APEX consulting

RSPN

Baseline Survey Report
Socio-economic Baseline Survey of Kashmore District

DFID Department for International Development

SRSO Sindh Rural Support Organization

UKaid from the Department for International Development

Consultants:APEX Consulting Pakistan

Client:Rural Support Programmes Network (RSPN)

Project:Union Council Based Poverty Reduction Programme (UCBPRP)

Assignment:Socio-economic Baseline Survey of Kashmore District

Report:Final Baseline Report

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Acronyms and Abbreviations

ACP	APEX Consulting Pakistan
CO	Community Organization
GoS	Government of Sindh
RSPN	Rural Support Programme Network
S&S	Sardar & Sardar Development and Management Consultants
SRSO	Sindh Rural Support Organization
ToR	Terms of Reference
UCBPRP	Union Council Based Poverty Reduction Programme
UC	Union Council
VO	Village Organization

1. Executive Summary

This baseline socioeconomic survey of Kashmore district provides key data for assessing the impact of any future SRSO programmes and interventions in the district. The survey is based on a questionnaire and methodology which has been developed using draft instruments provided by RSPN and which were modified as per the requirement of UCBPRP. The purpose of the survey was twofold:

To provide representative socio-economic characteristics, including of income, expenditure, assets, incidence, depth and severity of poverty in rural households district Kashmore;

To set a benchmark for assessing the impact of UCBPRP interventions on the living standards of participants in the programme (CO members), in 4 to 5 years from now.

A total 576 households were surveyed in 12 union councils, with 3 villages selected from each union counci.l In each village, 16 households were selected at random, using the community organization membership register as the sampling universe. The sampled households were a combination of those that have benefited from UCBPRP and those that have not. Ideally, households that have benefitted should not have been part of the sample. However, this was not possible due to the situation on the ground.

Distance of Infrastructure/Services from Each Village: Sample villages are poorly connected with the social and economic infrastructure and services, with the availability of mobile telephone service being the sole exception in this regard as there is 100% coverage in all the sampled villages. On average, the villagers have to travel 3.3 km to access any social or economic infrastructure or service. Metalled roads and primary education are available in almost all villages while very few villages have piped water or drains.

Profile of Respondents: The average age of the respondents is 41.2 years, with a standard deviation of 13.2 years. Most of the respondents (60%) are illiterate. The highest percentage of literate respondents (11.7%) have post matric qualifications. This is followed by 11.5% of respondents with primary education only. 54% of the respondents are involved in farming followed by 28% of the respondents involved in casual labor.

Demographic Composition: The average household is comprised of 6.7 persons, with an average of 7.6 persons in poor and an average of 5.8 persons in non-poor households. Survey results indicate an inversely proportional relationship between family size and per capita income. Male to female ratio in the sample is 112:100. This is much higher in non-poor households (115:100) as compared to in poor households (106:100). This difference, on the basis of the Chi-square test, is insignificant. On the other hand, the much higher male to female ratio may be a sign of the "missing women" phenomenon. The percentage share of the adult population is 40.4% while children (less than 18 years) constitute 57.6% of the total population.

Work Status of Households: 52% of the working population work on their own farms followed by 28% of the working population working as casual laborers. Less than 3% of the working population runs a business and 4.35% of the working population works in the services sector. Over 29% of the population over 10 is involved in household work.

Adult Literacy and Schooling of Children: Overall 75% of the population is illiterate (58.% men and 92.5% women). The proportion of illiterate persons in poor households is higher than the proportion

of illiterate persons in non-poor households. Among the literate, most have only attended primary school (26%), followed by those who have attended matric (19%), followed by those who have attended intermediate (15.4%). 56% of the children do not attend school at all. The situation is even worse in case of females as 72% of them do not attend school whereas in case of boys this proportion is 56%. Overall, a higher percentage of children from poor households (65%) do not attend schools as compared to children from non-poor households (31%).

Health Status and Physical Environments: Almost all of the population (99.4%) considers itself in a healthy state while a small proportion (0.7%) reported experiencing chronic or acute illness. There is negligible difference between the percentage of poor and non-poor people who consider themselves to be in good health. A majority of the households have a Katcha structure (78.26%) followed by Mixed (13.73%) and Pucca (8%) structures. Survey statistics indicate that a slightly higher proportion of the non-poor households have Pucca structure (8.7%) as compared to poor households (7.6%). The average number of rooms per household is 2. A majority of households (61%) do not have indoor latrines and 75% of the households do not have drainage facility. Electricity however is largely available (74%). Only 4% of the households have access to piped water and most of the households (91%) depend on hand pumps. The same pattern is observed in poor and non-poor households without exception.

Household Incomes, Inequality and Poverty: According to the survey data, the per capita income in Kashmore is Rs. 1,519 per month, which is slightly higher than the national poverty line of Rs. 1,504. The per capita income is lower in case of poor households (Rs. 1,043) as compared to the participating households (Rs. 2,362). 64% of the total households in the survey earned a monthly per capita income of less than Rs. 1500. The largest concentration of poor households (50%) is in the Rs 901 to Rs. 1,300 per month income bracket. Similarly, the highest concentration of non-poor households (90%) is in the Rs. 1,501 to Rs. 3,500 per month income bracket.

Crop cultivation is the single largest source of income followed by labor. These two have a combined share of more than two-thirds (77.5%), the remaining being shared amongst various sources such as services, business, pension, rent and remittances etc. Major contributors to off-farm income are service activities (5.32%) and business (3.48%). The concentration ratio identified with Gini Coefficient[1] is 0.27, which shows a less unequal distribution of incomes among households.

Household Expenditure and Consumption: The average annual household expenditure is Rs. 120,769, as shown in Table 15. The average monthly per capita expenditure is Rs. 1,583, which is higher than the average per capita income. In non-poor households the per capita expenditure is higher than in poor households. Most of the expenditure (75%) in on purchasing food. This behavior is seen across both the sub samples. The next biggest expenditure is on healthcare (7.43%), followed by clothing (5.06%) and social functions (4.6%). The total per capita calorie intake per day is 2,460 calories for the overall sample. The calorie intake per day is less in the case of poor households (2,177) and more in the case of non-poor households (3,116).

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[1]Gini co-efficient vary anywhere from 0 (perfect equality) to 1 (perfect inequality). Gini co-efficient for countries the highly unequal distribution typically lies between 0.5 and 0.7, while for countries with relatively equal distribution; it is in the order of 0.20 to 0.35. Gini co-efficient can be expressed in percentage terms.

Household Assets, Value and Distribution: The average value of assets per household is Rs. 270,802. The average value for poor households is Rs. 185,590 and the average value for non-poor households is Rs. 421,564. Consumer durables, comprising of houses and transport, are the largest contributor to total asset value (54%) while productive assets, comprising of land, trees, livestock and machinery etc, account for 44.39% of assets.

Land and Livestock Holding: 78% of the total households do not own any land. A higher percentage of poor households do not own any land as compared to non-poor households (80.5% poor vs. 73.3% non-poor). The majority of land ownership is in the up to 1 acerage category, with the average size of a landholding being 2.4 acres and with little variation between poor and non-poor households. Over 28% of the households do not own any livestock. However, there is a difference in the percentage between poor and non-poor households in this case (32% percent poor vs. 22% non-poor). The average number of livestock per household is

Household Loans, Utilization and Sources: The average loan taken during the last 12 months stood at Rs. 3,361 per household. The average loan amount per poor household was almost the same as the average loan amount per non-poor household (Rs. 3,125 vs. Rs. 3,859). Out of a total of 576 households, more than 65% had taken out a loan during the last 12 months. There was a difference in the percentage of poor and non-poor households, which had taken loans (75% poor vs. 47% non-poor). Out of a total of 576 households, almost 76% had taken out a loan during the last 12 months. Interestingly, in this district, 67% of the non-poor households had taken a loan during the last 12 months as compared to only 51.5% of the poor households. Overall, community organizations provided most of the loans (65%). This was true in the case of both poor and non-poor households. This was followed by friends or relatives (17.5% overall) and shopkeepers (12.3% overall), for both poor and non-poor

Perceptions on Problems and Household Level Decision Making: Men rated employment and poverty as the two most serious issues while the women rated poverty and healthcare as the two most serious issues. On the other hand, both men and women did not think that there were any issues related to water supply, social cohesion and organization. Both men and women considered non availability of electricity as the next least important issue. A high proportion of everyday decision making (43% of total responses) is through consensus, with men and women equally involved. Women seem to be the dominating decision makers in the case of decisions involving CO membership, child rearing and household expenditures, while men seem to be the dominating decision makers in instances of asset's sale and purchase, loan taking and working outside the home.

2 . Introduction:

The Rural Support Programmes Network (RSPN) was established in 2001 with the prime objective of building the capacity of RSPs and for bringing programmatic innovations in their work with rural households across Pakistan. RSPN's key role includes providing its partner RSPs with technical and professional support in thematic areas of monitoring and evaluation (M&E), social mobilization and effective advocacy within the government. Rural Support Programmes Network (RSPN) is a network of ten Rural Support Programmes (RSPs) working with an estimated 3.2 million rural households in 105 districts.

The Sindh Rural Support Organization (SRSO) was established in 2003 with coverage in 9 districts of Sindh. In 2009, SRSO in partnership with the Government of Sindh (GoS), initiated intensive Union Council Based Poverty Reduction Programme (UCBPRP) in district Kashmore and Shikarpur. UCBPRP seeks to have a high and verifiable impact on poverty through a focused programme that is for a specific geographical area and includes activities targeted to specific bands of the poorest, the poor and non-poor.

On the demand of SRSO, RSPN through its Monitoring, Evaluation and Research Unit (MER) planned to conduct socio-economic baseline survey in District Kashmore and Shikarpur where the programme of UCBPRP was being implemented. The main objective in conducting this baseline survey was off two fold. Firstly, it would provide representative socio-economic characteristics, including the income, expenditure, assets, incidence, depth and severity of poverty of rural household in the two UCBPRP districts. Secondly, it would set a benchmark for assessing the impact of the UCBPRP interventions on living standards of the participants in the programme.

2.1.   Sindh Rural Support Organization (SRSO)

SRSO, established in 2003, is the major Rural Support Programme (RSP) in Sindh in terms of outreach and development activities. It is a not-for-profit organization registered under Section 42 of the Companies Ordinance 1984.

SRSO's mandate is to alleviate poverty by harnessing people's potential and to undertake development activities in Sindh. To ensure that people living in abject poverty are not excluded from the mainstream process of development, SRSO has placed great importance on "organizations of the poor" to empower people to redress their powerlessness themselves. Using a rural participatory development approach, SRSO strives to help the voices of the poorest to be heard through interventions aimed at removing the hurdles they face in their day-to-day lives.

At the time of its establishment, SRSO was present in 5 district of Upper Sindh Sukkur, Gothki, Khairpur, Shikarpur and Jacobabad. Its outreach has now extended to include an additional four districts, namely Naushero Feroz, Kashmore-Kandhkot, Qambar-Shadadkot and Larkana.

SRSO has successfully organized 406,447 rural households into 21,875 Community Organizations (COs). The total savings of these COs amounts to over Rs 50 Million. SRSO has also federated most of these COs into 3681 Village Organizations (VOs). In February 2009, SRSO in partnership with the Government of Sindh, initiated an intensive Union Council Based poverty Reduction Programme (UCBPRP) in the districts of Kashmore-Kandhkot and Shikarpur, with a total budget of Rs. 3 billion. UCBPRP seeks to have a high and verifiable impact on poverty through a focused programme that is

for a specific geographical area (i.e. a Union Council) and includes activities targeted to specific bands of the poorest, the poor and the non-poor. Various components of the Union Council Based Poverty Reduction Programme (UCBPRP) of SRSO are given in Box-1.

> **Box-1: Components of the Union Council Based Poverty Reduction Program**
> 1. Social Mobilization by fostering COs and VDOs (100% coverage of poor houseolds and overall 70% coverage of all households in a union council).
> 2. Poverty Scorecard Census in the Union Council to identify, validate and target UCBPRP activities.
> 3. Asset creation grants for extremely poor households.
> 4. Flexible loans for chronically poor households through VDO managed community investment funds.
> 5. Vocational skills trainings and scholarships for family members from the poorest households.
> 6. Short term job creation through construction of community physical infrastructure projects.
> 7. Project for improving village sanitation conditions including solid wa ste management.
> 8. Provision of health micro insurance to the poorest households.
> 9. Public-private partnership for improving primary education in the Union Council.
> 10. Training of community service providers in agriculture, livestock, health, etc.
> 11 Improving housing status of the poor households.

2.2. Objective of Current Assignment

This socio-economic baseline survey was conducted in the districts of Kashmore-Kandkot and Shikarpur, where the UCBPRP is being implemented by SRSO. The survey was conducted by Apex Consulting, on behalf of the Monitoring, Evaluation and Research Unit of RSPN, on demand of SRSO. The main objective of conducting this survey was two-fold:

To provide representative socio-economic characteristics, including the income, expenditure, assets, incidence, depth and severity of poverty in rural households in the two UCBPRP districts of SRSO; and

To set a benchmark for assessing the impact of UCBPRP interventions on the standard of living of participants in the programme (CO members) in 4 to 5 years from now.

2.3. Survey Methodology

Assignment structuring was the first step in our methodology. Our survey team leader worked with the client to fully understand the survey's objectives, its use, the level of effort envisioned. All relevant documents were also secured. Draft instruments were provided by RSPN. Our team leader, along with their key team members, jointly refined the survey questionnaire. The quantitative researcher recruited the field enumerators and supervisors, and trained them on the questionnaire. After pre-testing of the questionnaire, the field teams were mobilized for the field work. Travel and logistical arrangement were made by the field manager along with the assignment coordinator. Our data manager developed a data entry programme and the data entry was started simultaneously to the field work. Finally, the consultants prepared the baseline survey report and submitted it along with other deliverables.

2.4. Sampling and Enumeration

The basic approach to considering sample size requirements for a population is: **n = (Z/2) 2 *(p) (1-p)/(d)2 * design effect.** Where **"d"** is the difference between upper and lower limit of interval

estimate, **"p"** is prevalence i.e. the probability of the indicator to be measured, and **"n"** is the number of observations. According to convention, one wants 95% confidence (Z/2 = 1.96) that the true value for an indicator would be within two standard error. of prevalence (p). Since we do not know the actual value of prevalence, we assume it to be 50% (i.e. 0.5). Other parameters assumed are explained as: **n = (1.96)2 (0.5) (1-0.5)/ (0.05)2*1.5= 576**

The consultants selected 576 households from district Kashmore. The list of all union councils with UCBPRP interventions was developed and 12 union councils were selected randomly from this list 3 villages were then selected from each union council using random number tables 16 households from each village were then selected using the random sampling approach. The community Organization (CO) beneficiary register was used as the sampling universe.

Table   1 : Sample Selection Criteria

Name of Districts	Step 1	Step 2	Step 3	Step 4
	Total Clusters per District	36 Clusters per District	Total HH interviews per District	16 Respondents per Cluster/village
Kashmore	576/16=36	Using Random Sampling	576	Using Random Sampling

The draft instruments were provided by RSPN. They were further refined and some new parameters were added to them as per the requirement of UCBPRP. The questionnaire was divided into two parts, where part one deal with village level information which was filled by a group of well informed village persons while part two deals with household level information. The household questionnaire was filled by a male member of the same households. The household questionnaire included a women questionnaire, which looked at specific indicators such as constraints to women development and household level decision-making.

Field researchers were identified using in-house database and were further interviewed by the quantitative researcher. The interviews were arranged at Sukkur, Two survey teams of six male and female enumerators were deployed in district Kashmore, with a combination of male and female researchers and supervisors. After the hiring of survey teams, a four days customized training was arranged at Sukkur. All the participants were trained on the same location, to ensure uniformity upon various technical terms and to reduce variation from the collected data. The training was

Field Teams being briefed about project background by Mr. Abdul Sammad District Officer SRSO

provided by the quantitative researcher, who possesses over two decades worth of experience in conducting surveys and research studies across the Pakistan. He interacted with all the team members to check their skills and knowledge on enumeration methods, understanding of questionnaires, field work management skills, quality assurance and data security. On second and third day of training practice sessions were arranged for survey teams. The senior management of SRSO also interacted with training participants to brief them about the project background, to motivate them for honesty, hard work, and to make realise them the importance of data quality.

3. Profile of Sample Villages

3.1. Community Organizations in the Sample Villages

SRSO extended its programme to Kashmore District in February 2009 and, bt the time of the survey in June-July 2010, had formed 64 COs with a total membership of 1,124. The average membership per CO (17) remained constant over this period. Savings of CO members, on the other hand, increased from an average of Rs. 35 per member to Rs. 153. Currently, the total savings with the COs are Rs. 192,960, with an average saving of Rs. 3,015 per CO. SRSO is also providing micro-loans to its members in this district. So far, total loans amounting to Rs. 2,323,950 have been extended; the average loan size is Rs. 1,868 per member.

Table 2: Profile of Sample Communit y Organizations

No	Indicators	Updated as on June 30, 2010
1	Number of COs	64
2	Number of Members	1124
	at start	1117
	at present	1124
3	Average Number of Members per CO (June 30,2010)	17
	at start	17
	at present	17
4	Total savings on June 30, 2010	192960
5	Average CO saving	3015
	at the start (Rs.)	696
	at the present (Rs.)	3015
6	Average saving per CO member	153
	at the start (Rs.)	35
	at the present (Rs.)	153
7	Total no of loans	295
8	Total amount of loan Disbursed (Rs.)	2323950
9	Total amount of loan Outstanding (Rs.)	2100000
10	Average loan per CO (Rs.)	32812
11	Average loan per CO member (Rs.)	1868

3.2. Distance of Infrastructure/Services from Sample Villages

This section of the report presents information about the access of the sampled villages to different social and economic infrastructure facilities. This is recorded in terms of distance in kilometers. The overall results in Table-3 indicate that the villages covered in this survey do not have access to many of the physical, economic and social infrastructures and services close to them. On average, a villager has to travel 3.29 km to access any one of the services listed in Table-3. The villagers typically have to travel the farthest to visit the agriculture office, railway station or to seek education at high school or college level. On the other extreme, a few services like metalled roads and primary education, are available right at the village level (on average, villagers have to travel a distance of 4 km to get to a private college and a distance of 2.11 km to the nearest primary school).

Similarly, the villagers have to travel an average of 3.08 km to the nearest post office and an average of 3.5km to the nearest bank. Some basic social services are available at relatively closer distances. For example, the average distances to various types of health facilities range from 2.83km to 3.31km. In case of basic education services, girls on average have to travel more than boys to go to school. However, in the case of high schools, the distances to male and female institutions are similar.
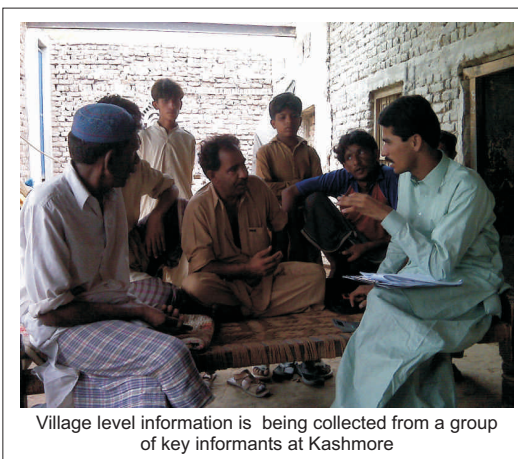
Village level information is being collected from a group of key informants at Kashmore

The data in Table-3 shows the availability of basic amenities of life in the sampled villages. Out of the total 36 villages surveyed, only 27 have electricity and only 2 have access to telephony or the internet. Similarly, only 4 villages have access to piped water. On the other extreme, the presence of mobile telephony services is ubiquitous (100% coverage). Similarly, few villages have paved paths or drains. Only 4 of the 36 villages have drains and 11 out of 36 villages have paved paths. Almost 36% of the villages (13) have a market or shops, and 44% of the villages (16) have a tube well.

Table :3 Village Infrastructure, June 2010

	Yes	No	Total
Electricity	27	9	36
Piped Water	4	32	36
Drains	4	32	36
Telephone	2	34	36
Tube well	16	20	36
Cobbled Path	11	25	36
Mobile	36	0	36
Hand Pump	35	1	36
Shops/Market	13	23	36
Internet	0	36	36
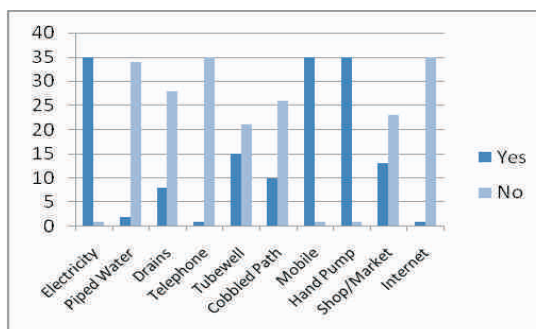
Figure 3.2-1: Village Infrastructure, June 2010

Table 4: Physical and Social Infrastructure and Services in Sample Villages

Infrastructure services	up to 1 km	>1-3	>3-5	>5	Average Distance
Metalled Road	18	11	4	3	1.78
Bus/wagon Stop	8	13	7	8	2.42
Railway Station	0	1	5	30	3.81
Mandi/Market	0	0	5	31	3.87
Factory	0	8	6	22	3.39
Post Office	5	5	8	18	3.08
PCO	5	5	7	19	3.11
Bank	0	6	6	24	3.5
Agriculture Office	0	1	5	30	3.81
Veterinary Office	2	2	5	27	3.58
Dispensary	5	9	9	13	2.83
BHU/RHC	5	6	8	17	3.03
Medical Store	2	6	8	20	3.28
Private Doctor's Clinic	3	5	7	21	3.28
Lady Health Worker/Visitor	3	5	6	22	3.31
NGO/MFI	0	1	5	30	3.81
Utility Store	0	7	5	24	3.47
Govt Primary School (M)	21	12	2	1	1.53
Govt Primary School (F)	12	10	5	9	2.31
Govt Primary School (Mix)	13	6	3	14	2.5
Govt Middle School (M)	6	9	8	13	2.78
Govt Middle School (F)	2	6	8	20	3.28
Govt Middle School (Mix)	2	4	5	25	3.47
Govt High School (M)	5	5	8	18	3.08
Govt High School (F)	1	5	6	24	3.47
Govt College (M)	0	3	5	28	3.69
Govt College (F)	0	0	5	31	3.86
Govt Library	0	0	4	32	3.89
Private Primary School	0	3	6	27	3.67
Private Middle School	0	3	5	28	3.69
Private High School	0	0	5	31	3.86
Private College	0	0	3	33	3.91
Private Library	0	0	3	33	3.67
Internet cafÿ	0	1	5	30	3.81

4. Profile of Sample Households Survey Results

4.1. Age, Education and Profession of Respondents

The data presented in the tables below depicts a relatively young group of respondents, a majority of whom are illiterate (almost 60%). In addition, there are a very small number of respondents who claim to be literate (3.5%) without having had any formal schooling. Most of them (82%) earn their livelihood through subsistence farming and/or by working as wage laborers. The average age of the respondent in Kashmore was 41.2 years, with a standard deviation of 13.2 years. Data presented in Table 5 shows that a major portion of the respondents (55.7%) fall in the age bracket 26 to 45 years. Only 13% of the respondents are older than 55 years. A comparison between the age brackets between poor and non-poor households shows that a higher percentage of poor respondents are in the age bracket of 26 to 55 years.

Table 5: Age of Respondents

	Poor	Non Poor	All Households
Average Age	41.23	41.14	41.20
Total No. of Respondents	368	208	576
Respondents % Age Group			
16-25	10.1	14.1	12.1
26-35	31.3	29.1	30.2
36-45	27.2	23.8	25.5
46-55	20.1	18.9	19.5
56-65	6.3	10.2	8.25
>65	5.5	3.9	4.7
Total	100	100	100

Table 6 shows the literacy level of the survey respondents in percentage terms. Most of the respondents (60%) are illiterate. There is a small percentage of respondents (3.5%) who claim to be literate without having had any schooling while only 30% of the respondents are literate. The literacy level is similar, with only a difference of 2 percentage points for poor households (60.6%) when compared to non-poor households (58.5%). Most of the literate people (11.5%) have only completed primary education. In case of the non-poor group, 15% of the respondents have more than ten years of education compared to 8% of the poor group.

Table 6: Literacy Level of Respondents (Percent)

Respondents	Poor	Non Poor	All Households
Not Literate	60.66	58.54	59.60
Literate but no schooling	4.10	2.93	3.51
Primary	12.84	10.24	11.54
Middle	4.92	5.85	5.39
Matric	9.29	7.32	8.30
Post Matric	8.20	15.12	11.66
Total	100	100	100

Table-7 provides information about the respondents professions. Most earn their livelihood through farming (54.38%) while the second largest group (27.78%) is dependent on casual labor. In case of poor households a much larger percentage (33.61%) is dependent on casual labor as compared to the non-poor households (21.95%). Only 4.6% of the poor have jobs and almost 6.28% of the poor respondents do not have any means of earning their livelihood. In case of non-poor households, a much larger proportion of respondents (10.7%)

Household Interview being Observed by Field Manager

have jobs as compared to the poor respondents (only 4.6%). Interestingly, in this district a higher percentage of poor have their own business as compared to the non-poor, though the difference is only about 1%.

Table 7: Profession of Respondent

Respondents	Poor	Non-Poor	All Households
Farming	49.73	59.02	54.38
Labour	33.61	21.95	27.78
Service	4.64	10.73	7.69
Business	3.83	2.93	3.38
Other work	1.91	1.46	1.68
Not working	6.28	3.90	5.09
Total	100	100	100

4.2. Demographic Structure of Households and Work Status of Household Members

Population of the total sample size is 4,010 with 2,125 males and 1,884 females. The average household size is 6.96, which is higher than that of rural Pakistan (6.72), but almost identical to the average household size for rural Sindh (6.97[2]). Male to female ratio in the sample is 113:100. This is higher in non-poor households (116:100) as compared to in poor households (106:100). The percentage share of the adult population is 40.4% while that of children (less than 18 years) constitutes 57.6% of the total population.

Table 8: Demographic Composition of Households

Sex and Age	Poor	Non-Poor	All Households
Number of households	368	208	576
Total Population	2801	1209	4010
Male	1502	623	2125
Female	1298	586	1884
Male: Female	115.72	106.31	112.79
Male (%)	53.60	51.50	53

[2] Pakistan Household Income and Expenditure Survey (HIES 2007-08)

Female (%)	46.34	48.47	46.98%
Adult (#)	1047.00	573.00	1620
Adults (%)	37.38%	47.39%	40.40%
Adult/HH	2.85	2.75	2.81
Male	530	297	827
Female	517	276	793
Over 55 years in Population (%)	4.36	6.29	5.32
Children	1753	636	2389
(%)	62.58	52.61	57.60
Male	972	326	1298
Female	781	310	1091
Up to 10 Years in Population (%)	46.77	36.48	41.62
Average Size of Household	7.61	5.81	6.96

The dependency ratio[3] is 88% in the sample households, with 5.32% of the population in the >55 years age bracket and 41.62% of the population in <10 years age bracket. In case of non-poor households, the >55 population is 6.29% while in poor households, the >55 population is 4.36%. The percentage of <10 age bracket in poor and non-poor households varies by about 10 percentage points (46.7%) in poor households and 36.5% in non-poor households). The household size is higher (7.61) in poor households as compared to noon-poor households (5.8). This indicates that there is an inversely proportional relationship between family size and per capita income.

Table 9: Work Status of Households

Sex and Age	Poor	Non-Poor	All Households
All over 10 years	1643	814	2457
Not Working	353	151	504
>55 Years	57	28	85
> 18-55	60	23	83
> 10-18	236	100	336
Household Work	485	227	712
>55 Years	17	13	30
> 18-55	340	173	513
> 10-18	128	41	169
Working	805	436	1241
>55 Years	48	35	83
> 18-55	596	338	934
> 10-18	161	63	224
% Own Farm	50.43	54.36	51.81
% Farm Labor	7.83	9.40	8.38
% Off-farm Labor	31.68	21.56	28.12
% Service/Job	2.73	7.34	4.35
% Business	2.61	3.21	2.82
% Multiple Work	4.72	4.13	4.51

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[3] It is the ratio of the population in the age groups of up to 10 years plus over 55 years to the population of those in the age groups of over 10 to 55 years.

The data in Table 9 shows the work status of the sample household members vis-a-vis age. Household members of working age >10 years have been further segregated into classes: not-working, engaged in household work, and working engaged outside the house. Work status data has been further categorized into three age groups of 10 to 18 years, 18 to 55 years and >55 years. Almost half of the sampled population (50.5%) works outside their homes. This is followed by those involved in household work (29%) and those who do not work at all (20.5%). These proportions are nearly the same in both poor and non-poor households. The data in Table 8 further shows that three-forth (75%) of the working age population (>10 years) falls in the active age group (18 55 years). This is followed by the 18% in the 10 to 18 years age group and 7% in the >55 years age bracket.

The working population is further categorized in to six farm and off-farm categories. These include own-farm, farm labor, services/jobs, off-farm labor, business and multiple works. Table 8 indicates that a vast majority (54%) of the working population is engaged in on-farm activity. Only 1.5% have jobs in the public or private sectors while an even smaller percentage (0.64%) is involved in business activities.

4.3.   Adult Literacy and Schooling of Children

A majority of the adult rural population in the sample is illiterate (74.75%). The proportion of illiterate persons is slightly higher amongst the poor population (75.6%) as compared to in the non-poor (73.1%). Similarly female illiteracy (92.4%) is higher than male illiteracy (57.8%).

Table 10:   Adult Literacy in Households

Literacy Level	Poor	Non-Poor	All Households
Not Literate Adults (No)	792	419	1211
% of adult population not literate	75.60	73.10	74.75
% of not literate Male Adults	60.00	53.90	57.8
% of not literate Female Adults	91.70	93.80	92.4
Literate Adults	255	154	409
% of adult population literate	24.36	26.88	25.25
% of literate Male Adults	40.00	46.13	42.2
% of literate Female Adults	8.20	6.16	7.57
Percent of Literate			
Literate	9.80%	8.44%	9.29%
Primary School	28.24%	21.43%	25.67%
Middle School	12.94%	14.94%	13.69%
Matric	21.96%	13.64%	18.83%
Intermediate	14.51%	20.13%	15.40%
Degree	8.63%	20.13%	12.96%
Not In School	3.92%	1.30%	2.93%

Among the literate, most have only attended primary school (25.67%), followed by those with Matric qualification (18.83%), followed by those with twelve years of education (15.4%). With respect to literacy levels, there are large variations between the poor and non-poor households. Data regarding schooling of children is given in Table 11. More than 56% of the children do not attend school at all, which is quite discouraging. The situation is even worse in the case of females (72.36% do not attend school) whereas in case of boys, this proportion is 56.35%. Overall, less children from poor households (35%) attend school compared to children from participating households (69%).

Table 11 : Schooling of Children

Children in School	Poor	Non-Poor	All Households
All Children (school age)	1359	497	1856
Male	764	267	1031
Female	595	230	825
Children not in school	885	155	1040
% of children not in school	65.12	31.19	56.03
Male children not in school	443	138	581
% of male children not in school	57.98	51.69	56.35
Up to 5 Years	29.80	29.71	29.76
> 5 - 10 Years	45.37	39.86	42.62
> 10 - 18 Years	24.83	30.43	27.63
Female children not in school	442	155	597
% of female children not in school	74.29	67.39	72.36
Up to 5 Years	24.89	31.61	28.25
> 5 - 10 Years	44.8	46.45	45.63
> 10 - 18 Years	30.32	21.94	26.13

4.4.   State of Health and Physical Environment

On the basis of information provided by the respondents, sample households have been divided into three categories depicting the health status of households Good, Fair (both depicting a healthy household) and Poor (depicting the presence of an acute or chronic illness in the household). Table 12 indicates that most of the population (99.4%) considers itself in a healthy state while a small proportion (0.7%) reports experiencing chronic or acute illness. There is no difference in the proportion of people from poor and non-poor households who consider themselves healthy. Surprisingly, there have been no deaths during the last year in any of the households surveyed. **Note:** The statistics on household health were compiled on the basis of information provided by the respondents only. No actual tests for measuring health of the household members were carried out.

Table 12 : Health Status of Household Members

Health Status of HH Members	Poor	Non-Poor	All Households
Percent in good health	95.20	95.00	95.14
Male	51.00	49.00	50.40
Female	44.20	46.00	44.74
Adults	35.90	45.90	38.91
Children	59.30	49.10	56.22
Percent in fair health	4.20	4.40	4.26
Male	2.30	2.10	2.24
Female	1.90	2.30	2.02
Adults	3.60	4.00	3.72
Children	0.70	0.40	0.61

Percent in poor health	0.70	0.70	0.70
Male	0.40	0.50	0.43
Female	0.30	0.20	0.27
Adults	0.50	0.70	0.56
Children	0.20	0.00	0.14

The data also shows that a higher proportion of males (50.4%%) is considered in to bea state of good health while a higher percentage of children (56.2%) are considered to be healthier than adults (38.9%). Table 13 shows data on different amenities of life available to the households included in the survey. A majority of the households have a Katcha structure (78.26%), followed by Mixed (13.73%) and Pucca (8%) structures. A slightly higher proportion of non-poor households have Pucca structure (8.7%) compared to the poor households (7.6%).

Table 13 : Facilities for Household Members

Housing Facilities	Poor	Non-Poor	All Households
All Households (N)	368.00	208.00	576.00
% Pucca Structure	7.60	8.70	8.00
% Katcha Structure	78.60	77.70	78.28
% Mixed Structure	13.80	13.60	13.73
Average number of rooms	1.28	1.90	1.59
% Households with :			
Up to 2 rooms	98.10	91.60	95.76
3-4 rooms	1.60	7.40	3.68
5 or more rooms	0.30	1.00	0.55
Water supply			
% Piped	4.60	2.90	3.99
% Canal	1.60	1.50	1.56
% Well	0.50	0.00	0.32
% Hand Pump	87.80	92.70	89.56
% Others	5.40	2.90	4.50
Latrine:			
% Inside	36.00	44.20	38.95
% Outside	14.40	8.30	12.21
% Open fields	49.60	47.60	48.88
Drainage:			
% Yes	21.1	31.1	24.69
% No	78.9	68.9	75.31
Electricity			
% Yes	71.5	78.6	74.05
% No	28.5	21.4	25.95
Fuel Used			
% Gas	3.5	4.9	4.00
% Wood	76.7	77.7	77.06
% Others	19.8	17.5	18.97

More than 95% of the households have up to 2 rooms, 3.68% have between 3 and 4 rooms, and only 0.55% have 5 or more rooms. On average, each household has 2 rooms. As far as the basic amenities of life are concerned, a majority of households (61%) do not have indoor latrines and 75% of the households do not have drainage facility. Electricity however is largely available (74%). Wood is mainly used as a fuel, with 77% of the households using it as their only source of energy. The supply of clean water is lacking, with only 4% of the households having access to piped water and the majority (91%)

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of households depending on hand pumps and canal water. This is similar to the rest of rural Kashmore, where only 3% the households have access to tap water and 87% of the households rely on hand pumps.[4] The same pattern is exhibited across both sub-samples, with the only exception being a large difference in the availability of latrines and drainage systems in poor and non-poor households.

4.5. Household Incomes, Inequality and Poverty

According to the survey data, the per capita income in Kashmore is Rs. 1,519 per month, which is slightly higher than the national poverty line of Rs. 1,504, and the average monthly per capita income for rural Sindh, Rs. 1,494.[5] The per capita income is lower in the case of poor households (Rs. 1,043) compared to participating households (Rs. 2,362). 64% of the total households in the survey earned monthly per capita income of less than Rs. 1,500 per month. The largest concentration of poor households (50%) is in the Rs 901 to Rs. 1,300 per month income bracket. Similarly, the highest concentration of non-poor households (90%) is in the Rs. 1,501 to Rs. 3,500 per month income bracket.

Table 14: Household Income 2009-10

Household Income	Poor	Non-Poor	All Households
Average / HH (Rs.)	93,827.36	157,109.99	116,679
Average / Capita (Rs.)	12,516.60	28,342.96	20,429.78
Per Capita/month (Rs.)	1,043.05	2361.91	1,702.48
Percent household with per capita per month income of:			
Up to Rs. 700	11.92		7.65
Rs. 701 to 900	17.89		11.48
Rs. 901 to 1100	27.37		17.57
Rs. 1,101 to 1,300	22.49		14.43
Rs. 1,301 to 1,500	20.33		13.04
Rs. 1,501 to 2,000		48.06	17.22
Rs. 2,001 to 2,500		23.79	8.52
Rs. 2,501 or 3,000		12.14	4.35

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[4] Pakistan Social and Living Standards Measurement Survey (PSLM) 2008 -09

[5] HIES 2007-08

Rs. 3,001 to 3,500		5.83	2.09
Rs. 3,501 to 4,000		4.37	1.57
Rs. 4,001 to 4,500		1.46	0.52
Rs. 4,501 to 5,500		2.91	1.04
Rs. 5,501 to 6500		0.49	0.17
Rs. 6,501 or over		0.97	0.35
Percent share in income			
Crops	44.24	57.37	49.00
Fruits/Forest	0.24	0.08	0.19
Livestock	10.69	10.15	10.50
Service	3.99	7.70	5.32
Pension	0.39	0.00	0.25
Labor	34.13	18.30	28.45
Business	3.79	2.92	3.48
Remittances	0.01	0.37	0.13
Rental Income	0.05	0.13	0.08
Cash/Gifts	0.52	0.56	0.53
Other	0.88	0.50	0.74

Table 14 also tabulates the various different on and off-farm sources that contribute to household income. Crop cultivation is the single largest source of income followed by labor. These two have a combined share of more than two-thirds (77.5%), the rest being shared amongst various sources such as services, business, pension, rent and remittances etc. Major contributors to off-farm income are service activities (5.32%) and business (3.48%).

A comparison between poor and non-poor households indicates that contribution of total on-farm income is greater in the non-poor group (67.6%) than in the case of the poor group (55%). On the contrary, the contribution from business activities is greater in the case of the poor group (3.79%) than in the case of the non-poor group (2.92%).

Data regarding the incidence of poverty and income inequality is given in Table 15. More than half of the sample households (64%) and 70% of the total sample population lives in poverty. The monthly per capita income of non-poor households (Rs. 2,362) is more than double the monthly per capita income of poor households (Rs. 1,043).

Table 15: Incidence, Depth and Severity of Poverty in Households

Total Number of Households	576
Poor Households	368
Non-poor Households	208
Total Population	4010
Poor Population	2801
Non-Poor Population	1209
% of Households in Poverty	64%
Poverty Gap Ratio (%)	30.65%
% of Population in Poverty	70%

Per capita/month Income	
All Households	1,519
Poor Households	1,043
Non -poor Households	2,362

There are several measures of inequality. In this case, we used the Gini Coefficient as a measure of income inequality. The top 10% of the population has a share of 23% of the total income while the bottom 10% only has a 4% share in the total income. Similarly, the top 20% of the population's share in the total income is more than 3.5 times the share of the bottom 20% of the population. The concentration ration identified with Gini Coefficient is 0.27, which shows a less unequal distribution of incomes among households. Despite this less unequal distribution of income, a large difference between the average income of poor and non-poor is observed: the average monthly per capita income of poor households is Rs. 1,043 while the average monthly income of the non-poor is Rs. 2,362.

Table 16: Quintile Distribution of Income

Quintiles	Percentage of Total Sample Income	Average Per Capita Per Month (PKR)
1st	4%	619
2nd	6%	843
3rd	7%	1,002
4th	7%	1,078
5th	8%	1,274
6th	9%	1,367
7th	10%	1,524
8th	12%	1,814
9th	15%	2,213
10th	23%	3,460

Gini Coefficient = 0.27

Figure 4.5-1 Lorenz Curve
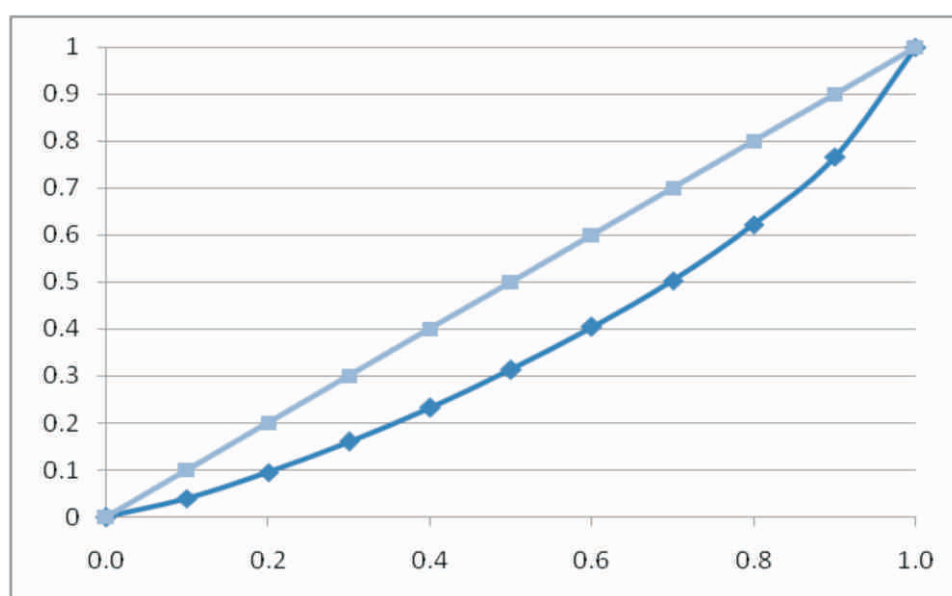
4.6. Household Expenditure and Consumption

The average annual household expenditure is Rs. 120,769 as shown in Table 17 average monthly per capita expenditure is Rs. 1,583, which is higher than the average per capita income (the reported average monthly per capita expenditure for rural Sindh is Rs. 1,374[6]). In non-poor households, the per capita expenditure is higher than it is for poor households. In the case of poor households, the monthly per capita expenditure is greater than the monthly per capita income, while the reverse is true in case of non-poor households.

Table 17: Household Expenditures

Expenditures	Poor	Non-Poor	All Households
Average / HH (Rs.)	110,542	138,863	120,769
Average / Capita (Rs.)	9,212	11,572	10,064
Per Capita /Month (Rs.)	1,264	2,147	1,583
% share of household expenditure			
Food	78.04	70.13	75.23
Clothing	4.99	5.18	5.06
Housing	0.60	3.17	1.52
Health Care	6.91	8.36	7.43
Education	0.64	1.52	0.95
Social Functions	3.83	5.98	4.60
Transport	2.43	3.53	2.83
Remittances	0.02	0.00	0.01
Cash/Gifts	0.02	0.12	0.06
Fuel (wood, gas, electricity and kerosene)	1.48	2.26	1.76
Other Expense	0.15	0.25	0.19

Most of the expenditure (75%) in on purchasing food. This behavior is seen across both the sub samples. The next biggest expenditure in on healthcare (7.43%), followed by clothing (5.06%) and social functions (4.6%). (In contrast, according to HIES 2007-08 approximately 53% of the household expenditure in rural Sindh is on food).The survey instrument also had a section on food consumption in each sample household. The information thus obtained has been used to calculate the per capita consumption of a number of food categories. This information, in conjunction with the prevailing local food prices, has allowed us to calculate the average daily per capita expense basis. Lastly, the daily per capita calorie intake has also been estimated using conversion factors from Khan 2004. Estimates of daily per capita food consumption (with calories) and expenditures on food are shown in Table 18.

In the sampled households the total per capita calorie intake per day is 2,460 calories for the overall sample. The calorie intake per day is less in the case of poor households (2,177) and more in the case

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[6] HIES 2007-08

of non-poor households (3,116). Overall, the maximum proportion (56%) of the daily calories come from grains, followed by (12%) from oils. 30% of the daily per capita expenditure of poor households is on food while it is 36% in case of the overall sample.

Table 18: Daily Consumption of Food in Household

	Poor	Non-Poor	All Households
Daily per capita intake			
Grains (Grams)	2848.60	2848.50	2848.57
Calories	9715.82	9741.86	9725.22
Pulses (Grams)	127.32	169.45	142.53
Calories	423.98	564.25	474.63
Fat/oil (Grams)	224.45	257.64	236.43
Calories	1962.58	2252.76	2067.37
Vegetables (Grams)	534.65	549.93	540.17
Calories	323.46	332.71	326.80
Fruits (Grams)	58.65	157.42	94.32
Calories	50.27	134.91	80.83
Meat (Grams)	40.75	70.21	51.39
Calories	56.43	97.25	71.17
Milk (Grams)	876.56	1104.72	958.95
Calories	926.52	1167.66	1013.60
Egg (Grams)	3.87	0.00	2.47
Calories	0.41	0.00	0.26
Sugar (Grams)	263.45	319.35	283.64
Calories	979.78	1187.66	1054.85
Total Cal. / Capita/Day	16568.95	18107.76	17124.63
% from grains	58.64	53.80	56.89
% from oils	11.84	12.44	12.06
% from grains + oils	70.48	66.24	68.95
Daily per capita food expenditure (%)	29.90	47.67	36.32

4.7. Household Assets, Value and Distribution

The assets of the sampled households, with poor and non-poor bifurcation, along with constituents of assets and sale/purchase details, are shown in Table 19. For the overall sample, the average value of assets per household is Rs. 270,802. The average value for poor households is Rs. 185,590 and the average value for non-poor households is Rs. 421,564. Consumer durables, comprising of houses and transport, are the largest contributor to total asset value (54%) while productive assets, comprising of land, trees, livestock and machinery etc, account for 44.39% of assets. Agricultural land, livestock and house structures are the three biggest asset sources and jointly account for 99% of the total assets.

Non-poor households own a larger percentage of productive assets while poor households own a larger portion of consumer durables. Non-poor households purchase much more assets than poor households. However, the sale of assets is similar.

Table 19: Assets of Households

Assets	Poor	Non-Poor	All Households
Value of assets (Rs.):			
Per HH	185,589.46	421,563.59	270,802
Per Capita	26,802.83	74,797.38	44,133
Constituents of assets:			
% Productive	38.34	55.24	44.39
Land	13.78	19.11	16.69
Trees	0.21	0.08	0.16
Livestock	27.11	40.01	31.73
Machinery	0.65	0.79	0.70
Business	0.00	0.00	0.00
% Consumer durables	56.14	49.86	53.89
House and other	51.4	45.27	51.36
Others	4.74	4.59	2.53
% Savings	5.52	-5.1	1.72
Cash/account	2.41	0	1.11
Loans given	0	0	0
Jewelry	3.01	3.41	3.15
Others	0.1	0.13	0.11
Purchase/sale of assets			
% of HHs assets purchased	26.8	38.8	31.1
% of HHs assets sold	0.8	1	0.9
Value of assets purchased/sold			
Purchased (Rs./HH)	10473	24212	16613
Sold (Rs./HH)	10666	5500	8600

Table-20 above shows a highly skewed distribution of assets amongst the sampled households. The lowest 10% of the households own only 0.5% of the assets while the last 10% of the population own 60% of the assets. Out of the 576 households sampled, one does not own any assets while the highest assets owned by a household are valued at Rs. 8 million.

Table 20: Distribution of Assets

Quintiles	Percentage of Assets Owned	Quintiles	Percentage of Assets Owned
1st	0.48%	6th	3.85%
2nd	1.21%	7th	4.94%
3rd	1.86%	8th	7.82%

Table 21 shows the household status for the two important assets. of land and livestock. 78% of the total households do not own any land. A higher percentage of poor households do not own any land when compared to non-poor households (80.5% poor vs. 73.3% non-poor). The majority of land ownership is in the up to 1 acre acerage category, with the average size of a landholding being 2.4 and with little variation between poor and non-poor households.

Table 21: Land and Livestock Holding of Households

Land and Livestock Holdings	Poor	Non-Poor	All Households
Percent of households not owing land	80.50	73.30	77.90
Percent of owner households			
up to 1 acre	9.50	6.30	8.30
>1 to 2 acre	4.90	7.80	5.90
>2 to 5 acre	4.10	8.70	5.70
>5 to 12.5 acre	0.80	3.90	1.90
>12.5 to 25 acre	0.30	0.00	0.20
Average size of Land holding per owner	1.85	2.38	2.07
Percent of households not owing livestock	32	21.8	28.32
Average number of livestock/HH	1.94	2.16	2.39

Over 28% of the households do not own any livestock. However, there is a difference in percentage between poor and non-poor households in this case (32% percent poor vs. 22% non-poor). The average number of livestock per household is 2.39.

4.8. Household Loans, Utilizations and Sources

In this section the data on loans, their sources and their utilization is presented. At the time of the survey, the average loan taken during the last 12 months stood at Rs. 3,361 per household. The average loan amount per poor household was almost the same as the average loan amount per non-poor household (Rs. 3,125 vs. Rs. 3,859).

Out of a total of 576 households, almost 76% had taken out a loan during the last 12 months. Interestingly, in this district 67% of the non-poor households had taken a loan during the last 12 months as compared to only 51.5% of the poor households. Overall, community organizations provided most of the loans (65%). This was true in the case of both poor and non-poor households. This was followed by friend/relatives   (17.5% overall) and by shopkeepers (12.3% overall), for both poor and non-poor households.

Table 22: Loan Taken by Households

Loans	Poor	Non-Poor	All Households
Average loan per HH (Rs.)	3,125.00	3,859.57	3,361.45
% HH taken loans	51.56	67.31	57.22
% of loans amount from:			
Friends / Relatives	18.19	15.91	17.47
Shopkeepers	14.11	8.37	12.27
Banks	0.00	0.00	0.00
NGOs	0.73	0.00	0.50

Table-23 shows the percentage utilization of loans in a number of activities ranging from purchases of land, machinery, livestock and farm inputs to housing, healthcare and social activities like weddings. 42% of the loans are used for productive purposes and nearly 40% of the loans taken are used for consumption smoothening. A relatively high percentage (8%) of the loans is spent on healthcare expenses. This behavior is witnessed in both poor and non-poor households. Nearly 3.5% of the overall loans are spent on repaying loans while nearly 4% are spent on social functions like weddings.

Table 23 : Use of Loans by Households

Use of Loans	Poor	Non-Poor	All Households
% of loan amount used:			
Productive purpose	34.76	57.55	42.04
Land	0.00	0.76	0.24
Livestock	29.17	44.77	34.15
Machinery	0.52	0.76	0.59
Farm Inputs	3.51	7.03	4.63
Business	2.18	5.15	3.13
Housing	0.36	0.71	0.47
Consumption	48.03	20.38	39.2
Social Function	4.74	2.05	3.88
Health Care	8.69	7.03	8.16
Education	0.11	0.46	0.22
Repaying Loan	1.68	7.34	3.49
Other purpose	1.48	3.6	2.16
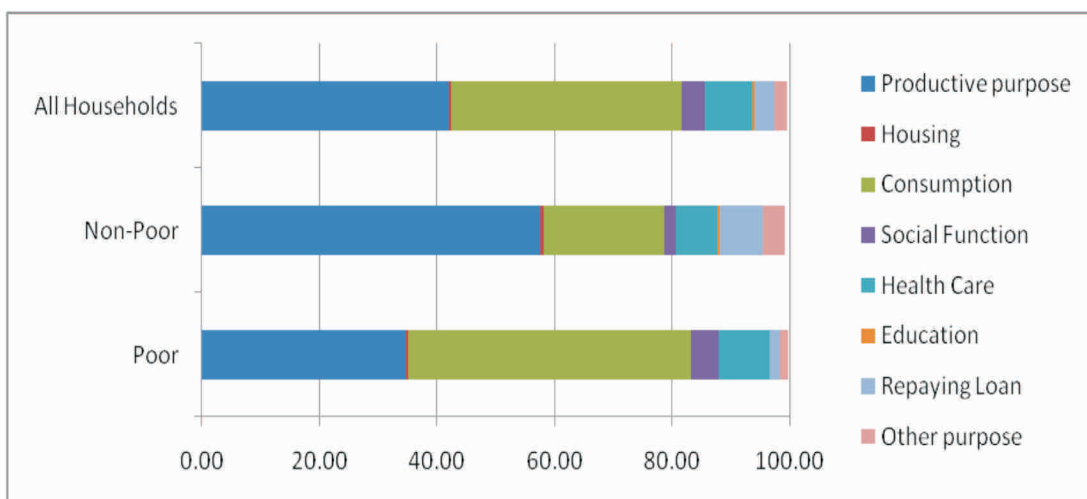
4.9. Household Debt

Table-24 shows the current status of household debt in terms of the total outstanding amounts as well as in terms of the number of households in debt. At the time of the survey 68%, of the households were in debt and the total outstanding debt per household stood at Rs. 21,700. In this district, the percentage of non-poor households in debt was larger (74%) as compared to in poor households (64%).

Table 24: Current Debt of Households

Debt	Poor	Non-Poor	All Households
Average amount of debt/HH (Rs.)	22,710.69	19,910.65	21,699.56
% of households in debt	64.08	74.43	67.81
% of debt owed to			
Friends	16.22	21.05	17.86
Shopkeeper	35.14	10.53	26.79
Banks	0	5.26	1.79
NGO	10.81	5.26	8.93
Community Organization	24.32	42.11	30.36
Others	13.51	15.79	14.29

The highest percentage of debt owed was to community organizations (30%), followed by shopkeepers (27%) and friends (18%). The average net worth (value of assets minus debt) is Rs. 249,102, which is high. Similarly, the overall debt to income ratio is 18.6% with a higher ratio of 24% in the poor households and 12.67% in the non-poor households.

Table 25: Distribution of Debt

Quintiles	Percentage of Debt	Quintiles	Percentage of Debt
1st	0.00%	6th	5.68%
2nd	0.00%	7th	6.52%
3rd	0.37%	8th	10.78%
4th	3.49%	9th	15.93%
5th	5.03%	10th	52.20%

Table-24 shows a highly skewed quintile distribution of debt. 147 households in the survey sample do not have any debt while the largest debt amount owed by a single household is Rs. 568,000. The 10th quintile owes almost 52% of the total debt.

4.10.   Perception of Household about Housing Facilities

This section presents information about the perceptions of the problems faced by men and women with regards to everyday household facilities/issues. Table 26 presents men's and women's perceptions with regards to household facilities. Questions were asked of men and women separately to capture their perception of important household problems. Each problem was rated from 0 to 4 with "0" indicating no problem, "1" indicating slight problem, "2" indicating serious problem, "3" indicating very serious problem and "4" not sure. There are some differences in how men and

Household Interview at Kashmore

women perceive the seriousness of different issues. Men rated employment and poverty as the two most serious issues, while the women rated poverty and healthcare as the two most serious issues. On the other hand, both men and women did not think that there were any issues related to water supply, social cohesion and organization. Both men and women considered the non availability of electricity as the next least important issue.

Table 26 : Perception of Households about Housing Facilities All Households

	All Households											
	Men's Perceptions						Women's Perceptions					
	0	1	2	3	4	Responses	0	1	2	3	4	Responses
Education	100	73	221	179	3	576	90	74	212	193	7	576
Health Care	60	52	252	208	4	576	45	61	214	249	7	576
Water Supply	348	75	73	77	3	576	342	69	70	88	7	576
Drainage	107	96	242	128	3	576	107	113	230	119	7	576
Street Pavement	75	107	270	121	3	576	86	116	260	105	9	576
Transport	68	117	250	138	3	576	59	141	234	134	8	576
Fuel Supply	144	189	171	69	3	576	118	218	158	75	7	576
Electricity	173	177	97	125	4	576	174	165	107	123	7	576
Income (Poverty)	25	84	211	253	3	576	16	75	222	255	8	576
Jobs/Employment	45	79	200	238	14	576	49	83	211	205	28	576
Savings	56	81	211	204	24	576	45	78	202	213	38	576
Access to Credit	127	163	165	98	23	576	117	135	162	124	38	576
Social Cohesion	395	83	52	43	3	576	425	56	54	34	7	576
Organization	445	71	30	23	7	576	456	71	15	21	13	576

4.11. Perception and Problems of Household Level Decision making

The perception of women about decision making at household level is presented in Table-25. Data in Table-25 indicates that a high proportion of everyday decision making (43% of total responses) is through consensus with men and women equally involved. 31% of the total responses indicate that the decision making is by men only. On the other hand, 4% of the responses indicate that decision making is by women only. Women seem to be the dominating decision makers in case of decisions involving CO membership, children's rearing and household expenditures while men seem to be the dominating decision makers in instances of asset's sale and purchase, loan taking and working outside the home.

Table27 : Perception of Women about Decision Making   All Households

	All Households					
	Men only	Mainly Men	Women only	Mainly Women	Both Equally	Response
Household Expenditures	177.00	93.00	30	17	257	574.00
Children's Education	139.00	105.00	13	16	303	576.00
Children's Marriages	124.00	105.00	27	24	296	576.00
Assets Purchase	235.00	145.00	19	3	172	574.00
Assets Sale	247.00	142.00	19	7	161	576.00
Loan Taking	233.00	124.00	24	19	176	576.00
Utilize Loan	198.00	104.00	5	16	253	576.00
Family Planning	196.00	102.00	18	25	235	576.00
Working Outside Household	306	127	20	9	114	576.00
Child Rearing	79	27	35	75	360	576.00
Access to Health	124	85	9	57	301	576.00
CO membership	92	108	36	13	327	576.00
Total	2150	1267	255	281	2955	6908
Total %	31%	18%	4%	4%	43%	100%

4.12. Households Benefited from UCBPRP Activities

The survey also collected data about the number of households that have benefited from various UBPRP activities. An overwhelming proportion of households has not benefited from any of the UBPRP activities. The largest proportion of beneficiaries (49.5%) benefited from the Community Investment Fund (CIF) followed by Community Organization Training (35.5%) and Micro Health Insurance (24.3%). This pattern is observed across both poor and non-poor households.

Table28 : Household Benefited from UBPRP Activities

	Poor			Non-poor			All Households		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
Income Generation Grants (IGG) (in kind / Non-cash)	11.10	88.90	368	8.70	91.30	208	10.23	89.77	576
Community Investment Funds (CIF)	50.10	49.90	368	48.50	51.50	208	49.52	50.48	576
Vocational Training Scholarship	15.70	84.30	368	17.00	83.00	208	16.17	83.83	576
Community Physical Infrastructure (CPI)	17.60	82.40	368	16.00	84.00	208	17.02	82.98	576
Village Model School	1.60	98.40	368	1.50	98.50	208	1.56	98.44	576
Low Cost Housing Scheme (LCHS)	9.80	90.20	368	7.80	92.20	208	9.08	90.92	576
Community Organization Training	33.90	66.10	368	38.30	61.70	208	35.49	64.51	576
Micro Health Insurance	23.80	76.20	368	25.20	74.80	208	24.31	75.69	576
Productivity Enhancement Training	4.1	95.9	368	5.3	94.7	208	4.53	95.47	576
Traditional Birth Attendant (TBA)	6.2	93.8	368	9.2	90.8	208	7.28	92.72	576

ANNEXES

Annex I:
Determination of Poverty Line

Determination of Poverty Line

FY	AnnualInflation Rate (%)	Poverty Line (PKR)
2005 - 06	-	948
2006 - 07	7.7	1,020
2007 - 08	12	1,143
2008 - 09	20.8	1,380
2009 - 10	9	1,504

(Projected)

References:

1. 2005-06 Poverty Line: Economic Survey of Pakistan 2009-10, chapter-9, page 127

2. Annual Inflation Rates: Economic Survey of Pakistan 2009-10, table 9.2, page-131.

Annex II:
Village Questionnaire

Socio-Economic Baseline Survey In Shikarpur & Kashmore Districts

RSPN

APEX consulting

VILLAGE QUESTIONNAIRE

[گاؤں کی سطح پر پوچھے جانے والا سوالنامہ]

SECTION I. VILLAGE IDENTIFICATION

Q101. District Name: ڈسٹرکٹ کا نام	_____
Q102. Tehsil Name: تحصیل کا نام	_____
Q103. Union Council: یونین کونسل کا نام	_____
Q104. Village Name: گاؤں کانام	_____

Q106. Respondent's Name. جواب دہندہ کا نام _____
Cell Number: موبائل نمبر _____

	D D M M Y Y Y Y
Q107. Date of interview انٹرویو کی تاریخ	__ : __ : 2 0 1 0

Q108. Name of interviewer انٹرویور کا نام _____
Interviewer Code :انٹرویور کا کوڈ _____

Q1700. VILLAGE INFRASTRUCTURE
Availability codes: Yes=1, No=2

Infrastructure	Availability	Infrastructure	Availability	Infrastructure	Availability
1701. Electricity بجلی		1702. Piped Water نلکے کا پانی		1703. Drains نالیاں	
1704. Telephone ٹیلی فون		1705. Tubewell ٹیوب ویل		1706. Cobbled Path سولنگ	
1707.. Mobile موبائل		1708. Hand Pump ہینڈ پمپ		1709. Shops/Market دکانیں، مارکیٹ	
1710. Internet انٹرنیٹ					

Q1800 DISTANCE TO INFRASTRUCTURE AND SERVICES (KM)

Infrastructure /Service		Code	Distance (KM)	Infrastructure/Service	Code	Distance (KM)
Metalled Road	پکی سڑک	1801		Govt Primary School (M)	1818	
Bus/Wagon Stop	بس، ویگن سٹاپ	1802		Govt Primary School (F)	1819,	
Railway Station	ریلوے سٹیشن	1803		Govt Primary School (Mix)	1820	
Mandi/Market	منڈی ، مارکیٹ	1804		Govt Middle School (M)	1821	
Factory	فیکٹری	1805		Govt Middle School (F)	1822	
Post Office	ڈاک خانہ	1806		Govt Middle School (Mix)	1823	
PCO	پی سی او	1807		Govt High School (M)	1824	
Bank	بینک	1808		Govt High School (F)	1825	
Agriculture Office	زرعی دفتر	1809		Govt College (M)	1826	

Infrastructure /Service	Code	Distance (KM)	Infrastructure/Service	Code	Distance (KM)
Veterinary Office	1810		Govt College (F)	1827	
Dispensary	1811		Govt Library	1828	
BHU/RHC	1812		Private Primary School	1829	
Medical Store	1813		Private Middle School	1830	
Private Doctor's clinic	1814		Private High School	1831	
Lady Health Worker/Visitor	1815		Private College	1832	
NGO/MFI	1816		Library	1833	
Utility Stor	1817		Internet café	1834	

Q1900. VILLAGE PRICES (RATES)

Code	Item		a. Local unit of measurement (LUM)	b. Price (Rs./LUM unit)	c.KG equivalent	d. Price kg/dozen
1901	Wheat grain	گندم				
1902	Wheat Flour	آٹا				
1903	Rice	چاول				
1904	Rice Flour	چاول کا آٹا				
1905	Maize/Corn	مکی کے دانے				
1906	Pulses	دالیں				
1907	Millets	باجرہ				
1908	Barley	جو				
1909	Fats/Oil	کھانے کا تیل				
1910	Vegetables	سبزیاں				
1911	Cotton	کپاس				
1912	Green Fodder	سبز چارہ				
1913	Sugarcane	گنا				
1914	Mango	آم				
1915	Banana	کیلا				

Code	Item		a. Local unit of measurement (LUM)	b. Price (Rs./LUM unit)	c. KG equivalent	d. Price kg/dozen
1916	Lemon	لیموں				
1917	Oranges	سنگترے				
1918	Guava	امرود				
1919	Date Palms	کھجور				
1920	Grapes	انگور				
1921	Jaman	جامن				
1922	Jujube	بیری				
1923	Water/sweet melon	تربوز ، خربوزہ				
1924	Papaya	پپیتا				
1925	Falsa	فالسہ				
1926	Cheeko	چیکو				
1927	Mulberry	شہتوت				
1928	Appricot	خوبانی				
1929	Other fruits	دیگر فروٹ				
1930	Beef	بڑا گوشت				
1931	Mutton	چھوٹا گوشت				
1932	Poultry	مرغی				
1933	Eggs	انڈے				
1934	Fish	مچھلی				
1935	Milk	دودھ				
1936	Sugar	چینی				
1937	Tea	چائے				
1938	Nuts	نٹس				
1939	Fodder	چارہ				
1940	Trees for Fuel	جلانے کی لکڑی				

Q1900. VILLAGE PRICES (RATES)

Code	Livestock مال مویشی		Unit	Price per Unit(Rs.) فی یونٹ قیمت	Code کوڈ	Real Estate Value زمین کی قیمت	Unit	Price per Unit(Rs.) فی یونٹ قیمت
1941	Cow	گائے	No.		1951	Horse گھوڑا	No.	
1942	Ox	بیل	No.					
1943	Bull	بھینسا	No.		1951	Farm land (cultivated) زرعی زمین	Acre	
1944	Buffalo	بھینس	No.					
1945	Sheep	بھیڑ	No.		1952	Barren land بنجر زمین	Acre	
1946	Goat	بکریل	No.					
1947	Camel	اونٹ	No.					
1948	Poultry Birds	مرغیاں	No.					
1949	Ducks	بطخیں	No.					
1950	Donkey	گدھا						

Q2000. COMMUNITY ORGANISATION STATISTICS (if applicable)

	Started		
Q2001.	Number of Members ممبروں کی تعداد	At start	At Present
Q2002.	CO Savings (Rs.) سی او کی بچت	At start	At Present
Q2003.	Loans Disbursed کل ادا کیا ہوا قرضہ	Number	Amount (Rs.)
Q2004.	Loans Outstanding کل غیر وصول شدہ قرضہ	Number	Amount (Rs.)
Q2005.	Community Physical Infrastructure Schemes (CPIs) کمیونٹی فزیکل انفراسٹرکچر سکیم (سی پی آی)	Number	Value (Rs.)
Q2006.	Community Investment Funds (CIF) کمیونٹی انویسٹمنٹ فنڈ (سی آی ایف)	Number	Amount
Q2007.	No of Households given VTP Trainings گھرانوں کی تعداد جنہیں وی ٹی پی ٹریننگ دی گی ہے۔	Number	
Q2008.	No of Community Organizations (CO) Trainings سی او ٹریننگ کی تعداد	Number	
Q2009.	No of Households given Micro Health Insurance گھرانوں کی تعداد جنہیں مائکرو ہیلتھ انشورنس دی گی ہے۔	Number	

Checked by: _____ __|__   Re-checked by: _____ __|__

Coded by: _____ __|__   Entered by: _____ __|__

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39 Annex III
Determination of Poverty Line
Baseline Survey Report
Socio-economic Baseline Survey of Kashmore Districts

Annex III:
Household Questionnaire

HOUSEHOLD QUESTIONNAIRE (For Men)
[گھرانے کے مردوں کے لئے سوالنامہ]

السلام و علیکم ۔ میرا نام ۔۔۔۔۔۔۔۔۔ ۔ اور میرا تعلق ایک پرائیویٹ کنسلٹنگ کمپنی، اپیکس کنسلٹنگ پاکستان سے ہے ،جو کہ ایک تحقیقاتی ادارہ ہے۔ ہم اس وقت آپ کے علاقے کے لوگوں کے رہن سہن اور کام کاج کیبارے میں معلومات اکٹھی کر رہے ہیں۔میرے پاس ایک سوالنامہ ہے جس میں چند آسان سوالات ہیں۔ اس کام میں آپ کے لیے 30 منٹ صرف ہونگی۔آپ کی تعاون رضاکارانہ ہے۔ ہم بہت شکر گزار ہیں گا/ گی اگر آپ ہمارے ساتھ تعاون کریں۔اس سروے سے آپ کو براہ راست تو کوئی فائدہ نہیں ہو گا لیکن آپ کے دیے گئے جوابات ہمیں آپ کے اس علاقے کی ترقی سے متعلق پلاننگ میں آسانی ہو گی۔ آپ کے تمام جوابات کو مکمل رازداری میں رکھا جائے گا جنہیں ہم صرف اپنی تحقیق کے لیے استعمال کریں گے۔ اگر آپ کو کوئی سوال سمجھ نہ آئے تو آپ مجھ سے دوبارہ بوجھ سکیں ہیں ۔ اگر آپ کی اجازت ہو تو انٹرویو شروع کریں؟

Interviewer's Statement:

I, the undersigned, have explained to the respondent in the language he understands, the procedure to be followed in the assignment, and the risks and benefits involved.

Signature of Enumerator: _____

Q100. HOUSEHOLD IDENTIFICATION

Q101. District Name: ڈسٹرکٹ کا نام _____ | |

Q102. Tehsil Name: تحصیل کا نام _____ | |

Q103. Union Council یونین کونسل کا نام _____ |_|_|_|

Q104. Village Name: گاؤں کانام _____ |_|_|_|

Q105. Household Number: گھرانہ نمبر _____ |_|_|_|

Q106. Respondent's Name. جوابدہندہ کا نام _____ |_|
Line # from roster

Q106.A. Cell Number موبائل نمبر: _____

Q107. Date of interview انٹرویو کی تاریخ

	D D	M M	Y Y Y Y
	|_| : |_| :	2 0 1 0

Q108. Name of interviewer انٹرویور کا نام _____

Interviewer Code : انٹرویور کا کوڈ _____|____

Checked by: _____ __|__   Rechecked by: _____ __|__

Coded by: _____ __|__   Entered by: _____ __|__

Q109. Household Roster: List all family members residing in the household   گھرانے میں رہنے والے تمام افراد کے نام لکھیں۔

Q110	Total members in this households: گھرانے کے کل افراد کی تعداد لکھیں۔						

Q111		Q112	Q113		Q114	Q115	Q116	Q117
Line No.	Name of Household member گھرانے کے افراد کے نام	Relationship with Head of Household سربراہ کے ساتھ تعلق	Sex جنس (encircle choices)		Age عمر	Education تعلیم	Occupation/ Profession پیشہ/کاروبار	Health Status صحت کی حالت
		(See codes below in table)	1 Male 2 Female		Completed years	(See codes below in table)	(See codes below in table)	(See codes below in table)
01			1	2				
02			1	2				
03			1	2				
04			1	2				
05			1	2				
06			1	2				
07			1	2				
08			1	2				
09			1	2				
10			1	2				
11			1	2				
12			1	2				
13			1	2				
14			1	2				
15			1	2				

Note: Please attach additional sheet if household members are more than 20.

Q112 (Relationship Codes):

01..Self خود	02. Spouse بیوی	03. Father/Mother ماں/باپ	04.F-/M-in-Law ساس/سسر	05. Son/ Daughter بیٹا/بیٹی
06. S-/D-in-law داماد/بہو	07. Brother/Sister بھائی/بہن	08. B-/S-in-law سالا/سالی، بھابھی، دیور ، جیٹھ	09. Nephew/Niece بھانجا/بھانجی	10. Grandchild پوتا/پوتی
11. Not related لا تعلق	77. Others (specify) دیگر (وذاحت کریں)			

Q Q115 (Education Codes):

01..No literate ناخواندہ (above 18 years)	02. Not in School سکول نہیں جاتے (1 to 18 years)	03. Literate خواندہ (above 18 years)	04. Primary پرائمری (Grade 1 to 5)	05. Middle (Grade 6 to 8)
06. Matric Grade (9 to 10)	07. Intermediate (Grade 11 to 12)	08. Degree (Grade 14 or higher)	09. Diploma/Other ڈپلومہ وغیرہ	

Q116 (Occupation/Profession Codes):

01. HH Work گھر کے کام کاج	02. Own Farming اپنی زمینداری	03. Farm Labour زرعی مزدور	04. Off-farm skilled labour غیر زرعی ہنر مند مزدور	05..Off-farm unskilled Labour غیر زرعی غیر ہنر مند مزدور
06..Govt. Service سرکاری ملازم	07.-Private job غیر سرکاری ملازم	08. Business کاروبار	09. Other Work اور کوئی کام	10. Unemployed (not working) بے روزگار
11. Old/handicap (not working) معزور / بوڈھا	12. Student (not working) طالب علم	13. Others (not working) کسی اور وجہ سے کام نہ کر سکتے ہوں	14. Not Applicable (for less then 5 years of age) لاگو نہیں ۵ سال سے کم عمر کے لیے	

Q117 (Health Status Codes):

01.. Good Health اچھی صحت	02.. Fair Health گزارہ صحت	03..Poor Health خراب / بیمار حالت

RSPN

APEX
consulting

Q118. Life & Death Status

اسروے کے وقت گھرانے کے افراد کی گزشتہ سال کے دوران فوتگی سے متعلق معلومات ۔۔۔ نیچے افراد کی تعداد لکھیں

	[ایک سال تک] up to 1 year		[1سے5 سال تک] Over 1 to 5 yrs		[5سےذائد10 سال تک] Over 5 to 10 yrs		[10سےذائد18 سال تک] Over 10 to 18 yrs		[18سے55 سال تک] over 18 to 55 yrs		[55 سال سےذائد] over 55 yrs	
	1181	1182	1183	1184	1185	1186	1187	1188	1189	1190	1191	1192
	M	F	M	F	M	F	M	F	M	F	M	F
[رفات] Death												

Q200 Household Food Consumption (in kg last week)

گزشتہ ہفتے گھرانے میں اشیا خردونوش پر کی جانے والے اخراجات کی تفصیل لکھیں۔

Column 1	A1	Col. 2	Col. 3	Col.4	B	B1	Col. 5	Col. 6	Col.7
Item		Quantity (Kg)	Rate per kg (Rs.)	Total Amount (Rs.) Col.2 x Col.3	Item		Quantity (Kg/#)	Rate/ Kg (Rs.)	Total Amount (Rs.)= col.5 x col.6
Flour [آٹا]	201				Mutton [چھوٹا گوشت]	209			
Rice [چاول]	202				Poultry [مرغی کا گوشت]	210			
Rice flour چاول کا آٹا	203				Fish [مچھلی]	211			
Tea چاۓ	204				Eggs (#) [انڈے تعداد]	212			
Pulses [دالیں]	205				Milk/yogurt [دودھ/دہی]	213			
Vegetables [سبزیات]	206				Sugar [چینی]	214			
Fruits [میوہ جات]	207				Fats/cooking Oil [گھی/تیل]	215			
Beef [بڑا گوشت]	208				Q217. Total (B): Total of column # 7				
Q216. Total (A): Total of column # 4									
Q218. Grand Total: Q216 + Q217									

Note: 1) Ignore the dark shaded column # a 1 and # b 1

2) Fill in the light shaded column # 4 and # 7 when the interview is completed using village prices

Q300 Annual HH Crops Production/Income (Rs. in last 12 months)

[گذشتہ سال کے دوران فصلات، اور سبزیات کی پیداوار اور گھرانے کی کل آمدنی (روپے)]

Q301. Total Land (acres) _____

Q302 Total Farm Area (acre) _____

Q303. Owned (acres) _____

Q304 Share cropping (acres)_____

Q305 Leased (acres)_____

	Column 1	Column 2	Column 3	Col. 4	Column. 5	Column. 6	Column .7	Column. 8	Column .9
S.#	Q306. Crops/Veg etables/ [فصلات، / سبزیات کی پیداوار]	Q307. Land devoted (acres) مختص کی ہوئ زمین (ایکڑ)	Q308. Production [گذشتہ سال کی پیداوار]	Q309. Price Per Unit (Rs.) فی یونٹ قیمت	Q310. Value of crops/ vegetables. فصلوں، سبزیوں کی قیمت	Q311. Quantity of By-products [بوسہ/جام، اچار/تیل وغیرہ کی مقدار]	Q312. Price Per Unit (Rs.) فی یونٹ قیمت	Q313. Value of by product (Rs.) [بوسہ/تیل وغیرہ کی قیمت]	Q314. Total Value کل قیمت (col. 5 + col. 8)
1	Wheat گندم								
2	Rice چاول								
3	Cotton کپاس								
4	Sugarcane گنا								
5	Barley جو								
6	Maize مکئ								
7	Millet باجرہ								
8	Pulses دلیں								
9	Nuts ثس								
10	Vegetables سبزیاں								
11	Fodder (all types)					■			
12	Others (specify)								
Q315. Value of crops production = Total of column # 5, # 8 and #9						■			

Note: The shaded column # 5 and # 8 and the last cell of column 9 should be filled in after the interview. Also note that values in column 5 can be calculated with this formula: Column 5 = (village prices) x (values in column 3). And values in column 9 should be calculated by adding up values in column 5 and column 8, i.e., Column 9 = (values in column 5 + values in column 8)

Q400. Annual Household Fruits/Forests Production/Income (Rs. in last 12 months)

[گزشتہ سال کے دوران میوہ جات اور جنگلی درختوں کی پیداوار اور گھرانےکی کل امدنی (روپے)]

	Column 1	Column 2		Column 3	Column 4	Column 5
S.#	Q401. Fruits and Forest trees and their production میوہ جات، جنگلی درخت کی پیداوار	Q402. Number of trees/acre درختوں، ایکڑوں کی تعداد		Q403. Production (In Kg) گزشتہ سال کی کل پیداوار	Q404. Price Per Unit (Rs) فی یونٹ قیمت روپوں میں	Q405. Value of Fruits/ Forest Production پھلوں، درختوں کی کل (Rs.)قیمت روپوں میں
1	Mango (Kg) آم	Tree				
2	Banana (Kg) کیلا	Acre				
3	Lemon (Kg) لیمو	Tree				
4	Oranges/other (Kg) سنگترے	Tree				
5	Guava (Kg) امرود	Tree				
6	Date palms (Kg) کھجور	Tree				
7	Jaman (Kg) جامن	Tree				
8	Jujube (beri)-(Kg) بیری	Tree				
9	Water Melon/Melon (kg) تربوز/خربوز	Acre				
10	Papaya (Kg) پپیتا	Tree				
11	Falsa (Kg) فالسہ	Acre				
12	Chicku (Kg) چیکو	Tree				
13	Mulberry (Kg) شہتوت	Tree				
14	Any other (specify) اور کوئی					
15	Trees for fuel wood (Kg) جلانے کی لکڑی کےلیے درخت	Tree				
16	By-Products (if any) ثانوی اشیاء					
Q406. Value of Fruits / trees production = Total of column # 5						

Note-1: The shaded column # 4 and # 5and the last cell of column 5 should be filled in after the interview. Also note that values in column 5 can be calculated with this formula: Column 5 = (village prices) x (values in column 3).

Q500 Annual Household Livestock/Poultry Production/Income (Rs. in last 12 months)

[گذشتہ سال کے دوران مال مویشیوں اور مرغیوں کی پیداوار اور گھر انے کی کل آمدنی (روپے)]

Col. 1	Col. 2	Col. 3	Col. 4	Col. 5	Col. 6	Col. 7	Col. 8	Col. 9	Col. 10	Col. 11
Q501. Livestock animals/ poultry birds / مال/مویشی/ مرغیاں	Q502. Total number [کل تعداد]	Q503. No of Milking / Lying animal/ Bird دودھ دینے والے جانوروں کی کل تعداد (in last 12 months)	Q504. Total milk/ eggs per day / per animal/ bird / بلا دودھ انڈے (kg/#)	Q505. No of months animals/ bird gave milk/ eggs کل مہینے جن میں جانور دودھ/ انڈے دیتے ہیں	Q506. Total value of milk / eggs(Rs.) دودھ انڈوں کی کل قیمت	Q507. Number of Animals, fish & birds slaughtered ذبح کی گئی پرندوں اور جانوروں کی تعداد	Q508. Value (in Rs.) قیمت روپوں میں	Q509. Number of Animals, birds & fish sold بیچے گئے جانوروں پرندوں کی تعداد	Q510. Value (in Rs.) قیمت روپوں میں	Q511. Total Value in Rs کل قیمت روپوں میں (col. 6 + col. 8 + col. 10)
1 Cow گائے										
2 Buffaloes بھینسیں										
3 Goats بکریاں										
4 Sheep بھیڑیں										
5 Camel اونٹ										
6 Ox بیل										
7 Bull بھینسا										
8 Poultry Birds مرغیاں										
9 Ducks بطخیں										
10 Fish Farms مچھلی فارم								Kg		
11 Any other دیگر										
Q512. Value of livestock production = Total of col#6, 10 and 11										

Note: The shaded column # 5 and # 8 and the last cell of column 7 should be filled in after the interview. Also note that values in column 5 are to be calculated with this formula: Column 4 = (Village milk/egg prices) x (values in column 3) x (values in column 4) x (30). And values in column 8 should be calculated by adding up values in column 5 and column 7, i.e., **Column 8 = (values in column 5 + values in column 7)**

Q600. Annual HH Off-farm Incomes (Rs. in last 12 months)

[گذشتہ سال کے دوران گھرانے کی کل غیر زرعی آمدنی (روپے)]

	1	2	3	4	5
	M (#)	Annual income (Rs.) کل سالانہ آمدنی (روپے)	F (#)	Annual Income (Rs.) کل سالانہ آمدنی (روپے)	Total Annual Income (Rs.) = (Col. 2 + Col.4) کل سالانہ آمدنی (روپے)
Q601. Govt. Service [سرکاری ملازم]					
Q602. Private job [غیر سرکاری ملازم]					
Q603. Total income from Services/jobs (Rs.) (= sum of the above two categories of services/jobs) (Q601+Q602)					
Q604. Pension [پنشن] (Rs.)					
Q605. Skilled labour [مہارت کے ساتھ /ہنرمند مزدور]					
Q606. Unskilled labour [غیرہنرمند مزدور]					
Q607. Total income from laboring (Rs.) (=sum of income from the skilled and unskilled laboring) (Q605+Q606)					
Q608. Petty enterprise [گاؤں کی سطح پر چھوٹا کاروبار]					
Q609. Retail shop (in the local market) [بازار میں دوکان /کاروبار]					
Q610. HH level enterprises (handicrafts/food processing etc) [گھر کی سطح پر چھوٹی کاروبار]					
Q611. Total Income from Business (Rs.) (=Sum of Income from the above three Categories of Business) (Q608+Q609+Q610)					
Q612. Remittances from abroad [باہر ملک سے آئی ہوی رقم]					
Q613. Remittances from within the country [اندرون ملک سے آئی ہوی رقم]					
Q614. Total Remittances (Rs.) (=sum of income from the above two types of remittances) (Q612+Q613)					
Q615. Shop/house rent (Rs.) [دوکان یا گھر کا کرایہ]					
Q616. Land/livestock/machinery leased/rented out (Rs.) [زرعی اوزار/مال مویشی کرائے پر دیا]					
Q617. Total Rental Incomes (Rs.) (sum of the above two types of rental incomes) (Q615+Q616)					
Q618. Govt. Social Protection, BISP (Rs.) [زکاۃ /بیت المال وغیرہ کے طور پر سرکار کی طرف ملی ہوی رقم]*					
Q619. Local Philanthropy, (Rs.) [گاؤں کے کسی شخصیت یا ادارے کی طرف ملی ہوئ زکاۃ /مدد کی رقم]					
Q620. Total Income Received from Social safety net (Rs.) (= sum of the above two types of social protections) (Q618+Q619)					
Q621. Income from Any Other Source (Rs.)					

Q700. Total Annual Household Income (Rs. in last 12 months)

[گذشتہ سال کے دوران گھرانے کی کل آمدنی (روپے)]

Source	Q701. Crops فصلات/ سبزیات	Q702. Fruits/ Forest میوہ جات	Q703. Livestock مال مویشی /مرغیل	Q704. Service ملازمت	Q705. Pension پنشن	Q706. Labour مزدوری	Sub-total(a) (701 to 706)
	Reduce 40% of Q315	Reduce 40% of Q406	Reduce 30% of Q512	Value of Q603	Value of Q604	Value of Q607	
Income (Rs.)							

Source	Q707. Business کاروبار	Q708. Remittances باہر سے آیا ہوا	Q709. Rental Incomes کسی ثالث کا کرایہ رقم	Q710. Cash/Gifts[1] کسی نے تحفہ دیا	Q711. Other کوئی اور آمدنی	Sub-total(b) (707 to 711)
	Reduce 35% of Q611	Value of Q614	Value of Q617	Value of Q620	Value of Q621	
Income (Rs.)						

Q712. Total Annual Household Income (Rs.)= Sub-total (a) + Sub-total (b)	

Q800. Household Expenditure (Rs. in last 12 months)

گذشتہ سال کے دوران گھرانے کی کل اخراجات (روپے)]

نوٹ: [سوال نمبر ٨٠١کا جواب اوپر سیکشن ٢١٨سے دی جانی چاہئے اس لئے سوال ٨٠١ کا جواب انٹرویو کے وقت نہ لکھیں]

Q801. Food* اشیاء خردونوش	Q802. Clothing ملبوسات	Q803. Housing گھر کی مرمت/کرایہ وغیرہ	Q804. Healthcare صحت سے متعلق	Q805. Education تعلیم سے متعلق	Sub-total(a) (801 to 805)

Q806. Social Functions ساجی تقریبت /مواقع سے متعلق	Q807. Transport آمدورفت پر اخراجات	Q808. Remittances گھر سے باہر بھیجی ہوئی رقم	Q809. Cash/Gifts[2] کسی کو تحفہ دیا/ مدد کی	Q810. Fuel (wood, gas,/electricity kerosene oil)	Q811. Other اور کوئی اخراجات	Sub-total(b) (806 to 811)

Q812. Total Off-farm income (Rs.)= Sub-total (a) + Sub-total (b)	

*Note: Take this value from Q. No. 218 by converting the total weekly expenses into annual expenses. (i.e. 52 X grand total of Q 218)

[1] Income received from Govt. Social Safety Net Institutions (Zakat, Baitul Maal, etc) and Local Philanthropy (Khairaat, Zakaat etc)

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

Q900. Household Assets ownership (write number and value at the time of survey)

[سروے کے وقت گھرانے کے اثاثہ جات—تعداد اور تخمینن مالیت بتائیں]

Q901. Land (acres) Take value from Q 303 کل مالیت روپے	Q902. Total value (Rs.) کل مالیت (روپے)	Q903. Fruits trees (#) پھلدار درختوں کی تعداد	Q904. Total value (Rs.) کل مالیت (روپے)	Q905. Forest trees (#) جنگلی درختوں کی تعداد	Q906. Total value (Rs.) کل مالیت (روپے)	Q907. Large animals (#) بڑے مال مویشیاں	Q908. Total value (Rs.) کل مالیت (روپے)
Q909. Small animals (#) چھوٹے مال مویشیاں(تعداد)	Q910. Total value کل مالیت (روپے)	Q911. Poultry birds (#) مرغیاں(تعداد)	Q912. Total value کل مالیت (روپے)	Q913. Tractor (#) ٹریکٹر	Q914. Total value کل مالیت (روپے)	Q915. Thresher (#) تھریشر	Q916. Total value کل مالیت (روپے)
Q917. Car/jeep گاڑی	Q918. Total value کل مالیت (روپے)	Q919. Motorcycle موٹر سائکل	Q920. Total value کل مالیت (روپے)	Q921. Bicycle سائکل	Q922. Total value کل مالیت (روپے)	Q923. Cart/Trolley ٹانگہ/ریڑھ/ گدھا گاڑی	Q924. Total value کل مالیت (روپے)
Q925. Computer (#) کمپیوٹر	Q926. Total value کل مالیت (روپے)	Q927. Mobile phone (#) موبائل فون	Q928. Total value کل مالیت (روپے)	Q929. House (#) گھر	Q930. Total value کل مالیت (روپے)	Q931. Animal Sheds (#) مویشی خانہ	Q932. Total value کل مالیت (روپے)
Q933. Other structure (#) اور کوئی عمارت	Q934. Total value کل مالیت (روپے)	Q935. Sewing machine (#) سلائی مشین	Q936. Total value کل مالیت (روپے)	Q937. TV/Dish (#) ٹی وی	Q938. Total value کل مالیت (روپے)	Q939. VCR/CD Player (#)	Q940. Total value کل مالیت (روپے)
Q941. Radio/Tap Recorder (#) ٹیپ ریکارڈر، ریڈیو وغیرہ	Q942. Total value کل قیمت (روپے)	Q943. Tubewell/ pump (#) ٹیوب ویل/پمپ	Q944. Total value کل قیمت (روپے)	Q945. Shop/bus iness (Rs.) دوکان/کاروبار کل مالیت	Q946. Jewellery (Rs.) زیورات کل مالیت (روپے)	Q947. Savings (Rs.) بچت (روپے)	Q948. Loans given to others (Rs.) کسی کو قرضہ دی ہوی رقم
Q949. Total cash in hand (Rs.) نقدی (روپے)		Q950. Other assets (Rs.) کل مالیت (روپے)					

Q1000. Assets Acquired and Disposed or Sold (in the last 12 months)

[گنشتہ سال کے دوران خریدے یا فروخت کیے ہوے اثاثوں سے متعلق معلومات]

Q1001. Assets Purchased (Rs.) [خریدی ہوئی اثاثہ کی مالیت۔۔۔روپے]	Reason for purchase and sold of Assets with amount (in RS)				
	Q1002. Loan [قرضہ لیکر خریدا]	Q1003. Cash/Saving [نقدی/بچت سے]	Q1004. Gift [تحفے میں ملا]	Q1005. Selling other assets [دوسرا اثاثہ بیچ کر خریدا]	Q1006. Others [دیگر] (specify)
Q1007. Assets Sold (Rs.) [فروخت کی ہوئی اثاثہ کی مالیت۔۔۔روپے]	Q1008. Meet household Expenditure [رقم گھریلو ضروریات پر خرچ کی]	Q1009. Repay Loan [قرضہ ادا کیا]	Q1010. To purchase other assets [دوسرا اثاثہ خریدنے کے لیے]	Q1011.Meet health and education expenses [صحت اور تعلیم]	Q1012. Others (specify)

Q1100. Loans Taken and Outstanding Debt In Last 12 Months (Rs.)

[پچھلے ۱۲ مہینے کے دوران کل قرضے کی رقم جو آپ نے لی ہے اور واجبالادا رقم]

Friends/Relatives(Rs.) [دوستوں/رشتہ داروں سے لیا]		Shopkeepers (Rs.) [دوکانداروں سے لیا]		Banks (Rs.) [بینکوں سے لیا]	
Q1101. Amount taken [کل قرضہ لیا۔ روپے]	Q1102. Amount owed [واجب الادا رقم روپے]	Q1103. Amount taken [کل قرضہ لیا۔ روپے]	Q1104. Amount owed [واجب الادا رقم روپے]	Q1105 Amount taken [کل قرضہ لیا۔ روپے]	Q1106. Amount owed [واجب الادا رقم روپے]
NGOs (Rs.) [غیر سرکاری اداروں سے لیا]		Community Org.(Rs.) [گاؤں کی تنظیم سے لیا]		Others (Rs.) [کسی اور ذریعہ سے لیا]	
Q1107. Amount taken [کل قرضہ لیا۔ روپے]	Q1108. Amount owed [واجب الادا رقم روپے]	Q1109. Amount taken [کل قرضہ لیا۔ روپے]	Q1110. Amount owed [واجب الادا رقم روپے]	Q1111. Amount taken [کل قرضہ لیا۔ روپے]	Q1112. Amount owed [واجب الادا رقم روپے]
Q1113. Total Loan Taken		**Q1114. Total Loan owed**			

1200 Use of Loans (Rs.)   [قرضے کا استعمال۔۔نیچے مناسب جگہ پر رقم لکھئے (روپے)]

Q1201. Land [زمین خریدی]	Q1202. Livestock [مال مویشی خریدی]	Q1203. Machinery [مشینری خریدی]	Q1204. Farm Inputs [زرعی ضروریات]	Q1205. Business [کاروبار]	Q1206. Housing [گھر کی مرمت وغیرہ]
Q1207. Consumption [گھریلو اخراجات]	Q1208. Social Functions [سماجی تقریبات/مواقع]	Q1209. Health Care [صحت سے متعلق]	Q1210. Education [تعلیم سے متعلق]	Q1211. Repay Loans [قرضہ واپس کیا]	Q1212 Other Uses [اور کسی مقصد کیلئے]
Q1213. Cash available	**Q1214. Total loan used**				

52 Annex III
Determination of Poverty Line
Baseline Survey Report
Socio-economic Baseline Survey of Kashmore Districts

Q1300. Housing Facilities (use appropriate codes) [گھر سے متعلق سہولتیں]

Q1301. House Structure [گھر کی ساخت]	Q1302. Water Supply (drinking) [پینے کا پانی]	Q1303. Latrine [لیٹرین/بیت الخلا]	Q1304. Drainage [نکاسی آب]	Q1305. Electricity [بجلی]	Q1306. Fuel/Energy [ایندھن]
Use Codes: Pucca =1 Katcha=2 P&K=3	Use Codes: Piped=1 Canal=2 Well=3 Hand/motor pump=4 Others=5 (specify)	Use codes: Yes inside the house=1 Yes outside the house=2 No, open field =3	Use codes: Yes =1 No=2	Use codes: Yes=1 No=2	Use codes: Gas=1 Wood =2 Kerosene oil =3 Other= 4

Q1307. Total Number of Living Rooms (No.)   [کمروں کی تعداد] :

Q1400. Major Constraints/Problems (appropriate code)[مسائل کی نشاندہی—موزوں کوڈ نمبر لگائیں]

Q1401. Education ___ [تعلیم سے متعلق]	Q1402. Health care ___ [صحت سے متعلق]	Q1403. Water Supply ___ [پینے کے پانی سے متعلق]	Q1404. Drainage ___ [نکاسی آب سے متعلق]
Q1405. Street Pavement ___ [گلی کوچوں سے متعلق]	Q1406. Transport ___ [آمدورفت سے متعلق]	Q1407. Fuel Supply ___ [ایندھن سے متعلق]	Q1408. Electricity ___ [بجلی سے متعلق]
Q1409. Income (Poverty) ___ [کم آمدنی/غربت]	Q1410. Jobs/Employment ___ [نوکری/ملازمت]	Q1411. Savings ___ [بچت نہیں]	Q1412. Access to Credit ___ [قرضہ تک رسائی]
Q1413. Social Cohesion ___ [سماجی ہم آہنگی]	Q1414. Organisation ___ [دیہی تنظیم سے متعلق]		

Note: Rank each problem from 0 to 4, where 0=no problem; 1=slight problem; 2=serious problem; 3=very serious problem and 4= not sure.

[اوپر کے ہر سوال کے سامنے اپنے مسئلہ کو 0 سے 4 تک درجہ بندی کیجیے کہ 0 = مسئلہ ہی نہیں، 1= معمولی مسئلہ ہے ،2= بڑا مسئلہ ہے، 3= بہت بڑا مسئلہ ہے 4=پتہ نہیں]

Q1500 Have any member of Household Benefited from:

	Activities under UCBPRP	Status : Yes = 1 No = 2
Q1501	Income Generation Grants (IGG) (in kind/ Non-Cash)	
Q1502	Community Investment Fund (CIF)	
Q1503	Vocational Training Scholarship	
Q1504	Community Physical Infrastructure (CPI)	
Q1505	Village Model School	
Q1506	Low Cost Housing Scheme (LCHS)	
Q1507	Community Organization Training	
Q1508	Micro Health Insurance	
Q1509	Productivity Enhancement Training	
Q1510	Traditional Birth Attendant (TBA)	

RSPN

APEX consulting

HOUSEHOLD QUESTIONNAIRE (for women)
[گھرانے کی خواتین کے لیے سوالنامہ]

Q1600 Identification of the Respondent [جواب دہندہ کی شناخت]

Q1601. Name of Respondent	Q1602. Line Number from Roster

Q1700 Major Constraints/Problems (appropriate code)

[مسائل کی نشاندہی—موزوں کوڈ نمبر لگائیں]

Q1701. Education [تعلیم سے متعلق]	Q1702. Health care [صحت سے متعلق]	Q1703. Water Supply [پینے کے پانی سے متعلق]	Q1704. Drainage [نکاسی آب سے متعلق]
Q1705. Street Pavement [گلی کوچوں سے متعلق]	Q1706. Transport [آمدورفت سے متعلق]	Q1707. Fuel Supply [ایندھن سے متعلق]	Q1708. Electricity [بجلی سے متعلق]
Q1709. Income (Poverty) [کم آمدنی/غربت]	Q1710. Jobs/Employment [نوکری/ملازمت]	Q1711. Savings [بچت نہی]	Q1712. Access to Credit [قرضہ تک رسائی]
Q1713. Social Cohesion [سماجی ہم آہنگی]	Q1714. Organisation [دیہی تنظیم سے متعلق]		

Note: Rank each problem from 0 to 4,
where 0=no problem; 1=slight problem; 2=serious problem; 3=very serious problem and 4= not sure.

[اوپر کے ہر سوال کے سامنے اپنے مسائل کو 0 سے 4 تک درجہ بندی کیجئے کہ
0 = مسئلہ ہی نہیں، 1= معمولی مسئلہ ہے، 2= بڑا مسئلہ ہے، 3= بہت بڑا مسئلہ ہے 4= پتہ نہیں]

Q1800 Decision Making at Household Level (write appropriate code)

[گھرانے کی سطح پر فیصلہ سازی—موزوں کوڈ نمبر لگائیں]

Q1801. HH expenditures [گھرانے کی اخراجات]	Q1802. Children's education [بچوں کی تعلیم]	Q1803. Children's marriages [بچوں کی شادیاں]	Q1804. Assets purchase [اثاثوں کی خریداری]
Q1805. Assets sale [اثاثوں کی فروخت]	Q1806. Take loan(s) [قرضہ لینے سے متعلق]	Q1807. Utilize loan (s) [قرضے کی استعمال سے متعلق]	Q1808. Family Planning [خاندانی منصوبہ بندی سے متعلق]
Q1809. Work outside HH [گھر سے باہر کام کرنے سے متعلق]	Q1810. Child rearing [بچوں کی پرورش سے متعلق]	Q1811. Access to Health [صحت سے متعلق]	Q1812. CO membership [دیہی تنظیم سے متعلق]

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

[اوپر کے ہر سوال کے سامنے 1 سے 5 تک کوئی بھی مناسب کوڈ نمبر لکھیں کہ 1= صرف مرد، 2= زیادہ تر مرد ، 3= صرف خواتین 4= زیادہ تر خواتین اور 5 = مرد اور خواتین دونوں برابر]

··· ختم شد ···

Annex IV:
List of Selected Village

SRSO SNO	APEX SNO	Union Councils	Village SNO	Villages Name	Visit Date	Field Day	Team
2	21	Dari	1	channa muhallah	30 - Jun	1	Team A
	21	Dari	2	naseerani mohallah	30 - Jun	1	Team B
	21	Dari	3	basar khan ughai	1 - Jul	2	Team A
4	22	Ghouspur	4	ghulam qadir shah	1 - Jul	2	Team B
17	15	Gullanpur	5	allah dito solangi	2 - Jul	3	Team A
	15	Gullanpur	6	mando malik	2 - Jul	3	Team B
	15	Gullanpur	7	saleem jan khoso	3 - Jul	4	Team A
25	17	Sodhi	8	sawan malik	3 - Jul	4	Team B
	17	Sodhi	9	dikhano dushti	4 - Jul	5	Team A
	17	Sodhi	10	dakhan school	4 - Jul	5	Team B
24	16	Rasool Bux chachar	11	ghulam haider khoso	5 - Jul	6	Team C
	16	Rasoo l Bux chachar	12	leno ghutalo	5 - Jul	6	Team D
14	14	Geehalpur	13	abdul rasool jakrani	6 - Jul	7	Team C
	16	Rasool Bux chachar	14	jan mehon chachar	6 - Jul	7	Team D
	14	Geehalpur	15	dili jan jakrani	7 - Jul	8	Team C
	14	Geehalpur	16	saeed ali jakrani	7 - Jul	8	Team D
12	13	Badani	17	kutub udin bhutto	8 - Jul	9	Team C
	13	Badani	18	saiyan dino shajan	8 - Jul	9	Team D
	13	Badani	19	misri samejo	9 - Jul	10	Team C
34	19	Rassaldar	20	suleman ghutalo	9 - Jul	10	Team D
	19	Rassaldar	21	adab hussain bhotalo	10 - Jul	11	Team A
	19	Rassaldar	22	riyasat hussain	10 - Jul	11	Team B
37	24	Tangwani -	23	jahn muhammad mari	11 - Jul	12	Team A
	24	Tangwani -	24	malhar bathain	11 - Jul	12	Team B
31	18	Karampur	25	mehran khan digarani	12 - Jul	13	Team A
	24	Tangwani -	26	bhuttto ma lik	12 - Jul	13	Team B

	18	Karampur	27	bhagar khan degarani	13 - Jul	14	Team A
	18	Karampur	28	misri lashari	13 - Jul	14	Team B
1	20	Akhero	29	abdul karim sohrani	14 - Jul	15	Team C
	20	Akhero	30	mughal khan golo	14 - Jul	15	Team D
	20	Akhero	31	soobho Vijh an	15 - Jul	16	Team C
5	23	Haibat	32	Perano chachar	15 - Jul	16	Team D
	23	Haibat	33	sheral abad	16 - Jul	17	Team C
	23	Haibat	34	jan sunharow	16 - Jul	17	Team D
	22	Ghouspur	35	sodo chana	17 - Jul	18	Team C
	22	Ghouspur	36	miani kaiser	17 - Jul	18	Team D

Baseline Survey Report
**Socio-economic Baseline
Survey of Kashmore District**
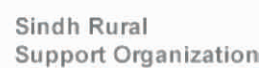
Rural Support Programmes

The PSPs' aim is to reduce poverty and improve the quality of life of the rural poor by harnessing the potential of pepole to manage their own development, though their own institutions.