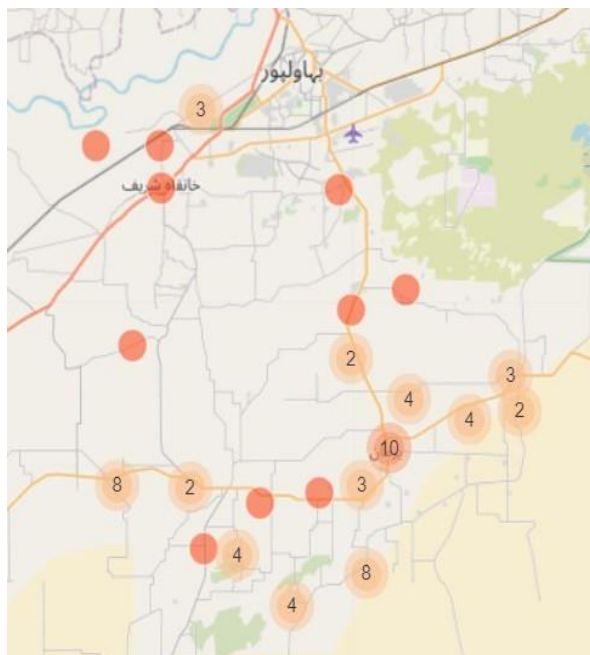


Figure 4: Bahawalpur

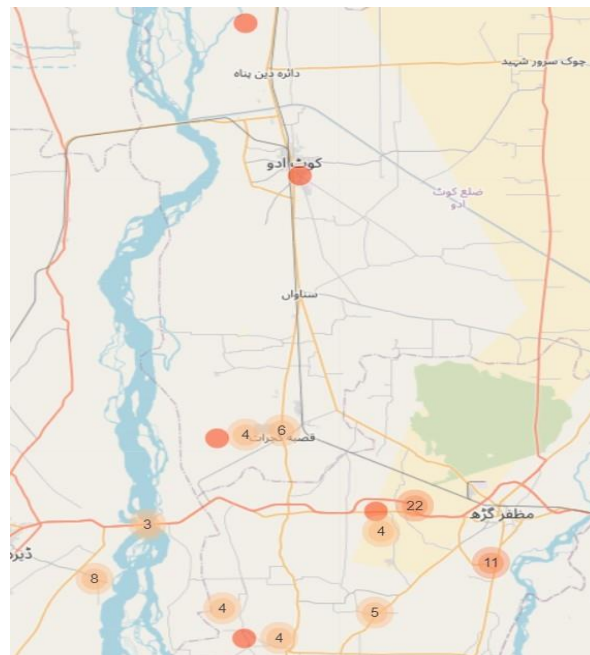


Figure 5: Muzaffargarh



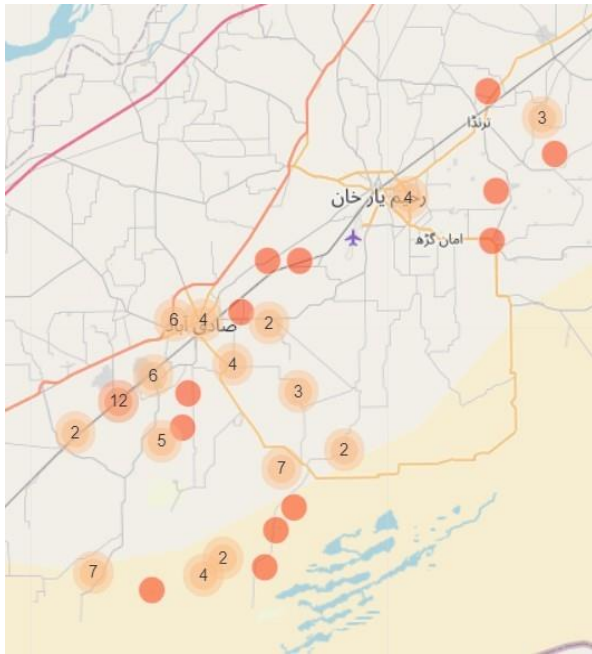


Figure 6: Rahim Yar Khan

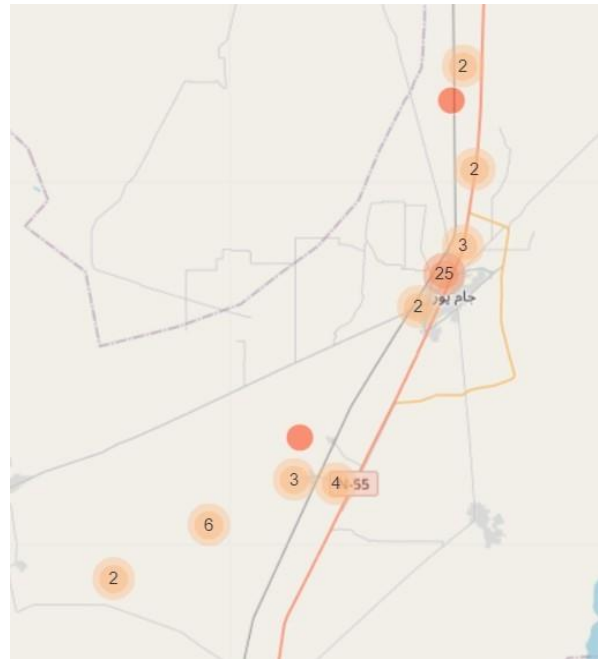


Figure 7: Rajanpur

## 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 25 below, it can be seen that of the 261 beneficiaries interviewed, 216 (83%) were members of a household in which their family was the only one that was eligible for the program. **45 (18%) out of 261 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	21 (8%)	3 (1%)	35 (13%)	3 (1%)	<b>62 (24%)</b>
Muzaffargarh	43 (16%)	(0%)	21 (8%)	(0%)	<b>64 (25%)</b>
Rahim Yar Khan	42 (16%)	25 (10%)	5 (2%)	8 (3%)	<b>80 (31%)</b>
Rajanpur	34 (13%)	5 (2%)	15 (6%)	1 (0%)	<b>55 (21%)</b>
<b>Grand Total</b>	<b>140 (54%)</b>	<b>33 (13%)</b>	<b>76 (29%)</b>	<b>12 (5%)</b>	<b>261 (100%)</b>

As seen in Table 26 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	<b>40 (89%)</b>
Availability of relevant documents	<b>29 (64%)</b>
Poorest in terms of income/assets	<b>13 (29%)</b>
Family thought I could use an asset most productively	<b>1 (2%)</b>

**Note:** The proportions provided in Table 26 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 i.e., 45. Multiple responses were allowed for this question. Thus, the proportions do not sum to 100%.

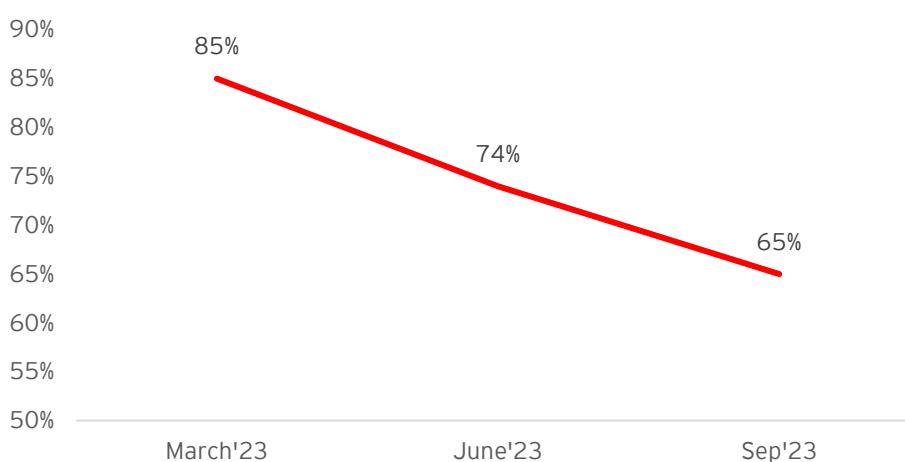
As described in Chapter 2 above, in the preliminary assessment stage, households will be provided a detailed introduction of the Khudmukhtar program and its objectives. Moreover, the program beneficiary from a given household will also be selected at this stage. Questions regarding the program orientation, 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 27: Beneficiary Feedback on Program Orientation Provided by IP					
District	Provided		Not Provided		Total
	Male	Female	Male	Female	
Bahawalpur	18 (29%)	11 (18%)	20 (32%)	13 (21%)	62 (100%)
Muzaffargarh	21 (33%)	43 (67%)	-	-	64 (100%)
Rahim Yar Khan	12 (15%)	41 (51%)	1 (1%)	26 (33%)	80 (100%)
Rajanpur	7 (13%)	17 (31%)	9 (16%)	22 (40%)	55 (100%)
<b>Grand Total</b>	<b>58 (22%)</b>	<b>112 (42%)</b>	<b>30 (11%)</b>	<b>61 (23%)</b>	<b>261 (100%)</b>

As seen in Table 27, 65% of the beneficiaries surveyed indicated that they had been provided a detailed program orientation. However, 35% 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 Rahim Yar Khan, and in particular, are female, followed by female beneficiaries from Rajanpur and male beneficiaries from Bahawalpur.

**Quarter-on-Quarter Comparison**

**Figure 8: Proportion of Beneficiaries Indicating they Received Detailed Program Orientation from IP**



As seen in Figure 8 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 (82%) indicated that the IP staff displayed appropriate behavior towards them. However, conducting this analysis at the district level, it appears that while in all other districts the behavior of the IP staff towards the beneficiary was completely positive, in **Rajanpur and in Bahawalpur, the beneficiaries indicated that the behavior of the Social Organizers (SOs) that visited their household was inappropriate.** A per district and gender breakdown of the question related to appropriateness of the behavior of the IP staff has been provided in Table 28.

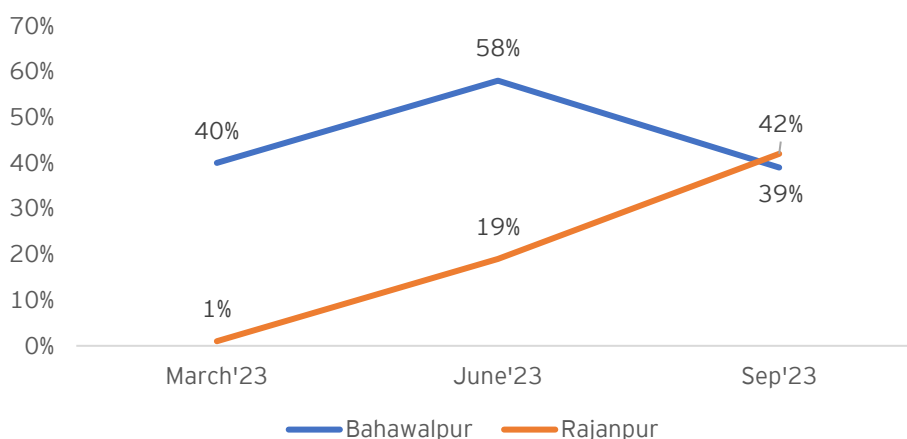
Table 28: Beneficiary Feedback on Behavior of IP Staff					
District	Appropriate		Inappropriate		Grand Total
	Male	Female	Male	Female	
Bahawalpur	27 (44%)	11 (18%)	11 (18%)	13 (21%)	62 (100%)
Muzaffargarh	21 (33%)	43 (67%)	-	-	64 (100%)
Rahim Yar Khan	13 (16%)	67 (84%)	-	-	80 (100%)
Rajanpur	9 (16%)	23 (42%)	7 (13%)	16 (29%)	55 (100%)
Grand Total	70 (27%)	144 (55%)	18 (07%)	29 (11%)	261 (100%)

For both districts in which inappropriate staff behavior was noted as an issue, beneficiary reasons for their exact choice have been detailed in Table 29 below. **A majority 83% of beneficiaries who indicated that staff behavior was inappropriate, indicated that staff ignored their questions regarding the program and its key aspects.**

Table 29: Reasons for Inappropriate Behavior					
District	Rude Tone		Ignored Questions		Grand Total
	Male	Female	Male	Female	
Bahawalpur	1 (4%)	4 (17%)	10 (42%)	9 (38%)	24 (100%)
Rajanpur	1 (4%)	2 (9%)	6 (26%)	14 (61%)	23 (100%)
Grand Total	2 (4%)	6 (13%)	16 (34%)	23 (49%)	47 (100%)

### Quarter-on-Quarter Comparison

Figure 9: Beneficiaries Reporting Inappropriate Behavior of IP Staff



As seen in Figure 9 above, proportion of beneficiaries reporting inappropriate behavior of IP staff in Bahawalpur has been consistently high across all three quarters of operations review while in Rajanpur this proportion has risen considerably from 1% to 39% from March to September 2023 quarter. This issue in the aforementioned two districts demands immediate investigation and proactive measures to maintain quality and effectiveness of the program.

**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. **260 out of 261 surveyed beneficiaries indicated that they were validated through this process in the first instance except one female beneficiary in Rajanpur who claims to have provided incorrect information in the first instance.**

**Labor Market Readiness (LMR) Trainings**

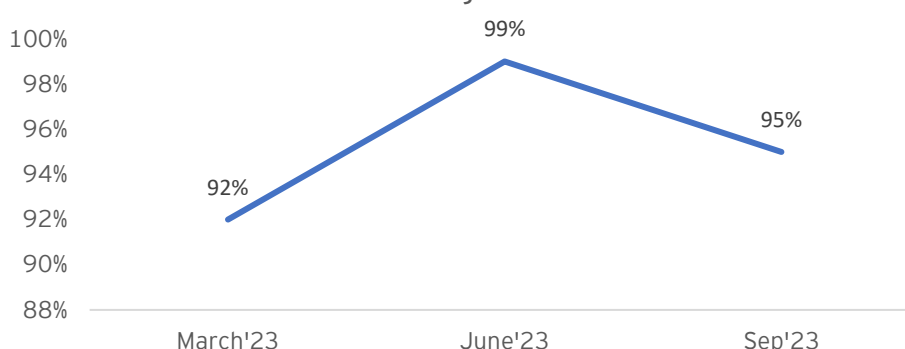
The primary objective behind delivering the LMR training is to prepare program beneficiaries to effectively engage in livelihood activities prior to asset transfer. Accordingly, the beneficiary feedback tool included questions to elicit the beneficiary feedback regarding service delivery, content covered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

As seen in Table 30, **95% of the Khudmukhtar beneficiaries attended the LMR training themselves.** For 4% (10 out of 261 beneficiaries), the wife of the beneficiary attended the training on behalf of the beneficiary. **Two female beneficiaries from Rahim Yar Khan also claimed that neither they nor any of their relatives attended the LMR training.** It should be noted that as per the POM, the LMR training must be completed by the beneficiary himself/herself or a representative of the beneficiary household in order to be eligible for the asset transfer, irrespective of what other trainings and/or productive asset they receive subsequently, and this was well followed.

Table 30: Feedback from Beneficiaries on Attended LMR Training				
District	Beneficiary	Relative	Not Attended	Total
Bahawalpur	62	0	0	62
Muzaffargarh	54	10	0	64
Rahim Yar Khan	78	0	2	80
Rajanpur	55	0	0	55
<i>Grand Total</i>	<i>249</i>	<i>10</i>	<i>2</i>	<i>261</i>

**Quarter-on-Quarter Comparison**

Figure 10: Proportion of Beneficiaries who Attended the LMR Training Themselves



As observed in Figure 10 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.

#### Excluding Muzaffargarh, High Distance and Cost of Travel to LMR Training Location Observed across All Program 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 Muzaffargarh and Rahim Yar Khan, a majority of the beneficiaries claimed that the training center was at most 3 KMs away from their residence. However, 13 (17% of) beneficiaries in Rahim Yar Khan also claimed that the training center was more than 10 KMs away from their residence. Moreover, 16 (26% of) and 24 (44% of) beneficiaries in Bahawalpur and Rajanpur respectively 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, Rahim Yar Khan and Rajanpur, it can be expected that beneficiaries would have to incur high costs of travelling to said training centers in the mentioned districts.

Table 31: Distance of Travelling to LMR Training Location					
District	Distance				Grand Total
	0-3 KMs	4-7 KMs	8-10 KMs	>10 Kms	
Bahawalpur	21 (34%)	24 (39%)	16 (26%)	1 (2%)	62 (100%)
Muzaffargarh	40 (63%)	22 (34%)	2 (3%)	0 (0%)	64 (100%)
Rahim Yar Khan	42 (53%)	19 (24%)	5 (6%)	14 (17%)	80 (100%)
Rajanpur	20 (36%)	9 (16%)	24 (44%)	2 (4%)	55 (100%)
<b>Total</b>	<b>122 (47%)</b>	<b>74 (29%)</b>	<b>47 (18%)</b>	<b>16 (6%)</b>	<b>261(100%)</b>

As seen in Table 32, high total costs of travelling to all days of the LMR training location are observed in Bahawalpur followed by Rahim Yar Khan and Rajanpur. 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 32: Average Total Cost of Travelling to LMR Training Location			
District	Female	Male	Overall Average
Bahawalpur	879	679	756
Muzaffargarh	379	298	352
Rahim Yar Khan	774	77	661
Rajanpur	662	303	557
<b>Grand Total</b>	<b>665</b>	<b>431</b>	<b>586</b>

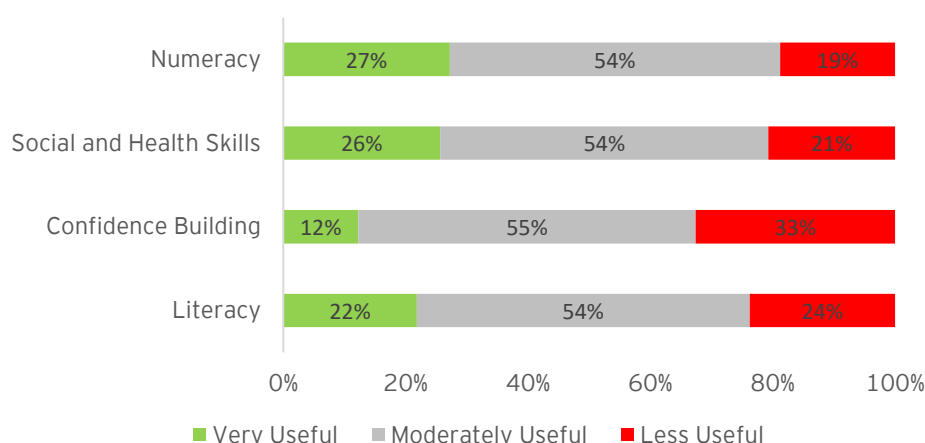
#### Issues Reported in the Logistical Setup of LMR Training in Bahawalpur and Rajanpur

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

Table 33: 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	62 (100%)	(0%)	64 (100%)	(0%)	78 (100%)	(0%)	55 (100%)	(0%)
Attendance on all days	34 (55%)	28 (45%)	64 (100%)	(0%)	77 (99%)	1 (1%)	33 (60%)	22 (40%)
Provision of training material/stationary	24 (39%)	38 (61%)	59 (92%)	5 (8%)	78 (100%)	(0%)	17 (31%)	38 (69%)
Provision of refreshments	3 (5%)	59 (95%)	52 (81%)	12 (19%)	54 (69%)	26 (33%)	27 (49%)	28 (51%)

The response was completely positive with respect to the availability of relevant trainer on all days of the LMR training. **45% of the beneficiaries in Bahawalpur and 40% of the beneficiaries in Rajanpur indicated that their attendance was not taken on all days of the LMR training.** Further, **61% of the beneficiaries in Bahawalpur and 69% 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 Rajanpur. **95% of surveyed beneficiaries from Bahawalpur indicated that they were not provided any refreshments while 51% of beneficiaries from Rajanpur indicated the same.**

Figure 11: Beneficiary Satisfaction with Concepts Covered in LMR Training



Beneficiaries were also questioned regarding the usefulness of the different concepts covered in the LMR training, as shown in Figure 11 above. For a majority of the beneficiaries, all the concepts covered during the training were moderately useful. Numeracy was regarded as the most useful concept taught in the LMR training as indicated by 26% of beneficiaries while confidence building was regarded as the least useful concept covered in the training with 33% of beneficiaries sharing this point of view.



### 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 34, **160 (61% of) the surveyed beneficiaries stated that a LIP was made for them. 43 (16% of) beneficiaries stated that no such LIP was made for them while 58 (22% of) were not aware of the LIP development stage of the Khudmukhtar program.** The issue is most critical in Bahawalpur where 95% (59 out of 62) 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 34: Feedback from Beneficiaries on the Development of their LIP							
District	Yes		No		Don't Know		Grand Total
	Male	Female	Male	Female	Male	Female	
Bahawalpur	3 (5%)	-	18 (30%)	12 (20%)	16 (26%)	12 (20%)	61 (100%)
Muzaffargarh	21 (33%)	43 (67%)	-	-	-	-	64 (100%)
Rahim Yar Khan	13 (16%)	66 (83%)	-	-	-	1 (1%)	80 (100%)
Rajanpur	9 (16%)	5 (9%)	3 (5%)	10 (18%)	4 (7%)	24 (44%)	55 (100%)
<b>Grand Total</b>	<b>46 (18%)</b>	<b>114 (44%)</b>	<b>21 (8%)</b>	<b>22 (8%)</b>	<b>21 (8%)</b>	<b>37 (14%)</b>	<b>261 (100%)</b>

The lack of awareness regarding LIP Development is particularly critical in Bahawalpur and Rajanpur. Specifically, 95% of beneficiaries in Bahawalpur and 74% in Rajanpur either lack information about LIP Development or assert that a LIP was not developed for them.

Of the 160 (61% of) beneficiaries who indicated that a LIP was developed for them, as seen in Table 35, 155 (97%) indicated that the LIP was developed during the LMR training, while only 3 (2%) stated that it was developed after the training. From Table 35, it is clear that LIP development during 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. Consequently, the noteworthy proportion of beneficiaries indicating LIP development during the LMR training itself deserves further consideration.

Table 35: LIP Development Timeline			
District	Before Training	During Training	After Training
Bahawalpur	1	2	-
Muzaffargarh	-	64	-
Rahim Yar Khan	1	75	3
Rajanpur	-	14	-
<b>Grand Total</b>	<b>2 (1%)</b>	<b>155 (97%)</b>	<b>3</b>

Moreover, of the 160 (61%) beneficiaries that stated that an LIP was made for them, only 15% indicated that they were provided with goals, actions and time-bound milestones as



part of the LIP, with the remaining 85% 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 36 below, non-awareness and non-provision of goals, actions and time-bound milestones to the beneficiaries was most noteworthy in Bahawalpur and Rahim Yar Khan. In both districts, not even a single beneficiary (either male or female) indicated that they were provided with goals, actions and time-bound milestones as part of the LIP.

<b>Table 36: Beneficiary Feedback on Provided Milestones (Goals, Actions and Time-bound Milestones)</b>			
<b>District</b>	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>
Bahawalpur	-	1	2
Muzaffargarh	13	6	45
Rahim Yar Khan	-	-	79
Rajanpur	10	1	3
<b>Grand Total</b>	<b>23 (14%)</b>	<b>8 (5%)</b>	<b>129 (81%)</b>

#### Quarter-on-Quarter Comparison

<b>Table 37: Beneficiaries who Indicated Non-Awareness Regarding LIP Development</b>			
<b>District</b>	<b>March'23</b>	<b>June'23</b>	<b>Sep'23</b>
Bahawalpur	13%	50%	47%
Muzaffargarh	12%	0%	0%
Rahim Yar Khan	42%	12%	1%
Rajanpur	13%	33%	51%

From Table 37 above, while in field activity for March'23 quarter, Rahim Yar Khan emerged as the district of concern with regards to non-awareness about LIP development, for both quarters ended June'23 and September'23, **Bahawalpur and Rajanpur emerge as the districts in which the beneficiary non-awareness regarding LIP development is highest.** In fact, while in Bahawalpur the proportion of non-awareness has remained the same over the two quarter, in Rajanpur, it has greater increased from 33% in June'23 to 51% in September'23.

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

### 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 38 below categorized by district, asset type, and gender.

Table 38: Assets availability during Beneficiary Feedback Surveys						
Asset Category	Beneficiaries Surveyed	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Livestock	189	39	45	61	28	173 (92%)
Shops (Kiryana, Manyari etc.)	13	4	3	3	3	13 (100%)
Rickshaw (Phatta, Motorcycle etc.)	22	3	4	2	5	14 (64%)
Spare Parts/Tools	15	2	3	5	4	14 (93%)
Tailoring Setup	10	3	3	4	0	10 (100%)
Barber Shop/Beauty Saloon	5	3	2	0	0	5 (100%)
Food Point	7	3	3	0	0	6 (86%)
<b>Total</b>	<b>261</b>	<b>57</b>	<b>63</b>	<b>75</b>	<b>40</b>	<b>235 (90%)</b>

However, 26 assets as conveyed by the beneficiaries were not available on site. Out of these 15 (58%) were assets belonging to beneficiaries from Rajanpur. Associated reasons for non-availability of 26 assets have been provided in Table 39 below.

Table 39: Reasons for Asset Non-availability					
Reason	Frequency				
	Livestock	Rickshaw	Food Point	Spare Parts/Tools	Grand Total
Asset in Different Location	9 (35%)	8 (31%)	1 (4%)	1 (4%)	19 (73%)
Livestock Provided has Died	2 (8%)	(0%)	(0%)	(0%)	2 (8%)
Asset has been Sold	5 (19%)	(0%)	(0%)	(0%)	5 (19%)
<b>Total</b>	<b>16 (62%)</b>	<b>8 (31%)</b>	<b>1 (4%)</b>	<b>1 (4%)</b>	<b>26 (100%)</b>

As seen in Table 39 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. 2 beneficiaries indicated that the livestock provided to them had died and 5 such beneficiaries were also interviewed who told EYFR field enumerators that they had sold the livestock provided to them.

### Availability of Receipt



Figure 12

Beneficiaries were also asked regarding the availability of receipts for the assets that were transferred to them. **85% (222 out of 261) 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, it should also be noted that **out of the 222 beneficiaries who did not have receipts for the assets transferred, 128 (58%) received their assets in May/June 2023.**

As seen in Table 40 below, for the beneficiaries who had receipts, a considerable majority 79% were from Rahim Yar Khan. None of the beneficiaries from Rajanpur had a receipt for the asset transferred to them.

Table 40: Availability of Receipt					
District	Yes		No		Grand Total
	Male	Female	Male	Female	
Bahawalpur	-	2 (3%)	38 (61%)	22 (35%)	62 (100%)
Muzaffargarh	-	6 (9%)	21 (33%)	37 (58%)	64 (100%)
Rahim Yar Khan	3 (4%)	28 (35%)	10 (13%)	39 (49%)	80 (100%)
Rajanpur	-	-	16 (29%)	39 (71%)	55 (100%)
<b>Grand Total</b>	<b>3 (1%)</b>	<b>36 (17%)</b>	<b>35 (17%)</b>	<b>137 (65%)</b>	211 (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 41: Reasons for Non-Availability of Receipt	
Reason	Frequency
Not Provided	177 (81%)
Lost	23 (10%)
Damaged	22 (9%)
<b>Total</b>	<b>222 (100%)</b>

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 (81%). Following this, 10% had lost provided receipt, and 9% said it was damaged.

**Note:**

During the field activity for the Knowledge, Attitude and Practice (KAP) surveys to be conducted by EYFR, certain issues with regards to the provision of assets to the beneficiaries included in the sample of the KAP survey were also noted. These issues have been highlighted below.

- ▶ One female beneficiary from UC 264/P, District Rahim Yar Khan who was indicated as having received livestock in September 2022 in the data shared by PHCIP team informed EYFR field staff that though she had received an ownership plate for the asset however she was yet to be provided the asset. The family members informed us that they had been waiting for a year for the asset to be delivered. Specific details of said beneficiary have been shared to the PHCIP team via flash report.
- ▶ One male beneficiary from UC 51/P, District Rahim Yar Khan who was indicated as having received tailoring equipment in May 2023 in the data shared by PHCIP team was discovered to have not received the asset. The beneficiary was not available at the time of the visit. However, the beneficiary's father claimed that the IP staff had promised to provide them with a machine, which they have not received as of the date of the survey. Two people from the same UC i.e., UC 51/P, District Rahim Yar Khan claimed that they attended the LMR training. Following the training, the IP staff requested PKR 5,000 and PKR 10,000 from them, with the promise that they would receive the asset afterward. However, they declined to make the specified payment, and as a result, they have not received anything as of the date of the survey. Specific details have been shared to the PHCIP team via flash report.

**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 13: Distribution of Asset Transfer Date for Surveyed Beneficiaries**

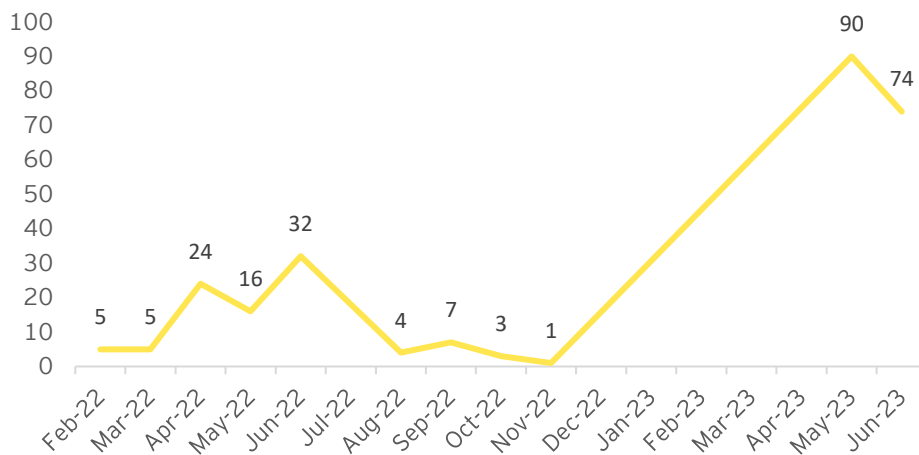
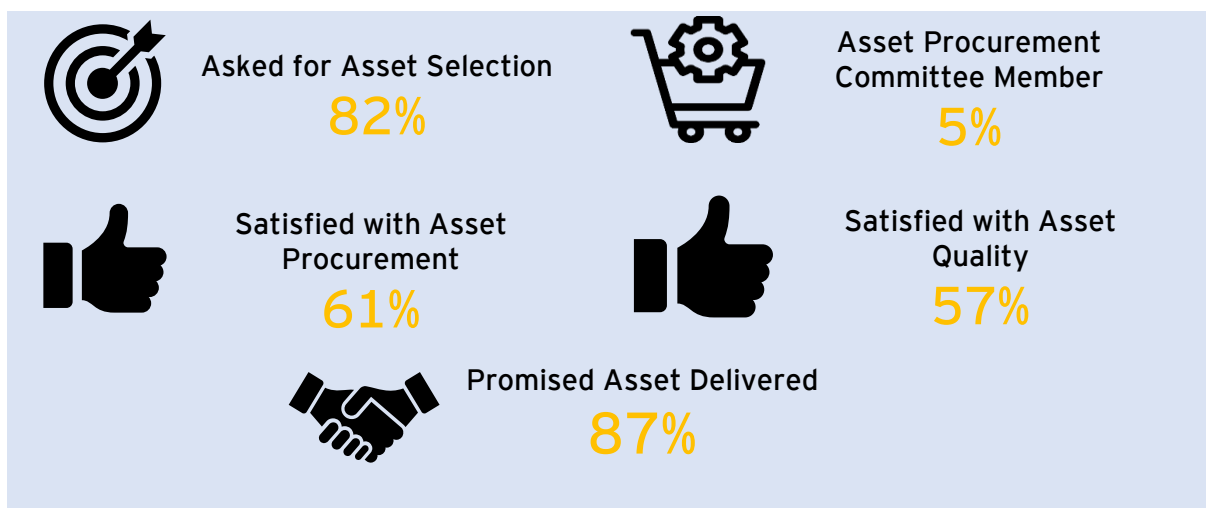


Figure 13 demonstrates a distribution of the date of asset transfer for the beneficiaries surveyed for the quarter ended September 2023. As seen in the figure, a majority of the beneficiaries have received their asset in May/June 2023.



**Figure 14**

**Table 42: District Wise Breakdown of Indicators Related to Asset Selection and Procurement**

Indicator	District							
	Bahawalpur		Muzaffargarh		Rahim Yar Khan		Rajanpur	
	Yes	No	Yes	No	Yes	No	Yes	No
Asked for Asset Selection	68%	32%	100%	0%	97%	3%	56%	44%
Asset Procurement Committee Member	0%	100%	0%	100%	1%	99%	24%	76%
Promised Asset Delivered	79%	21%	97%	3%	97%	3%	71%	29%

The beneficiaries interviewed were asked if they gave their suggestion regarding the asset to be provided to them. As seen in Figure XX, 82% of beneficiaries indicated that they were asked for their opinion during the asset selection process. As seen in Table 42 above, **of the 18% of beneficiaries who indicated that they were not asked for their opinion during asset selection, nearly all were from either Bahawalpur or Rajanpur.**

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 5% (14 out of 261) 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 Rajanpur, 24% of beneficiaries surveyed indicated that they were a part of the asset procurement committee.

A majority of beneficiaries were satisfied with asset procurement, as 61% of beneficiaries indicated that they were satisfied with the asset procurement process. As seen in Table 43 below, the issue of non-satisfaction with asset procurement was predominantly observed in Rajanpur, with 42 beneficiaries (76% of beneficiaries in Rajanpur) non-satisfied with asset procurement followed by Bahawalpur, with 36 beneficiaries (58% 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 43: Beneficiary Satisfaction with Asset Procurement**

District	Yes		No		Grand Total
	Male	Female	Male	Female	
Bahawalpur	19 (31%)	7 (11%)	19 (31%)	17 (27%)	62 (100%)
Muzaffargarh	19 (30%)	43 (67%)	2 (3%)	0%	64 (100%)
Rahim Yar Khan	8 (10%)	49 (61%)	5 (6%)	18 (23%)	80 (100%)
Rajanpur	3 (5%)	10 (18%)	13 (24%)	29 (53%)	55 (100%)
<b>Grand Total</b>	<b>49 (19%)</b>	<b>109 (42%)</b>	<b>39 (15%)</b>	<b>64 (25)</b>	<b>261 (100%)</b>

Similar to asset procurement, a majority of beneficiaries were also satisfied with asset quality, as 57% of beneficiaries indicated that they were satisfied with the quality of the asset provided to them. As seen in Table 44 below, the issue of non-satisfaction with asset quality was also predominantly observed in Rajanpur, with 47 beneficiaries (85% of beneficiaries in Rajanpur) non-satisfied with asset quality followed by Bahawalpur, with 35 beneficiaries (56% of beneficiaries in Bahawalpur) 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 44.

Table 44: Beneficiary Satisfaction with Asset Quality					
District	Yes		No		Grand Total
	Male	Female	Male	Female	
Bahawalpur	22 (35%)	5 (8%)	16 (26%)	19 (31%)	62 (100%)
Muzaffargarh	18 (28%)	41 (64%)	3 (5%)	2 (3%)	64 (100%)
Rahim Yar Khan	8 (10%)	48 (60%)	5 (6%)	19 (24%)	80 (100%)
Rajanpur	2 (4%)	6 (11%)	14 (25%)	33 (60%)	55 (100%)
<b>Grand Total</b>	<b>50 (19%)</b>	<b>100 (38%)</b>	<b>38 (15%)</b>	<b>73 (28%)</b>	<b>261 (100%)</b>

Table 45: Reasons for Dissatisfaction with Asset Quality				
Asset	Reason			Grand Total
	Livestock Provided is Young	Low Quality Asset	Over-Priced Asset	
Livestock	56 (50%)	26 (23%)	(0%)	<b>82 (74%)</b>
Rickshaw	(0%)	11 (10%)	(0%)	<b>11 (10%)</b>
Spare Parts/Tools	(0%)	4 (4%)	2 (2%)	<b>6 (5%)</b>
Shops	(0%)	4 (4%)	3 (3%)	<b>7 (6%)</b>
Tailoring	(0%)	1 (1%)	(0%)	<b>1 (1%)</b>
Food Point	(0%)	3 (3%)	(0%)	<b>3 (3%)</b>
Barber/Beauty	(0%)	1 (1%)	(0%)	<b>1 (1%)</b>
<b>Grand Total</b>	<b>56 (50%)</b>	<b>50 (45%)</b>	<b>5 (5%)</b>	<b>111 (100%)</b>

As seen in Table 45 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 (52%) who believe they have been provided low quality assets as well.

Table 46: Beneficiary Awareness about Refusing Asset in Case of Non-Satisfaction					
District	Yes		No		Grand Total
	Male	Female	Male	Female	
Bahawalpur	11 (18%)	5 (8%)	27 (44%)	19 (31%)	62 (100%)
Muzaffargarh	-	-	21 (33%)	43 (67%)	64 (100%)
Rahim Yar Khan	1 (1%)	-	12 (15%)	67 (84%)	80 (100%)
Rajanpur	-	8 (15%)	16 (29%)	31 (56%)	55 (100%)
<b>Grand Total</b>	<b>12 (5%)</b>	<b>13 (5%)</b>	<b>76 (29%)</b>	<b>160 (61%)</b>	<b>261 (100%)</b>

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, **90% of beneficiaries were not aware of the fact that they could refuse an asset in case of non-satisfaction**. As seen in Table 46, 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 47: Asset Selection, Procurement and Transfer			
Indicator	March'23	June'23	Sep'23
Asked for Asset Selection	93%	79%	82%
Asset Procurement Committee Member	25%	12%	5%
Satisfied with Asset Procurement	87%	66%	61%
Satisfied with Asset Quality	87%	67%	57%

As seen in Table 47 above, for all indicators, apart from "beneficiary being asked for asset selection", consistent decreases in proportion have been observed over the three quarters between January to September 2023. Though the proportion of beneficiaries indicating they were asked for asset selection dropped between March'23 and June'23 quarters, this proportion slightly increased again between June'23 and September'23 quarters. The observed decreases in the relevant indicators, particularly beneficiary satisfaction with asset procurement and quality demand immediate investigation and proactive measures to maintain quality and effectiveness of the program.

## Stated Price vs Perceived Value for Assets Transferred

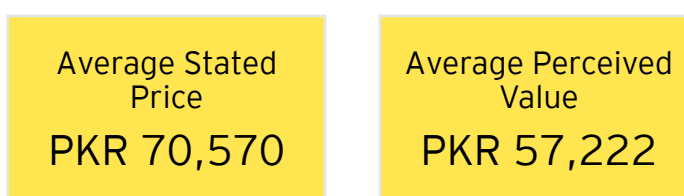


Figure 15

**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.

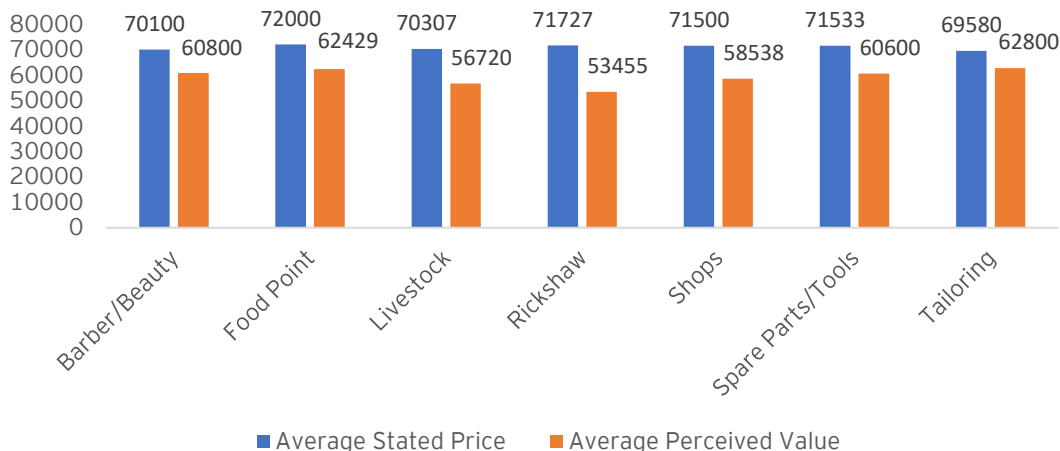
On average, the beneficiaries believe that the value of the asset provided to them is approximately PKR 57,222 which is approximately PKR 15,000 below the maximum value it can have as per the POM i.e., PKR 72,000. However, in the data reflecting beneficiaries to whom assets have been transferred, the average stated price for the assets provided to the beneficiaries surveyed is PKR 70,570, which is almost the maximum value an asset can have.

Table 48: District Wise Breakdown of Stated Price vs Perceived Value				
District	Higher	Lower	Same	Grand Total
Bahawalpur	5 (8%)	56 (90%)	1 (2%)	62 (100%)
Muzaffargarh	3 (5%)	61 (95%)	(0%)	64 (100%)
Rahim Yar Khan	2 (3%)	25 (31%)	53 (66%)	80 (100%)
Rajanpur	(0%)	55 (100%)	(0%)	55 (100%)
<b>Grand Total</b>	<b>10 (4%)</b>	<b>197 (75%)</b>	<b>54 (21%)</b>	<b>261 (100%)</b>

As seen in Table 48 above, a considerable majority 197 (75% of) beneficiaries perceive that the value of the asset provided to them is lower than its stated price by the IP. In particular, in Rajanpur, 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 53 out of 80 (66%) beneficiaries (highest proportion of all districts) prescribe an exactly identical value to the asset transferred as its stated price.



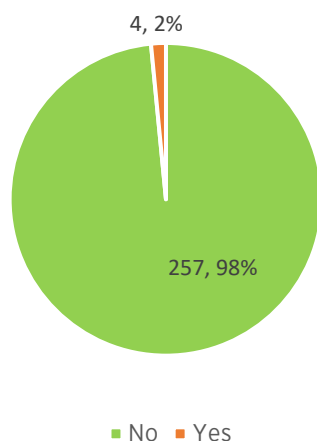
Figure 16: Asset Category Wise Breakdown of Stated Price vs Perceived Value



Breaking the comparison of stated price vs perceived value by asset category, as seen in Figure 16, 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 17: 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 17. **Of the 261 beneficiaries interviewed, a considerable proportion (98%) indicated that they were not asked for any money at any stage of the program.** However, 4 beneficiaries (2%) indicated that they were asked for money. The 4 beneficiaries constituted of one male beneficiary from Bahawalpur, one male beneficiary from Muzaffargarh and two female beneficiaries from Muzaffargarh. **The average amount paid by the beneficiaries is approximately PKR 2000.**

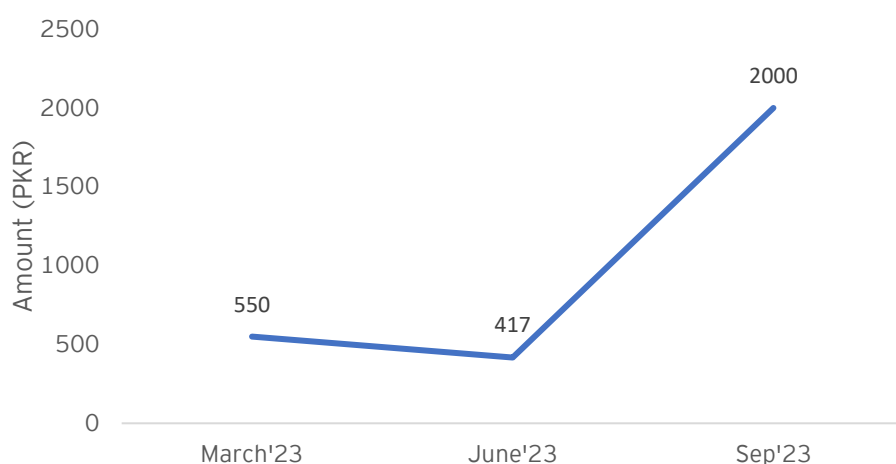
- ▶ One female beneficiary from UC Basira, District Muzaffargarh indicated that a mentor visited her household asking for PKR 6,000 for the asset that was being provided to her by NRSP. She paid PKR 4,000 to the mentor claiming she would pay the remaining

amount after receiving the asset. The beneficiary informed EYFR field staff that at the time of the survey the mentor had recently returned to her house demanding the remaining PKR 2,000. Specific details of said beneficiary have been shared to the PHCIP team via flash report.

- ▶ Another female beneficiary from UC Ahmad Mohana, District Muzaffargarh indicated that a man claiming to be a field worker from the IP requested PKR 1,000 from her claiming that he would facilitate her admission into the Khudmukhtar program. She paid the amount requested. Other residents from her village also indicated that when NRSP representatives came to inspect documents, those who had paid money were allowed to submit their documents. Those who didn't possess payment receipts were not considered for the program. Specific details of said beneficiary have been shared to the PHCIP team via flash report.
- ▶ A male beneficiary from UC 44 D/B, District Bahawalpur indicated that money was demanded from him to purchase stamp paper for undertaking. **However, he declined to pay the requested money.**
- ▶ Another male beneficiary from UC Gujrat, District Muzaffargarh indicated that a mentor from his UC requested PKR 1,000 as a goodwill gesture since the mentor had gotten him admitted into the Khudmukhtar program. The male beneficiary paid the requested amount.

#### Quarter-on-Quarter Comparison

Figure 18: Average Amount Demanded from Beneficiaries by IP Staff



As seen in Figure 18 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 in quarter ended September 2023. 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 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 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	35	23	-	4	62
Muzaffargarh	4	-	47	13	64
Rahim Yar Khan	36	7	7	30	80
Rajanpur	17	5	3	30	55
<b>Total</b>	<b>92 (35%)</b>	<b>35 (13%)</b>	<b>57 (22%)</b>	<b>77 (30%)</b>	<b>261</b>

As seen in Table 49, 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, 47 (73% of) beneficiaries in Muzaffargarh reported to have received mentoring sessions that lasted an hour or less than 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 **77 beneficiaries (30%) 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. This issue was most apparent in Package 2 districts. In Rajanpur 30 (55% of beneficiaries surveyed from Rajanpur) indicated that no mentoring sessions had been conducted with them, followed by Rahim Yar Khan where 30 (38% of beneficiaries surveyed from Rahim Yar Khan) 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 50 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, 12 beneficiaries from Bahawalpur claimed that the behavior of their mentor during the session was inappropriate.
- 11 beneficiaries from Bahawalpur and 1 beneficiary each from Muzaffargarh and Rahim Yar Khan also claimed that they face difficulties in communicating with their mentors.
- Across all districts, a noteworthy proportion of beneficiaries indicated that their mentors did not provide them any information regarding the other components of the PHCIP.
- Excluding Rahim Yar Khan, across all districts, a noteworthy proportion of beneficiaries indicated that their mentors did not aid them in any way to address problems that they had as part of the program.

Table 50: Beneficiary Feedback about Delivery of Mentoring Sessions								
Indicators	Bahawalpur		Muzaffargarh		Rahim Yar Khan		Rajanpur	
	Yes	No	Yes	No	Yes	No	Yes	No
Appropriate behavior	46 (79%)	12 (21%)	51 (100%)	(0%)	50 (100%)	(0%)	25 (100%)	(0%)
Ease of communication	47 (81%)	11 (19%)	50 (98%)	1 (2%)	49 (98%)	1 (2%)	25 (100%)	(0%)
Motivation level	49 (84%)	9 (16%)	49 (96%)	2 (4%)	42 (84%)	8 (16%)	23 (92%)	2 (8%)
Information regarding other components	47 (81%)	11 (19%)	40 (78%)	11 (22%)	41 (82%)	9 (18%)	17 (68%)	8 (32%)
Resolving beneficiary problem	43 (74%)	14 (24%)	2 (4%)	5 (10%)	7 (14%)	1 (2%)	5 (20%)	6 (24%)
<b>Grand Total</b>	<b>58 (100%)</b>		<b>51 (100%)</b>		<b>50 (100%)</b>		<b>25 (100%)</b>	

**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.

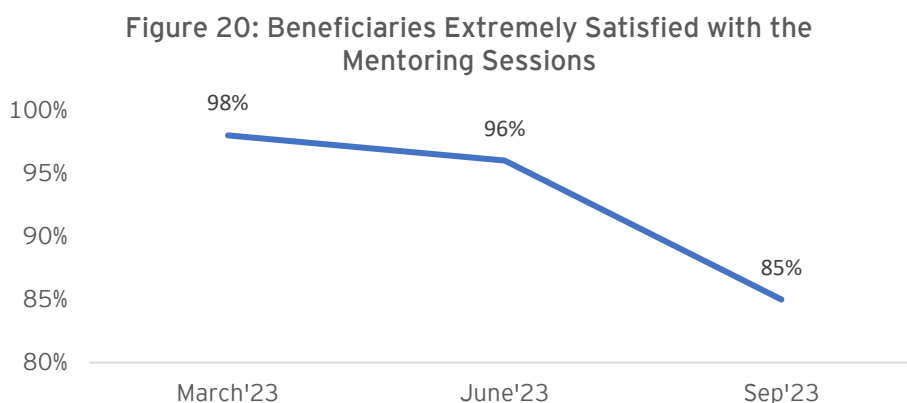


Figure 19

On the whole, however, beneficiary feedback regarding the mentoring sessions was positive. As seen in Figure 19, 85% 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**

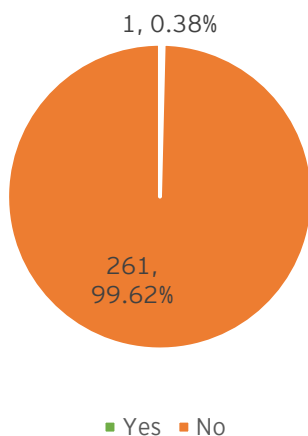
As seen in Figure 20 below, for quarters ended March'23 and June'23, beneficiary satisfaction with the mentoring sessions was considerably high and remained relatively the same. For quarter ended September'23, there was a slight decrease in beneficiary satisfaction observed relative to the March 2023 and June 2023 quarters. However, as a standalone value, proportion of beneficiaries extremely satisfied with the mentoring sessions was still considerably high for the September 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.

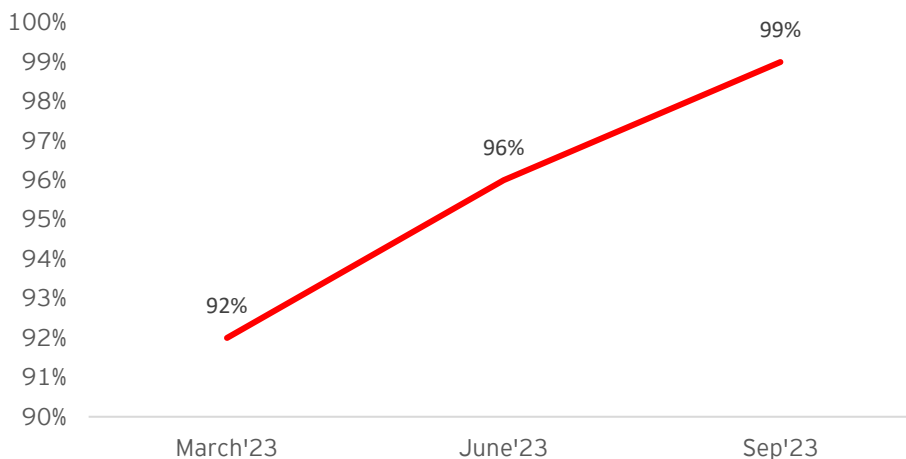
Figure 21: Beneficiary Awareness Regarding GRM



As seen in the Figure 21 above, beneficiary awareness regarding the existing GRM for Khudmukhtar component is very low. 261 (99.62%) beneficiaries are not aware regarding GRM for PHCIP, in particular Khudmukhtar. Only one male beneficiary from Bahawalpur 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 22: Beneficiaries who are Unaware about PHCIP GRM



As seen in Figure 22 above, across all three quarters of operations review, beneficiaries are found to have considerably low awareness regarding PHCIP GRM. In fact, proportion of beneficiaries who are unaware about PHCIP GRM has been steadily increasing from March to September 2023, with nearly all beneficiaries surveyed for quarter ending September 2023 indicated that they have no awareness regarding PHCIP GRM. This is a critical issue that needs to be addressed immediately. Non-awareness of the process of grievance redressal will lead to complaints not being registered and, consequently, staying 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)<sup>1</sup>. 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 Social Organizers and the Mentors employed by IRM-NRSP. Both stakeholders have key roles to play in the various activities that constitute the implementation of the Khudmukhtar program including preliminary assessment, LMR training, 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 51 below.

District	Required Number	Social Organizers (SOs)	Mentors	Completed Number
Bahawalpur	51	4	58	62
Muzaffargarh	51	9	42	51
Rahim Yar Khan	51	5	47	52
Rajanpur	51	6	45	51
<b>Total</b>	<b>204</b>	<b>24</b>	<b>192</b>	<b>216</b>

Insights drawn through the information available in the completed KIIs have been detailed below.

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

## a. Social Organizers

### Profile of Social Organizers Interviewed

District	Female	Male	Grand Total
Bahawalpur	3 (13%)	1 (4%)	4 (17%)
Muzaffargarh	4 (17%)	5 (21%)	9 (38%)
Rahim Yar Khan	4 (17%)	1 (4%)	5 (21%)
Rajanpur	2 (8%)	4 (17%)	6 (25%)
<b>Grand Total</b>	<b>13 (54%)</b>	<b>11 (46%)</b>	<b>24 (100%)</b>

As seen in Table 53, the average age of the 24 SOs interviewed is 32 years, with the male SOs on average slightly older than the female beneficiaries. Furthermore, SOs from Bahawalpur are the oldest on average while those from Rajanpur are the youngest, on average.

District	Female	Male	Overall Average
Bahawalpur	33	39	34.5
Muzaffargarh	30	33.4	31.9
Rahim Yar Khan	31.5	36	32.4
Rajanpur	33.5	28.5	30.2
<b>Overall Average</b>	<b>31.7</b>	<b>32.4</b>	<b>32</b>

Table 54 indicates that majority of the SOs have completed masters inclusive of both genders. The education level is appropriate given the job descriptions as well as technical ability required for execution of the different responsibilities of the SOs.

District	Female		Male		Grand Total
	Masters	Bachelors	Masters	Bachelors	
Bahawalpur	3	-	1	-	4
Muzaffargarh	4	-	4	1	9
Rahim Yar Khan	1	3	1	-	5
Rajanpur	2	-	4	-	6
<b>Grand Total</b>	<b>10</b>	<b>3</b>	<b>10</b>	<b>11</b>	<b>24</b>

As demonstrated in Table 55, there is an average 8 years of experience level of SOs, with both male and female SOs on average having the same level of experience. District wise, SOs from Muzaffargarh have the highest number of years of experience while SOs from Rajanpur have the lowest number of years of experience. Like their education level, the experience level of the SOs is also appropriate given the difference in job descriptions as well as technical ability required for execution of the differing responsibilities.



District	Female	Male	Overall Average
Bahawalpur	7	12	8.3
Muzaffargarh	7.5	10.4	9.1
Rahim Yar Khan	9.5	7	9
Rajanpur	9	5.5	6.7
<b>Overall Average</b>	<b>8.2</b>	<b>8.5</b>	<b>8.3</b>

### **Lack of access to health, education and economic opportunities the biggest hurdle in Khudmukhtar districts**

Hurdles	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Unemployment and Lack of Resources	3	8	2	2	15 (63%)
Poor Health Situation and Lack of Healthcare Facilities	1	7	3	2	13 (54%)
Lack of Education	2	9	1	2	14 (58%)
Sanitation/Hygiene Issues		2		1	3 (13%)
Lack of Awareness				2	2 (8%)

From Table 56 above, the biggest challenge faced by people living in Khudmukhtar districts is **unemployment and a consequent lack of resources, highlighted by 63% of SOs**. The absence of a robust industrial base contributes to a scarcity of employment opportunities in the region. This economic challenge exacerbates poverty and underscores the need for initiatives that can stimulate economic growth and create sustainable livelihoods. Further, the area grapples with a dearth of essential infrastructure, including schools and hospitals. This deficiency impedes access to quality education and healthcare services, impacting the overall well-being and development of the community. In fact, **the presence of many health issues in the region and the absence of education is corroborated by 54% and 58% of SOs respectively**.

### **SO Understanding of roles and responsibilities consistent with the Project Operations Manual (POM)**

Broadly the following responses were given by the social organizers from the four districts when describing the nature of their work. Based on the responses, it can be concluded that SOs have understanding of their roles and responsibilities.

#### **Conducting Preliminary Assessment to Identify Eligible Families and Their Enrollment:**

SOs conduct comprehensive surveys within a specific community or area to identify families who meet the criteria for participation in the program. They prioritize gathering detailed information about these families, including their demographics, socioeconomic status, and specific needs, to determine eligibility and enroll them in the program.

**Conducting LMR Training:** SOs conduct LMR training on social and health skills, literacy and numeracy, and confidence-building delivered to the beneficiaries before the transfer of the

asset to prepare them to effectively engage in livelihood activities after the transfer of the asset.

**LIP Development:** SOs are responsible for designing and developing a tailor-made plan for each program beneficiary with the goal of enhancing the livelihoods of the identified families. This includes identification of the asset to be provided to the beneficiary as well as creating strategies and initiatives aimed at improving the economic well-being of these families, as well as ensuring effective utilization of the provided asset.

**Field Visits to Identify, Monitor Mentors, and Provide Training:** SOs regularly conduct field visits as part of their work to engage with program beneficiaries, spot potential mentors or community leaders, and oversee the program's progress. Furthermore, they actively provide training to mentors to equip them with the necessary skills and knowledge to effectively support program participants.

**Community Organizers/Social Mobilizers:** SOs play a pivotal role as community organizers in their efforts to mobilize and engage the local community. Their responsibilities encompass building trust, facilitating communication, and motivating community members to actively participate in the program. As part of their role, they organize community meetings and events to foster community involvement and support.

**Assets Distribution After Ensuring Their Quality:** As a critical component of the program, SOs distribute assets to beneficiaries to aid in improving their livelihoods. It is of utmost importance for them to verify the quality and appropriateness of these assets, whether they consist of tools, equipment, or livestock etc., before distribution. This meticulous approach ensures that the assets have the maximum positive impact on the lives of the beneficiaries.

**In case of more than one family in a household eligible for the program, SO select the program beneficiary through a multi-lateral approach consistent with the Project Operations Manual (POM)**

When faced with multiple eligible candidates for the PHCIP program, the following strategies are employed to ensure fair and effective beneficiary selection:

- 1. Beneficiary Involvement:** Allowing individuals who are already beneficiaries of the Benazir Income Support Program (BISP) mostly, the mother helps making the decision.
- 2. Community Validation:** Implementing a community validation process involves gathering input and feedback from community members. This ensures that the selected beneficiaries align with the community's priorities and that the selection process is transparent and accountable.
- 3. Criteria-Based Enrollment:** Adhering to predetermined criteria for program eligibility ensures that beneficiaries are selected based on specific needs and circumstances. This approach adds objectivity to the selection process and ensures that resources are directed to those who meet the established criteria.
- 4. Identifying Entrepreneurial Potential:** Recognizing and assessing the entrepreneurial potential in potential beneficiaries helps align the program with the economic aspirations and capabilities of individuals. This ensures that interventions are tailored to maximize the impact on livelihoods.

**5. Consideration of Family Size:** Considering the number of children in a family acknowledges the additional challenges faced by larger families. This consideration ensures that families with more dependents are appropriately supported to address their unique needs.

**Pre-dominantly SOs receive a training to enable them to effectively carry out their program-related duties**

AS per feedback of SOs, they have received the training for the program except for 2 female respondents from Rahim Yar Khan who said they did not receive any training.

**SOs cite strict eligibility criteria and lack of required beneficiary documents as key issues hindering enrolment**

Table 57: SOs who Face Issue in Enrolling Beneficiaries			
Districts	Yes	No	Total
Bahawalpur	-	4 (100%)	4 (100%)
Muzaffargarh	8 (89%)	1 (11%)	9 (100%)
Rahim Yar Khan	2 (40%)	3 (60%)	5 (100%)
Rajanpur	4 (67%)	2 (33%)	6 (100%)
<b>Grand Total</b>	<b>14 (58%)</b>	<b>10 (42%)</b>	<b>24 (100%)</b>

From Table 57 above, in all program districts, excluding Bahawalpur, SOs face issues in enrolling beneficiaries in the Khudmukhtar program. In particular, **89% (8 out of 9) of SOs in Muzaffargarh indicate that they face challenges in enrolling beneficiaries in the Khudmukhtar program followed by 67% of SOs in Rajanpur and 40% of SOs in Rahim Yar Khan who indicate the same.**

Table 58: Challenges faced by SOs in Enrollment of Beneficiaries				
Challenge	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Strict Eligibility Criteria	3	1	2	<b>6 (25%)</b>
Lack of Documentation	3	-	1	<b>4 (17%)</b>
Stress about Loss of BISP Payment/Fraud in Previous Programs	3	-	-	<b>3 (13%)</b>
Inaccurate BISP Data	-	-	1	<b>1 (4%)</b>
Selection of Beneficiary in Case of More than One Eligible Family in Household	2	1	-	<b>3 (13%)</b>

From Table 58, it can be observed that when inquired further on the type of challenges they face, 25% of SOs stated that the eligibility criteria for the program are strict particularly in terms of the ages of the married beneficiary couple and their children. Therefore, they are not able to enroll beneficiaries who are eligible else wise. Moreover, 17% of the SOs indicate that the beneficiaries do not have available the required documentation, including CNICs or birth certificates, hindering the enrolment process.

### SOs aim to ensure presence of beneficiaries on all 5 days of LMR

Ways	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Daily attendance record	3	1	-	5	9 (41%)
Repeatedly calling beneficiaries regarding the training	-	-	3	-	3 (13%)
Informing beneficiaries about the importance of the training in relation to use of asset	-	2	1	-	3 (13%)
Warning beneficiaries about the loss of potential asset in case of non-compliance	-	6	1	1	8 (33%)

According to the POM, either the beneficiary or their representative must attend all 5 days of the LMR training to be eligible for a potential asset transfer. With that in mind, 33% of SOs make use of a warning that failure to comply with attendance will result in loss of asset. 13% said that they provide information and awareness to the beneficiaries of the importance of the trainings in relation to effective use of the assets so that they are motivated and eager to attend on their own. Further, as seen in Table 60, 41% of the SOs said that they maintain a daily record of beneficiary attendance and monitor it.

### Quarter-on-Quarter Comparison

Ways	June'23	Sep'23
Daily attendance record	37%	41%
Informing beneficiaries about the importance of the training in relation to use of asset	26%	13%
Warning beneficiaries about the loss of potential asset in case of non-compliance	16%	33%

As seen in Table 61 above, though there is some variation in proportions, across both quarters where KIs have been conducted, SOs predominantly use the same ways to ensure 5-day presence of beneficiaries in the LMR training.

### Asset Selection is Conducted through Skills Assessment in a Mutually Consultative Process

Criteria	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Assessment of Beneficiary Skills, Education and Experience	4 (17%)	3 (13%)	3 (13%)	3 (13%)	13 (54%)
Beneficiaries decide what they need	(0%)	6 (25%)	2 (8%)	3 (13%)	11 (46%)

46% of the SOs said that the beneficiaries are given the autonomy to determine the assets they believe would best suit their needs and aspirations. IRM and program facilitators serve as guides and facilitators rather than imposing specific assets on beneficiaries. Beneficiaries

are encouraged to make choices based on their knowledge of their circumstances, skills, and preferences.

54% of the responses indicate that during the training phase, IRM conducts a comprehensive assessment of each beneficiary's skills, education level, and work experience. This assessment helps in understanding the strengths and weaknesses of beneficiaries, as well as identifying their potential areas for growth. Based on this assessment, IRM can suggest certain types of assets that align with the beneficiaries' existing skills and experience.

### Quarter-on-Quarter Comparison

Table 63: Asset Selection Criteria Employed by SOs (Q-on-Q Comparison)		
Criteria	June'23	Sep'23
Assessment of Beneficiary Skills, Education and Experience	63%	54%
Beneficiaries decide what they need	37%	46%

As seen in Table 63 above, though there is some variation in proportions, across both quarters where KIIs have been conducted, SOs predominantly use the same selection criteria to decide the assets to be transferred to the beneficiaries.

### Distance of Procurement Location from Beneficiaries Cited as reason for Asset Delivery Delays and Increased Costs

Although 12 out of 24 (50%) of the SOs stated that they face no challenge during the delivery and transfer of asset to the beneficiaries, some SOs indicated that when procurement location is distant from the beneficiaries, logistics and transportation becomes a significant challenge. This results in asset delivery delays and increased costs. Moreover, SOs also said that sometimes, the assets do not fully align with the specific needs and demands of the beneficiaries which leads to dissatisfaction and underutilization of the assets, especially in the case of livestock. Another issue stated by the SOs is that they face community conflicts when transferring assets, especially in the case when different beneficiaries indicate a preference for the same asset at a ceremony.

### Key Considerations Identified by Social Organizer for Improving the Program Implementation at Different Stages

SOs provided the following suggestions for improving program implementation.

- 1. Relaxation in Eligibility Criteria:** Rigid eligibility criteria may exclude deserving beneficiaries or overlook changing circumstances. Flexibility in eligibility criteria can help ensure that the program reaches those who need it most. Future initiatives should periodically review and adjust eligibility criteria to align with evolving needs and socioeconomic conditions. They should also have clear mechanisms for exceptions when necessary.
- 2. Record Keeping and Data Correction:** Record and data should be maintained of every field visit, workshops, trainings, and of beneficiaries. The data provided by BISP that is utilized for preliminary assessment is not complete or accurate most of the time. Correct data should be maintained by BISP and provided to social organizers to enable them to discharge their duties effectively.
- 3. Training Beneficiaries about Documentation:** Many SOs raised the issue of documentation where the beneficiaries either do not have their CNIC or other required documents. In order to make the process of verifying beneficiaries' credentials, such as

their NADRA and bank documents, more straightforward, SOs suggest offering guidance or support to help beneficiaries obtain and submit the required documents.

4. **Decrease LMR Training Days:** SOs suggest that if it is possible, consider condensing the LMR training period by focusing on the most critical content and removing any redundant or less impactful elements. This can help beneficiaries get to the implementation phase more quickly.
5. **Exclude Livestock from List of Provided Assets:** SOs suggest not providing livestock to the Khudmukhtar beneficiaries as a productive asset. Beneficiaries continually remain unsatisfied with the quality and age of the livestock provided. Further, beneficiary ability to generate sustainable income from livestock is considerably lesser in comparison to other provided assets, where, in most cases, beneficiaries immediately begin to earn income.

## b. Mentors

### Profile of Mentors Interviewed

District	Female	Male	Grand Total
Bahawalpur	34 (18%)	24 (13%)	58 (30%)
Muzaffargarh	8 (4%)	34 (18%)	42 (22%)
Rahim Yar Khan	21 (11%)	26 (14%)	47 (24%)
Rajanpur	9 (5%)	36 (19%)	45 (23%)
<b>Grand Total</b>	<b>72 (38%)</b>	<b>120 (63%)</b>	<b>192 (100%)</b>

As seen in Table 65, the average age of the 192 mentors interviewed is 31 years, with the male and female mentors interviewed having the same age on average. SOs from Bahawalpur and Muzaffargarh are on average older than SOs from Rahim Yar Khan and Rajanpur.

District	Female	Male	Overall Average
Bahawalpur	33	31	32
Muzaffargarh	24	34	32
Rahim Yar Khan	32	29	30
Rajanpur	29	30	30
<b>Overall Average</b>	<b>31</b>	<b>31</b>	<b>31</b>

Table 66 indicates that majority of the mentors (60%) have completed education up to the matric or intermediate level inclusive of both genders. A noteworthy proportion of mentors (24%) 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.

Asset Category	Middle		Matric		Intermediate		Bachelors		Masters		Grand Total
	F	M	F	M	F	M	F	M	F	M	
Bahawalpur	9 (5%)	2 (1%)	9 (5%)	6 (3%)	8 (4%)	7 (4%)	7 (4%)	7 (4%)	1 (1%)	2 (1%)	58 (30%)
Muzaffargarh	(0%)	3 (2%)	3 (2%)	11 (6%)	3 (2%)	8 (4%)	1 (1%)	7 (4%)	1 (1%)	5 (3%)	42 (22%)
Rahim Yar Khan	1 (1%)	(0%)	8 (4%)	11 (6%)	4 (2%)	9 (5%)	6 (3%)	5 (3%)	2 (1%)	1 (1%)	47 (24%)
Rajanpur	(0%)	(0%)	4 (2%)	7 (4%)	4 (2%)	12 (6%)	1 (1%)	12 (6%)	(0%)	5 (3%)	45 (23%)
<b>Grand Total</b>	<b>10 (5%)</b>	<b>5 (3%)</b>	<b>24 (13%)</b>	<b>35 (18%)</b>	<b>19 (10%)</b>	<b>36 (19%)</b>	<b>15 (8%)</b>	<b>31 (16%)</b>	<b>4 (2%)</b>	<b>13 (7%)</b>	<b>192 (100%)</b>

As demonstrated in Table 67, there is an average 5 years of experience level of mentors, with both male and female mentors on average having the same level of experience. District wise, mentors from Rahim Yar Khan have the highest number of years of experience followed by mentors from Muzaffargarh while mentors from Rajanpur have the lowest number of years of experience.

Table 67: Average Experience Level of Mentors Interviewed			
District	Female	Male	Overall Average
Bahawalpur	4	5	4
Muzaffargarh	4	7	6
Rahim Yar Khan	8	6	7
Rajanpur	3	3	3
Overall Average	5	5	5

### Lack of access to health, education and economic opportunities the biggest hurdle in Khudmukhtar districts

Table 68: Biggest Hurdles in Khudmukhtar Districts According to Mentors					
Hurdles	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Unemployment and Lack of Resources	46 (57%)	4 (5%)	11 (14%)	20 (25%)	81 (100%)
Poor Health Situation and Lack of Healthcare Facilities	1 (1%)	28 (41%)	22 (32%)	18 (26%)	69 (100%)
Lack of Education	11 (42%)	2 (8%)	9 (35%)	4 (15%)	26 (100%)
Sanitation/Hygiene Issues	(0%)	8 (67%)	2 (17%)	2 (17%)	12 (100%)
Don't Know	(0%)	(0%)	3 (75%)	1 (25%)	4 (100%)
Grand Total	58 (30%)	42 (22%)	47 (24%)	45 (23%)	192 (100%)

From Table 68 above, the biggest challenge faced by people living in Khudmukhtar districts is **unemployment and a consequent lack of resources, highlighted by 42% of mentors**. 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. 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 **many health issues in the region, as indicated by 36% of mentors**. The **absence of education, highlighted by 14% 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 69: Biggest Hurdles in Khudmukhtar Districts According to Mentors (Q-on-Q Comparison)		
Hurdles	June'23	Sep'23
Unemployment and Lack of Resources	28%	42%
Poor Health Situation and Lack of Healthcare Facilities	40%	36%
Lack of Education	24%	14%



As seen in Table 69 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 roles and responsibilities consistent with the Project Operations Manual (POM)

Table 70: Mentor Understanding of their Role					
Hurdles	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Problem Solving and Guidance	57	26	21	26	130 (68%)
Effective Utilization of Asset	1	6	17	2	26 (14%)
Financial Empowerment Guidance	-	3	3	8	14 (7%)
Health and Education Awareness	-	7	5	-	12 (6%)
Beneficiary Identification	-	-	-	8	8 (4%)
LMR Training	-	-	1	-	1 (1%)
Social Networking	-	-	-	1	1 (1%)
Grand Total	58	42	47	45	192 (100%)

As evidenced by the Table 70, a considerable proportion of mentors have a reasonable understanding of their roles and responsibilities. **68% of the mentors understand that their main purpose is to provide guidance and solve problems of the beneficiaries.** Further, a notable 14% of mentors indicated that they encourage effective utilization of asset by the beneficiaries, i.e., they monitor if they are properly maintaining the asset provided as well as guide them regarding asset usage in generating productive income.

### Quarter-on-Quarter Comparison

Table 71: Mentor Understanding of their Role (Q-on-Q Comparison)		
Mentor Role	June'23	Sep'23
Problem Solving and Guidance	63%	68%
Effective Utilization of Asset	10%	14%
Financial Empowerment Guidance	4%	7%
Health and Education Awareness	13%	6%
Beneficiary Identification	3%	4%

Despite certain variations in proportions, from Table 71 above, it can be seen that, in both quarters ended June 2023 and September 2023, mentor understanding of their role remains centered around providing guidance to the beneficiaries and resolving their problems, related to asset usage and otherwise.

### Greater funding allocation and increased frequency of refresher trainings demanded by mentors

All the mentors received training for the program except 2 male mentors from Rahim Yar Khan, 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 72 below. Although a noteworthy (34%) proportion of mentors showed their satisfaction about the training however, several of the mentors had various suggestions on how to further improve the training programs offered. Pre-dominantly, 45 % of mentors indicated that refresher trainings for the mentors should be held frequently.

Table 72: Mentor Suggestions to Improve Training of Mentors					
Suggestions	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Increase Frequency of Refresher Training	58 (67%)	8 (9%)	13 (15%)	7 (8%)	86 (100%)
Increase Training Content	-	2 (50%)	(0%)	2 (50%)	4 (100%)
Improve Trainer Quality	-	3 (75%)	(0%)	1 (25%)	4 (100%)
Already Satisfactory	-	22 (34%)	15 (23%)	28 (43%)	65 (100%)

### Quarter-on-Quarter Comparison

Table 73: Mentor Suggestions to Improve Training of Mentors (Q-on-Q Comparison)		
Mentor Role	June'23	Sep'23
Increase Frequency of Refresher Training	24%	45%
Improve Trainer Quality	4%	2%
Already Satisfactory	14%	34%

From Table 73 above, it can be seen that even though the proportion of mentors satisfied with the training they received has increased quarter on quarter, 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.

### Nearly all mentors feel that mentoring sessions have been beneficial for the beneficiaries

While, as expected, nearly all mentors did indicate that the mentoring sessions have been beneficial, two female mentors from Bahawalpur and one male mentor from Rajanpur indicated that they feel mentoring sessions are not very useful for the beneficiaries. Further, all mentors interviewed also provided certain recommendations that, in their opinion, could improve the logistics, design and delivery of the sessions. These recommendations have been provided in Table 74 below.

Table 74: Mentor Suggestions to Improve Delivery of Mentoring Sessions					
Suggestions	Bahawalpur	Muzaffargarh	Rahim Yar Khan	Rajanpur	Grand Total
Assign Beneficiaries Homework	34 (87%)	(0%)	(0%)	5 (13%)	39 (100%)
Repetition of Key Concepts to Beneficiaries	(0%)	13 (52%)	8 (32%)	4 (16%)	25 (100%)
Effective Utilization of Time of Mentoring Session	(0%)	1 (6%)	13 (76%)	3 (18%)	17 (100%)
Practical Examples Provided to Beneficiaries by Mentors	14 (88%)	1 (6%)	(0%)	1 (6%)	16 (100%)
Use of Local Language	(0%)	1 (20%)	2 (40%)	2 (40%)	5 (100%)
No Changes Needed	(0%)	6 (20%)	11 (37%)	13 (43%)	30 (100%)

30 (16%) of the mentors are already satisfied with the way mentoring sessions are being delivered. Out of such mentors, a majority 43% are from Rajanpur. 36 (19%) of them have no suggestions to improve the delivery of mentoring sessions out of which a majority are also from Rajanpur. Nevertheless, a considerably proportion of mentors have suggested ways to improve the mentoring sessions. 39 mentors (20%) have suggested that homework should be assigned to beneficiaries on basis of what they are taught in the mentoring session. This will help them in recalling what they learned and make them capable to use it in practical terms. 34 (87%) of mentors with this suggestion are from Bahawalpur. 25 mentors (13%) indicated that key concepts including financial management, budgeting and asset utilization should be repeatedly emphasized to the beneficiaries to ensure that they understand them well and do not forget them. 16 (8%) mentors believe that practical demonstrations and applications of concepts can help beneficiaries be more prepared. This strategy guarantees that beneficiaries not only grasp theoretical knowledge but also acquire the practical skills required to effectively utilize asset provided.

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

Table 75: Mentors Guide Beneficiaries to get Complaints Resolved					
District	Female		Male		Grand Total
	Yes	No	Yes	No	
Bahawalpur	8%	1%	9%	0%	18%
Muzaffargarh	3%	1%	12%	3%	18%
Rahim Yar Khan	7%	0%	14%	0%	21%
Rajanpur	9%	0%	33%	0%	42%
<b>Grand Total</b>	<b>26%</b>	<b>3%</b>	<b>68%</b>	<b>3%</b>	<b>100%</b>

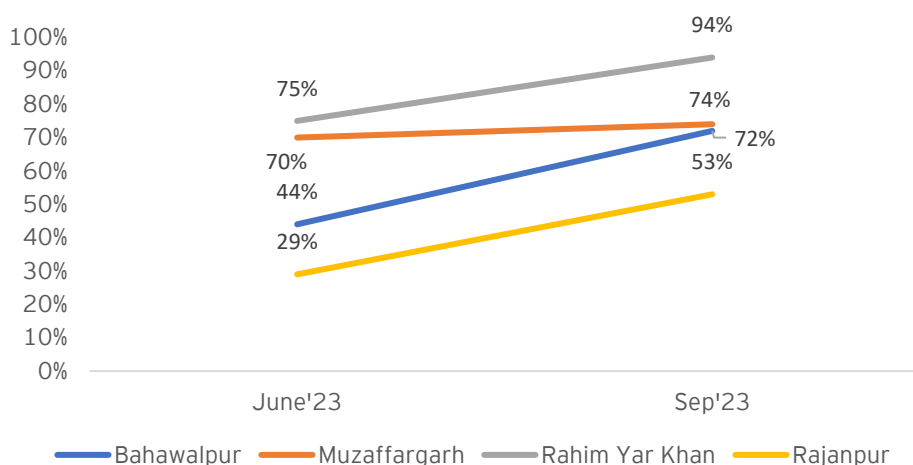
During the key informant interviews (KIIs) with the mentors, they were asked if the beneficiaries that they mentor report their grievances/complaints to them. As a follow up question, the mentors were then asked if they guide beneficiaries to get their complaints resolved. As seen in Table 75 above, a majority 94% mentors in all districts who were reported grievances/complaints claim that they guide beneficiaries to get Khudmukhtar specific complaints resolved.

Table 76: Mentor Knowledge regarding GRM					
District	Don't Know	Helpline	Inform Senior NRSP Officials	Visit NRSP / PSPA Office	Total
Bahawalpur	42 (72%)	16 (28%)	-	-	58 (100%)
Muzaffargarh	31 (74%)	10 (24%)	1 (2%)	-	42 (100%)
Rahim Yar Khan	44 (94%)	2 (4%)	1 (2%)	-	47 (100%)
Rajanpur	24 (53%)	3 (7%)	13 (29%)	5 (11%)	45 (100%)
Grand Total	141 (73%)	31 (16%)	15 (8%)	5 (3%)	192 (100%)

However, as seen in Table 76 above, when asked about their knowledge regarding GRM of the Khudmukhtar component, overall, 141 (74%) of beneficiaries have no knowledge about this mechanism. At the district level, non-awareness regarding GRM is highest in Rahim Yar Khan, where 94% of mentors have no knowledge about this mechanism. Only 31 (16% of overall beneficiaries) knew about the PSPA helpline for GRM. At the district level, awareness regarding the PSPA helpline was highest in Bahawalpur, followed by Muzaffargarh. Mentors in Rajanpur mostly instructed beneficiaries to visit the offices of NRSP/PSPA/SOs and inform senior NRSP officials regarding complaints.

**Quarter-on-Quarter Comparison**

Figure 23: Mentors Non-Aware regarding Khudmukhtar GRM



As seen in Figure 23 above, the proportion of mentors who are not aware regarding the Khudmukhtar GRM is higher in September 2023 quarter as compared to June 2023 quarter. Since mentors are the first point of contact for beneficiaries, these results depict the need to properly guide mentors regarding the GRM for effective resolution of beneficiary complaints.

**While a majority of mentors claim to receive remuneration, there are serious grievances regarding excessive delays in payment**

Table 77: Mentors who claimed that They Have Receive Remuneration

District	Yes		No		Total
	Male	Female	Male	Female	
Bahawalpur	10 (17%)	26 (45%)	14 (24%)	8 (14%)	58 (100%)
Muzaffargarh	31 (74%)	8 (19%)	3 (7%)	-	42 (100%)
Rahim Yar Khan	26 (55%)	21 (45%)	-	-	47 (100%)
Rajanpur	20 (44%)	4 (9%)	16 (36%)	5 (11%)	45 (100%)
Grand Total	<b>87(45%)</b>	<b>59 (31%)</b>	<b>33 (17%)</b>	<b>13 (7%)</b>	192 (100%)

Although 46% of the mentors in Rajanpur and 38% of mentors in Bahawalpur claim to have received no remuneration, from Table 77 on the whole, a large majority of mentors (76%) indicate that they have received remuneration for the discharged duties. During KIIs, mentors also express dissatisfaction with consistent non-response by IP supervisory staff regarding the matter of payments. Since mentors have the most frequent contact with beneficiaries and have critical responsibilities in ensuring the success of the Khudmukhtar program, this aspect needs to be resolved in order to motivate them to continually perform their duties on time and at the highest level.

## 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.

- Based on the survey results for September'23, June'23 and March'23, the provision of livestock as productive assets, continues to be ineffective in generating sustainable income for the beneficiaries. This may be perceived as an issue of provision of young animals that will lead to income generation over longer time horizons, even if, in the short term, an asset maintenance cost is incurred by the beneficiary. Therefore, it may be thought that this issue may be resolved by making it mandatory, the distribution of mature or productive livestock that are already capable of generating income instead of providing young animals. However, in the recent asset distribution cycle, where livestock was distributed after re-adjusting the maximum cost to PKR 120,000, beneficiaries continued to remain unsatisfied with the quality and age of the livestock provided.
- Through three quarters, beneficiary awareness and involvement in the Livelihood Investment Plan (LIP) development process is consistently found to be considerably low. Therefore, implementation of the LIP development stage of the EI program needs to be urgently reviewed to ensure that it is carried out as specified in the POM. As per the IP SOs, LIP development process is considered to be a complicated process in which it is difficult to engage the beneficiaries. To rectify this, the documentation process for LIP development may be simplified. This can be done by creating user-friendly templates and guides that beneficiaries can easily understand and follow. Further IP staff-beneficiary engagement can be increased during the LIP development stage to make sure the beneficiary has complete understanding of and involvement in the completion of their plan.
- 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 indicated that they had not been paid by the IP in months and that they had still continually been conducting mentoring sessions. Since mentors have the most frequent contact with beneficiaries

and have critical responsibilities in ensuring the success of the Khudmukhtar program, this aspect needs to be resolved in order to motivate them 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. Further, PHCIP field formations in the relevant districts can also have oversight over IP to ensure that they have paid the mentors in a timely manner thereby ensuring continual delivery of mentoring sessions.

- In Bahawalpur and Rajanpur districts, consistent issues have been observed in various aspects of Khudmukhtar program implementation. A large number of beneficiaries reported that the attitude of the Implementing Partner's field staff during the preliminary assessment activity was not appropriate, with the situation severe in Rajanpur in September'23 in comparison to June'23 and March'23. Further, lowest awareness regarding the LIP development process was also observed in Bahawalpur and Rajanpur. Moreover, satisfaction with asset quality was also lowest in Rajanpur followed by Bahawalpur. 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 in Bahawalpur and Rajanpur to ensure greater transparency and visibility throughout the overall process.





# Annexures



**Annexure 1**

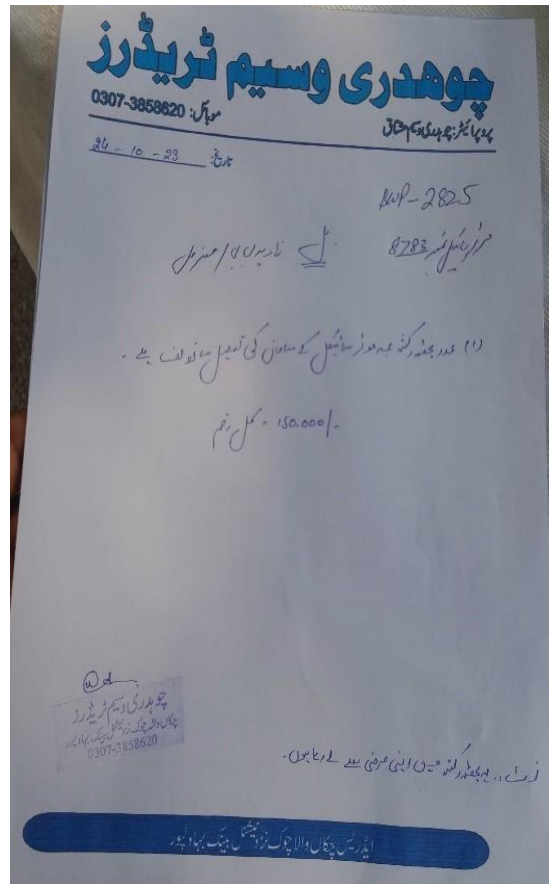
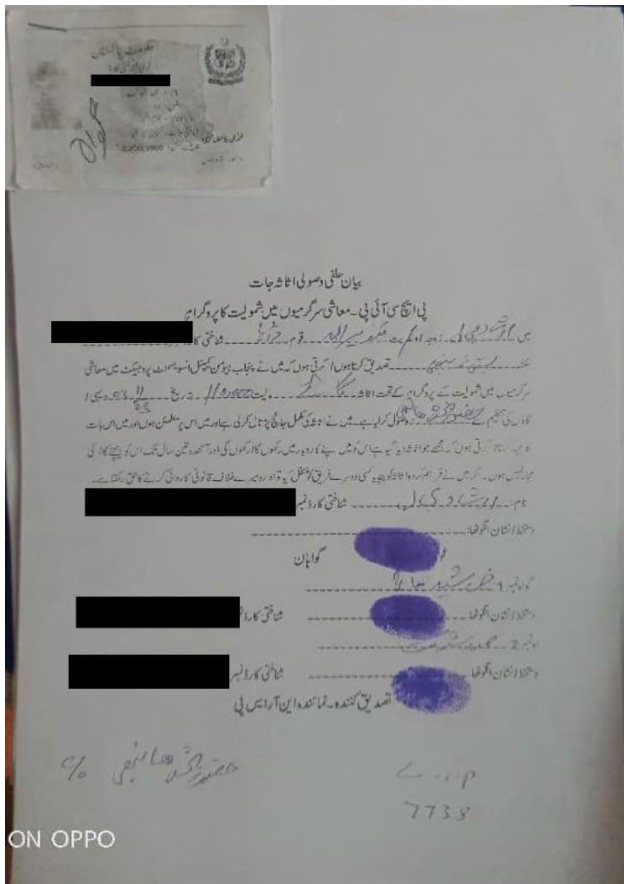
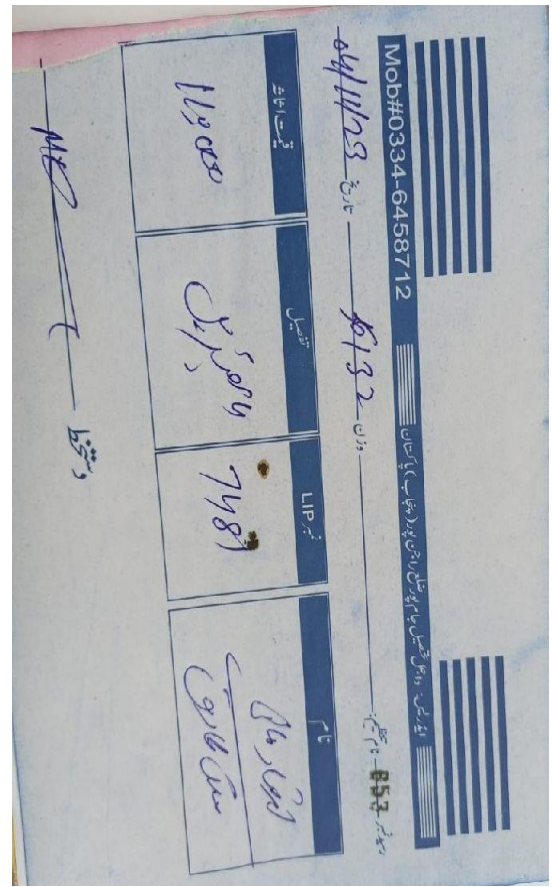
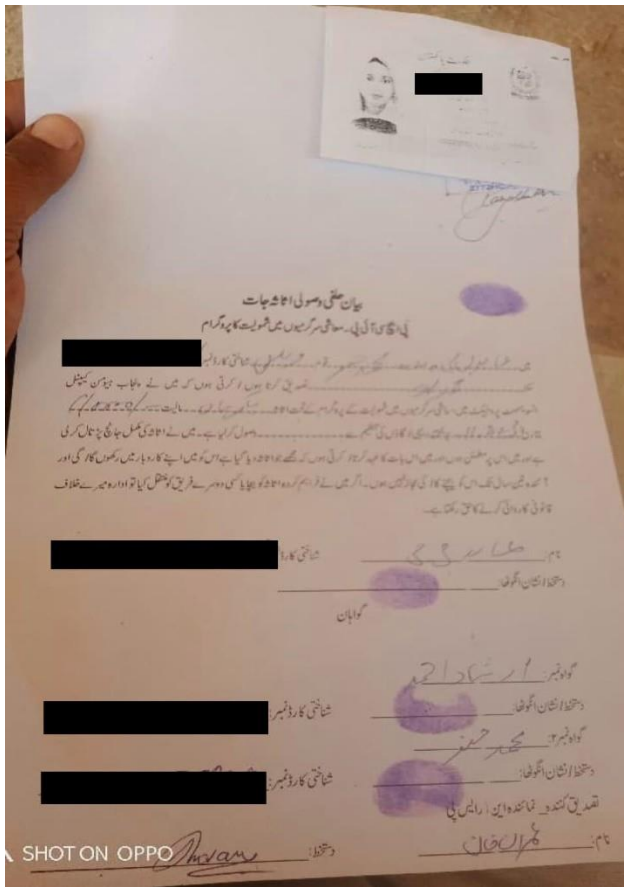
**a. Spot Check of Asset Transfer/Exit Interviews of Beneficiaries**

The below provided pictures provide an overview of the activity conducted by EYFR as part of the spot check of different asset transfer ceremonies. The spot checks included observation of process followed during the ceremony as well as appropriate documentation of the asset provided (including undertaking signed by beneficiary on stamp paper as well as receipt of the provided asset). Further, exit interviews were conducted with the beneficiaries who received a productive asset to gauge their satisfaction level with the asset as well as overall experience with the lifecycle of the Khudmukhtar program.











**b. Spot Check of Refresher Training of Mentors**

The below provided pictures provide an overview of the activity conducted by EYFR as part of the spot check of refresher training of mentors. This involved systematic observation of various key aspects. These aspects included quality of training in terms of relevance of training material and understanding & knowledge of trainer. Moreover, 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.



**c. Beneficiary Feedback Survey**

The below provided pictures provide an overview of the activity conducted by EYFR as part of the beneficiary feedback surveys. This involved obtaining the beneficiary feedback regarding different activities involved in the implementation of Khudmukhtar program.





#### d. Key Informant Interviews (KIIs)

The below provided pictures provide an overview of the activity conducted by EYFR as part of the Key Informant Interviews. EYFR conducted such Key Informant Interviews (KIIs) with key stakeholders involved in the implementation of the Khudmukhtar program. These included the Social Organizers and the Mentors employed by IRM-NRSP. Both stakeholders have key roles to play in the various activities that constitute the implementation of the Khudmukhtar program including preliminary assessment, LMR training, 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.

##### Mentors



Social Organizers





Annexure 2

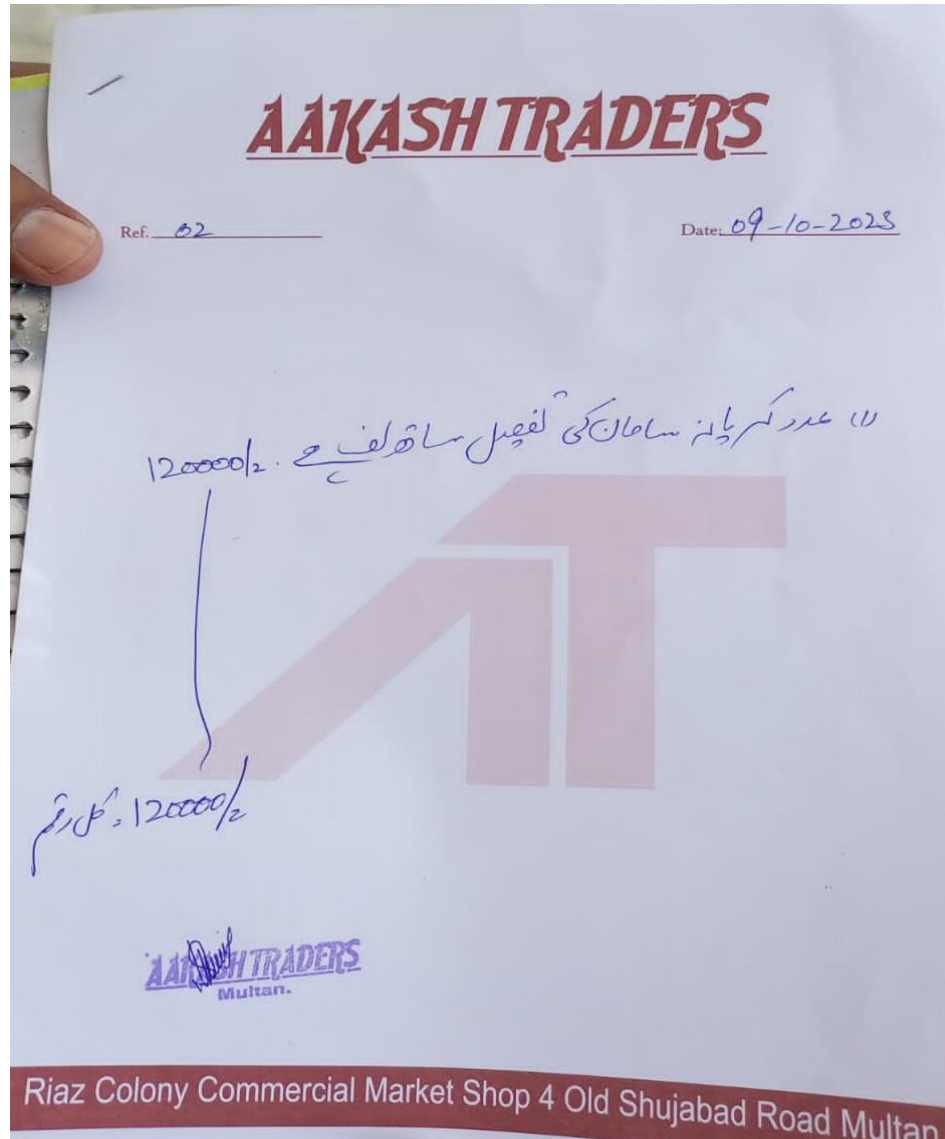




**Annexure 3 (List of beneficiaries not receiving the required asset)**

LIP ID	District	Beneficiary Name	CNIC Number	Asset Provided	Required Asset
MZG-0691	Muzaffargarh	Nusrat Mai	32304-4196269-8	Cow/Calf	Grocery Store
MZG-1114	Muzaffargarh	Khatoon Bibi	32304-0184995-2	Cow/Calf	Grocery Store
MZG-2591	Muzaffargarh	Sumaira Bibi	32304-3685681-4	Cow/Calf	Goats
JMP-8095	Rajanpur	Tahira Bibi	32402-9041256-2	Goats	Cow

Annexure 4 (Inconsistencies regarding the receipts provided to the Beneficiaries)



Kiryana/Grocery Store					
Asset Price PKR 120,000					
	Item Description	Brand	Quantity	Rate	Amount
1	Shehbaz,Qadir Banaspati 1/2kg 1carton each 10kg	Shehbaz,Qadir Banaspati 1/2kg 1carton each 10kg			
2	Shehbaz , Qadir Banaspati 1kg 1carton each 5kg	Shehbaz,Qadir Banaspati 1kg 1Carton each 5kg	47	460	21,620
3	Sugar - Meezan 50kg	Baba Freed/ Meezan	24	470	11,280
4	Life Buoy Soap - 24 piece (100gm) Unilever	Life Boy Unilever	2	8,850	17,700
5	Life Buoy Soap (small packing) - 24 p Unilever	Life Boy Unilever	24	94	2,256
6	Cloth Soap - Yaqoob Soap	Yaqoob Soap	24	69	1,656
7	Salt 60peace	Local	1	960	960
8	Salt (packing in 400 gm) = 24 packet	National Refined or equilent brand	1	863	863
9	Red Pepper - Local special - per kg	Local	1	1,200	1,200
10	Turmeric powder - Local Special - per kg	Local	60	80	4,800
11	Vital Tea Sashay - 450 piece	Vital Tea	60	92	5,400
12	Shampoo Lifebuoy sashay - 16 piece	Life Boy Unilever	1	4,500	4,500
13	Biscuit Tea Time 1/2 Cotton 12Box	Tea Time Cookinia	9	160	1,440
14	Areal Surf sashay - 48 piece -	Ariel Colgate Palmolive	12	225	2,700
15	AK 47 - (Carton) Matchbox	Classic	48	20	933
16	Dall Chana - Supreme	Local Supreme	1	2,000	2,000
17	Dall Masoor - Good Quality	Local good Quality	10	280	2,800
18	Dall Mong - Kaju (good quality)	Local good Quality	10	395	3,950
19	Rice good basmati- Kainat (50kg)	Kainat	10	280	2,800
20	Rice (40)-Good Quaility	Good Quality	1	17,500	17,500
21	National Mix Masala packets - 96 piece	National	1	9,000	9,000
22	National Mix Masala	National	96	30	2,880
23	Dish Washer Net One Packet ( 36 peace)	Yaqoob	12	120	1,438
<b>Total</b>					<b>324</b>
					<b>120,000</b>

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