

**SOCIO-ECONOMIC SURVEY OF RATODERO TALUKA
DISTRICT LARKANA, SINDH**



Impact Assessment Unit (IAU)
Rural Support Programmes Network
Islamabad

DFID Department for
International
Development

Socio-Economic Survey of Ratodero Taluka, District Larkana, Sindh
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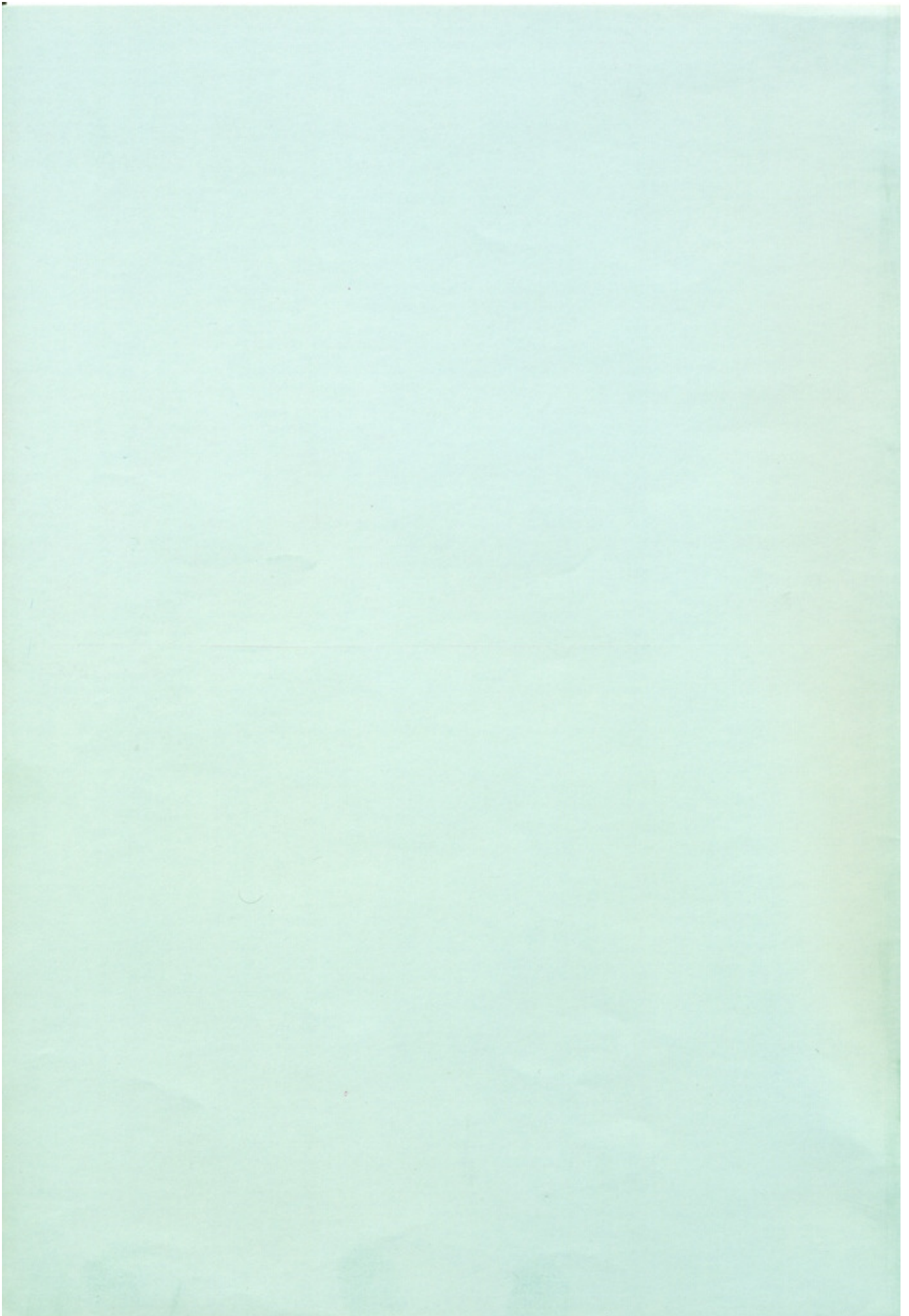
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RSPN SOCIO-ECONOMIC SURVEY SERIES REPORT# 02

SINDH RURAL SUPPORT ORGANISATION (SRSO)

SOCIO-ECONOMIC BASELINE SURVEY

Ratodero Taluka, District Larkana

SINDH

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Preface

One of the key challenges for development programmes is to capture the impact of their work. It has been our concerted endeavour at the RSP Network to strengthen our M&E systems and processes and to assess programme impact. For this purpose, the RSPN has established an Impact Assessment Unit (IAU) with professionals possessing expertise in this area. The work of the IAU is also to build the M&E capacities of professionals within the RSPs. Training courses are organised by our own resource persons from the RSPs as well as on the job advice to RSP M&E staff.

This document is one of a series of 11 baseline surveys conducted by the RSPN IAU. Quantitative research methods are used to establish bench-marks, on the basis of which impact assessments can be carried out later. The processes involved in these baseline surveys provide hands-on training for RSP M&E professionals, by involving them as enumerators for primary data collection, as well as supervisors in data cleaning and entry stages. Data analysis and report writing is a centralised expertise, within the RSPN in Islamabad.

This baseline survey was carried out in Ratodero Taluka of Larkana district, Sindh, using a sample of 406 rural respondents. The Sindh Rural Support Organisation (SRSO) operates in this area since August 2005. This baseline will be used to carry out an impact assessment of the SRSO programme in this area in 2010. SPSS software was used to analyse the primary data. The document includes a demographic profile, basic analysis on education & health, the economic condition of households in terms of absolute poverty and asset ownership, loans and debts, etc. A special effort has been made to bifurcate indicators and data between poor and non-poor respondents. An interesting dimension of women's and men's perception on problems and the status of household level decision-making has also been presented.

The information and analysis contained in this document will hopefully be of use to the RSPs in enhancing their programme analysis and design, in future, apart from serving as a benchmark for future impact assessment.

RSPN is grateful to Dr Mahmood Hasan Khan, Professor Emeritus, Simon Fraser University, Canada for helping us in institutionalising the process of baselines and impact assessments at the RSPN.

Shandana Khan
Chief Executive Officer

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ACRONYMS

| | |
|-----------------|--|
| CEO: | Chief Executive Officer |
| COO: | Chief Operating Officer |
| DFID: | Department for International Development |
| GM: | General Manager |
| HIES: | Household Income and Expenditure Survey |
| MER: | Monitoring, Evaluation and Research |
| M&E: | Monitoring and Evaluation |
| MTDF: | Medium Term Development Framework |
| NRSP: | National Rural Support Programme |
| PCO: | Public Call Office |
| PIHS: | Pakistan Integrated Household Survey |
| PIES: | Pakistan Income and Expenditure Survey |
| PRSP: | Poverty Reduction Strategy Paper |
| PSLM: | Pakistan Social and Living Standards Measurement |
| RSPN: | Rural Support Programmes Network |
| RSPs: | Rural Support Programmes |
| SRSO: | Sindh Rural Support Organisation |

Acknowledgment

RSPN is pleased to present this Socio-economic Survey Report of Taluka Ratodero, Larkana District Sindh for the year 2006. This report is the outcome of a joint effort of Rural Support Programmes Network (RSPN) and Sindh Rural Support Organisation (SRSO). The whole hearted support and encouragement of Mr. Nazar Memon, CEO, SRSO and Mr. Ali Ahmad Khoso, (General Manager, Operations), SRSO have made this survey a success. Thanks are also due to all the enumerators, who were largely SRSO field staff, for painstakingly undertaking this challenging exercise with interest and dedication. The survey team is particularly grateful to the respondents in the survey area, who extended their cooperation and provided useful information to complete this survey. We would also like to express our gratitude to Mr. Ehsan ul Haq, former Rural Economist RSPN, who remained involved from the development of the concept paper to production of final output tables. The support of Mr. Sabir the SPSS expert is also recognised whose services made the data tabulation possible in its meaningful manner. We are also grateful to all RSPN staff and some senior staff of NRSP who provided useful inputs to us in adding many new dimensions to the survey questionnaire.

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Finally deep appreciation is extended to Dr. Mahmood Hasan Khan who reviewed the analysis tables including the write up and provided many useful comments that has helped us in improving the quality of the document. The authors take full responsibility for this report.

Sarmad Khan
Fazal Ali Saadi

Rural Support Programmes Network (RSPN) Islamabad

Executive Summary

This socio-economic survey provides key benchmark data for future impact assessment of SRSO programme interventions. A quasi-experimental design treatment and control survey method (Khan 2005) has been used in this survey. Using Gilroy [2001], the effective sample size turn out to be 406 households.

Distance of infrastructures/Services from sample villages: Sample villages are poorly connected with social and economic infrastructure services. Most of the villages are deprived of basic infrastructure such as clean drinking water, proper drain for waste disposal, telephone and paved paths are some of the acute problems.

Profile of Respondents: The average age of respondent is on the younger side with the average age being 38 years. More than one-third (34%) of the respondents are not literate. Among the literate more than one-fourth have got primary education followed by 17% post matriculation. Majority of the respondents are involved in causal labour (54.7%) followed by respondents engaged in farming (20.7%).

Demographic composition: The average household size is 8.5 persons with 9.5 persons in poor households and 7.2 persons in non-poor households. It seems that family size tends to fall as level of per capita income rises and this relationship in the sample is statistically significant. The total male-female ratio is 107:100 with a higher ratio for non-member households (113: 100) than the member households (102:100). The dependency ratio is 65 percent in the sample households with 4.6% of the population in over 55 year age bracket and 35% population in up to 10 years age brackets.

Work status of households: About one-half (49%) of the population is engaged in outside-household work followed by household work (39%) and not working (12%). An overwhelming majority (93%) of women are engaged in household work followed by 5% not working and a very low 2% engaged in outdoor work.

Majority of the population between ages 10-18 years are engaged in household work (61%), followed by working out side the household (21%) and then not working (18%). A high proportion of 59% of working population are engaged in on-farm activities, only 12% are working either in the public sector or private sector and just 6% are working in the business sector. Women tend to undertake more multiple works as compared to men and this relationship in the sample is statistically significant.

Adult literacy and Schooling of Children: Overall, 61% of adults (39% men and 86% women) are not literate and there is no significant difference between control and treatment villages. The poor households have a higher proportion of uneducated adults than that of the non poor households for both men and women. Among the literate adults a higher proportion, 29.5%, attended primary level education followed by 23.5% post matriculation, 21.1% not attended any school and 16.4% attended school up to matriculation level and 9% of the adult literates attended schools to middle level. Two-thirds of the school age children are not in school with a higher proportion of female children (76%) as compared to male children (55.5%) not in school. The proportion of not in schools children is even higher for the poor households at 68% and the difference between poor and non-poor is statistically significant. A large proportion of the population (81%) reported their health status as good followed by 14% reporting fair state and 4.8% of the sample population reporting poor state of health.

Facilities for Household Members: A higher proportion of households have Katcha structure (40%) followed by Pucca structure (31%) and then Mixed structure (30%) of houses. A higher proportion of households have Pucca structure in control villages (45%) than that of treatment villages (28%). The average number of room per household is 2 with out any difference between control and treatment villages. Majority of the sample households rely on water source from

hand pump (80.5%) followed by only 18% access to piped water then well (6%). The proportion of households accessing piped water is much higher in control villages (33%) than treatment villages (15%). Similarly 47.5% of the households do not have access to drainage facility with higher proportion in treatment villages as compared to control villages. Most of the households (98%) have access to electricity facility followed by 89% of households' having access to indoor latrine facility across all sub-samples.

Household Incomes, Inequality and Poverty:

Average per capita per month income is lower at Rs. 856 than the national poverty line of Rs. 879. Nearly 55% of the households live below the poverty line with 19% of households having income even less than Rs. 500 per capita per month. Agriculture (livestock and crops) is the single largest source of income followed by labour than services. Head count index show that 62% of the population live below the poverty line with even higher proportion of 67% in control villages and 61% in treatment villages. The survey results revealed quite egalitarian distribution of income among the households with concentration ratio of 0.26.

Household Expenditure and consumption: The per capita monthly expenditure ranges from Rs. 773 in member households to Rs. 825 non-member households. While in poor households the monthly per capita expenditure ranges from Rs. 598 in member households to Rs. 715 in control villages. In all the sub-samples of treatment and control villages the per capita per month expenditures level of sample households is lower than their average per capita per month income levels while the opposite is true in case of poor households. The single largest share of households expenditure is consumed by foods (77%) followed by clothing than health care (4.8%) without any significant difference among the sub-samples. Education has only 1.5% share in total expenditure in the overall sample households. Despite high share of food expenditure in total expenditure the average calories intake per capita across the board is quite low ranging from 1996 calories in member households to 2,244 calories in control households which is lower than the national poverty level calories intake of 2500.

Household Assets, Value and Distribution: The average value of asset is Rs. 492,062 per household, with highest share in productive assets (68%) followed by consumer durables (28%) then savings (4%). When households in treatment and control villages are compared the former (71%) have quite higher proportion of productive assets than the later (53%). The distribution of assets is highly skewed with concentration ratio of 0.45 that is nearly double than that of income concentration ratio of 0.26.

Land and Livestock holding: Average size of land holding per owner household in control villages and treatment villages is 6 acres and 5 acres respectively. The average size of landholding is lower in poor households at 4.7 acres. More than one-half (54%) of the sample households are land less with a quite higher proportion of 65% in control villages. Similar patterns were also observed in poor households with slightly higher proportion of landless households (56%). A higher proportion of households do not own any livestock (56%). The average livestock holding varies from 2.7 in control village to 3 in treatment village with even lower 2.6 in poor households.

Household Loan, Utilisation and Sources: The average loan per household is Rs. 24,469 with 61% of the sample households have taken loans. Majority of the households has taken loans from informal sources such as friends/relatives and shopkeeper. In the overall sample a higher proportion of loan amount utilised is on productive purposes (29.6%) followed by consumption (25%) then housing (19%). In case of poor households higher proportion of loan is utilised on consumption followed by productive purpose then on education and health. More than sixty percent of households are in debt and debt to income ratio is 26% with an overall average net worth of Rs. 469,251.

Perceptions on problems and household level

decision making: Women face serious problems in accessing health care facility, followed by lack of drainage, transport, and education, while the men respondents reported unemployment followed by poverty (low income), health care, and street pavement as serious problems. About household decision making most women think that, except for 'working outside the household', men and women take equal responsibility of household decision making.

1. Introduction

The Rural Support Programmes (RSPs) in Pakistan are establishing meaningful partnerships with the communities for their development based on people's identified needs and opportunities. The Sindh Rural Support Organisation (SRSO), established in 2003, is effectively marching towards this overarching endeavour. It operates in nine out of 24 districts¹ of Sindh Province and has recently moved its programme to two new operational districts of Nowshero Feroz and Larkana. On the demand of SRSO, the Rural Support Programmes Network (RSPN) through its Monitoring, Evaluation and Research Unit helped the organisation in conducting Socio-Economic Baseline survey for the two new districts of SRSO programme area. The present document contains analysis of the baseline survey in Taluka² Ratodero of District Larkana, Sindh Province. This is second district survey report for SRSO after the report on Kandiaro Taluka, Nowshero Feroz District.

Due to fund and time limitations, this baseline survey has been restricted to only one out of the total 3 talukas in Larkana district. SRSO's programme concentration over the next three years will be in Ratodero Taluka and therefore the baseline survey was restricted to this Taluka. The two main objectives of this survey are to set a benchmark for future impact assessments of the SRSO programme and, to provide the SRSO M&E staff with an opportunity of on-the-job capacity building in conducting quantitative surveys. Therefore, it is expected that SRSO would have trained staff to conduct a similar baseline survey in future in the remaining Talukas of Larkana District.

1.2 Sampling and Enumeration

The methodology used is taken from Khan³ [2004] which is a lucid practitioner's guide written exclusively for RSPN and its member

RSPs.⁴ The sample frame is drawn from the Pakistan Census 1998 data for Larkana District. Household sample is based on Gilroy [2001].

$$n = z^2 cv/x^2$$

Where,

z = Value of the confidence level

cv = Coefficient of Variation

x = Precision level or the acceptable amount of error expressed in (%) or the difference between the averages calculated from the sample data and the population data

Using the above formula with 95% confidence level, 10% precision level and 100% coefficient of variation, total sample size of 384 households was calculated. In order to minimise the risk of non-sampling errors in data collection, the sample size was further increased by 8% and consequently, 416 respondents from 23 villages were drawn as a random sample in the Taluka. The random sample was drawn through a computer generated random numbers table in MS Excel software. In order to construct a socio-economic profile of the organised communities, which may be used in future impact assessment, a quasi-experimental design treatment and control survey method [Khan, 2004 and Baker 2000] has been used.

The poverty profiles of communities will allow SRSO to compare the state of absolute poverty of CO members with that of the overall community that includes both members and non-members [Khan 2004, page 6]. From a total of 416 randomly selected respondents, 10 of the questionnaires did not reflect coherent data at the time of data cleaning and therefore were rejected as outliers. Hence the effective sample in the final analysis was reduced from 416 to 406. The 406 effective samples include 217 SRSO mobilised members, 120 treatment

¹ The other SRSO programme districts are Sukkur, Ghotki, Jacobabad, Khairpur, Shikarpur, Kashmore, Qambar Shadadkot and Nowshero Feroz.

² In Sindh, word Taluka is used for tehsil which will be used through out this document.

³ Mahmood Hasan Khan is Professor Emeritus of Economics at Simon Fraser University, Canada.

⁴ Readers interested in further literature may also see Baker [2000].

group⁵ non-members and 69 control group⁶ respondents.

The questionnaire used by Khan [2004] was further refined and some new parameters were added after due field testing (Annex-I). The questionnaire is divided into two parts part one deals with village level information while part two deals with household level information. The household questionnaire was filled with men and women of the same household in the sample. The women questionnaire looked at specific indicators such as "constraints to their development", "issues in their household level decision making" and "micro-credit requirements".

SRSO identified enumerators from amongst its staff who were further interviewed by RSPN MER team to determine their ability in

responsibilities of the enumerators during the entire process of field enumeration. The third day was used for field testing of the questionnaires by the enumerators for gaining hands on experience in carrying out practical data collection from the field. The actual survey was conducted for two weeks in the hottest weather in Sindh between the period May 19 and June 05, 2006 for the production year of 2005.

2. Profile of Sample Villages

2.1 Community Organisations in the Sample Villages

SRSO extended its programme to Ratodero Taluka in August 2005 and as of April 30, 2006 has formed 34 COs, with a total membership of 742.

Table 1: Profile of Sample Community Organisations in Ratodero Taluka

| S.No | Indicators | Update as on 30 th April 2006 |
|------|--|--|
| 1 | Number of COs | 34 |
| 2 | Number of Members | 742 |
| 3 | Average number of members per CO (April 30 th , 2006) | 22 |
| 4 | Average number of months | |
| 5 | Minimum | 1 |
| 6 | Maximum | 7 |
| 7 | Average number of member at the start | 20 |
| 8 | Total Savings on April 30 th , 2006 | 228,695 |
| 9 | Average MCO saving | 6,726 |
| 10 | At the start (Rs.) | 2,200 |
| 11 | At present (Rs.) | 6,726 |
| 12 | Average Savings per CO member | 308 |
| 13 | At the start (Rs.) | 100 |
| 14 | At present (Rs.) | 308 |
| 15 | Total amount of loans (Rs.) | 482,000 |
| 16 | Average loan per CO (Rs.) | 80,333 |
| 17 | Average loan per CO member (Rs.) | 9,269 |

Source: SRSO Larkana District Programme Office.

conducting this survey. A team of six male and 2 female enumerators were selected. An intensive orientation spread over three days was conducted at SRSO Head Office comprising both, classroom training and field testing. The first two days involved concept clearance of the survey. This involved, explaining the questionnaires, survey code, ethics and

The average membership per CO increased from 20, at the start of the programme, to 22 over a period of seven months. Similarly the average saving per CO member has appreciably increased from Rs. 100 at the start of the programme to Rs. 308 with total cumulative savings resting at Rs. 228,695. SRSO is also extending micro-credit facility to its CO

⁵ Villages those with the CO working with SRSO and are expected to continue to participate.

⁶ Villages without SRSO facilitated COs.

members; an amount of Rs. 482,000, with an average loan size of Rs. 9,269, has been distributed.

2.2 Distance of Infrastructures/Services from Sample Villages

This section of the report presents information about the access of sample villages to different social and economic infrastructure facilities. The access is reported in terms of distance in kilometres disaggregated by treatment and control villages. The overall results shown in Table 2 indicate that all the sample villages have

poor access to physical, economic and social infrastructures and services. When treatment and control villages are compared, the former has relatively closer physical access, with the exception of the railway station, to communications infrastructure such as roads, bus/wagon stop, Post Office, and PCO.⁷ People in treatment villages access asphalt road at a distance of 17 KM, and get a bus/wagon at an average distance of 3.3 KM, while for the same facilities people in control village have access at 6 KM and 4.4 KM respectively.

Table 2: Physical and Social Infrastructure and Services in Sample Villages, 2006

| Infrastructure Services | Treatment Villages | | | | Average Distance (KM) | Control Villages | | | | Average Distance (KM) |
|-------------------------|--------------------|------|------|----|-----------------------|------------------|------|------|----|-----------------------|
| | up to 1 Km | >1-3 | >3-5 | >5 | | Up to 1 Km | >1-3 | >3-5 | >5 | |
| Asphalt Road | 10 | 0 | 1 | 0 | 1.7 | 6 | 3 | 1 | 2 | 6.0 |
| Bus/Wagon Stop | 6 | 4 | 0 | 1 | 3.3 | 5 | 3 | 2 | 2 | 4.4 |
| Railway Station | 0 | 0 | 0 | 11 | 25.8 | 1 | 0 | 1 | 10 | 20.7 |
| Mandi/Market | 2 | 3 | 3 | 3 | 5.2 | 2 | 2 | 2 | 6 | 8.5 |
| Factory | 1 | 1 | 3 | 6 | 8.7 | 3 | 1 | 1 | 7 | 10.8 |
| Post Office | 2 | 4 | 3 | 2 | 4.4 | 3 | 2 | 3 | 4 | 8.6 |
| PCO | 3 | 2 | 5 | 1 | 4.2 | 3 | 4 | 4 | 1 | 5.3 |
| Bank | 2 | 1 | 3 | 5 | 8.2 | 2 | 3 | 3 | 4 | 7.4 |
| Agriculture Office | 2 | 4 | 3 | 2 | 4.5 | 3 | 2 | 1 | 6 | 10.7 |
| Veterinary | 2 | 2 | 5 | 2 | 4.7 | 2 | 4 | 2 | 4 | 6.8 |
| Dispensary | 5 | 2 | 4 | 0 | 2.6 | 4 | 2 | 3 | 3 | 6.8 |
| Hospital | 1 | 4 | 4 | 2 | 3.7 | 3 | 2 | 2 | 5 | 8.6 |
| Medical Store | 2 | 3 | 4 | 2 | 3.8 | 3 | 2 | 2 | 5 | 8.6 |
| Medical Dr. | 2 | 4 | 4 | 1 | 3.5 | 4 | 2 | 1 | 5 | 9.1 |
| Lady Health Visitor | 7 | 2 | 2 | 0 | 2.3 | 6 | 1 | 1 | 4 | 8.2 |
| Other Health Worker | 7 | 1 | 2 | 1 | 3.6 | 6 | 2 | 3 | 1 | 4.5 |
| Primary School: Male | 11 | 0 | 0 | 0 | 1.0 | 9 | 1 | 1 | 1 | 3.5 |
| Female | 10 | 0 | 0 | 1 | 2.7 | 9 | 1 | 1 | 1 | 3.5 |
| Mix | 11 | 0 | 0 | 0 | 1.0 | 9 | 1 | 1 | 1 | 3.5 |
| Middle School: Male | 5 | 2 | 3 | 1 | 3.6 | 4 | 3 | 4 | 1 | 3.8 |
| Female | 5 | 2 | 3 | 1 | 3.6 | 4 | 4 | 3 | 1 | 3.9 |
| Mix | 5 | 2 | 3 | 1 | 3.6 | 4 | 3 | 4 | 1 | 3.8 |
| High School: Male | 2 | 4 | 3 | 2 | 3.7 | 3 | 2 | 4 | 3 | 5.1 |
| Female | 2 | 4 | 3 | 2 | 3.7 | 4 | 1 | 4 | 3 | 5.4 |
| Mix | 7 | 0 | 3 | 1 | 4.0 | 5 | 1 | 4 | 2 | 5.3 |
| College: Male | 1 | 1 | 3 | 6 | 9.5 | 3 | 1 | 3 | 5 | 9.3 |
| Female | 1 | 1 | 3 | 6 | 9.5 | 2 | 1 | 3 | 6 | 9.2 |
| Mix | 5 | 1 | 2 | 3 | 6.7 | 4 | 1 | 2 | 5 | 8.8 |
| Library | 1 | 1 | 3 | 6 | 9.5 | 2 | 1 | 3 | 6 | 9.1 |

⁷ Public Call Office

Similarly, among the economic infrastructure, except for comparatively longer distances to bank, treatment villages have relatively shorter distances to the markets/mandi, factory, agriculture office, and veterinary. The average distance to the economic infrastructure ranges from a minimum of 4.5 KM to the agriculture office in treatment villages to a maximum distance of 10.8 KM to factory in control villages. The social services include health and educational facilities available to the local women and men. There is a drastic difference in accessing health facilities in treatment villages and control villages. The average distance for any health facility ranges between 2.3 KM and 3.8 KM in treatment villages while in control villages to access any health facility the average distance varies from 4.5 KM to 9.1 KM. Same pattern of difference in distances is observed in accessing the education services except the availability of college and library where the difference is negligible. A striking feature in the treatment villages is the distances to the

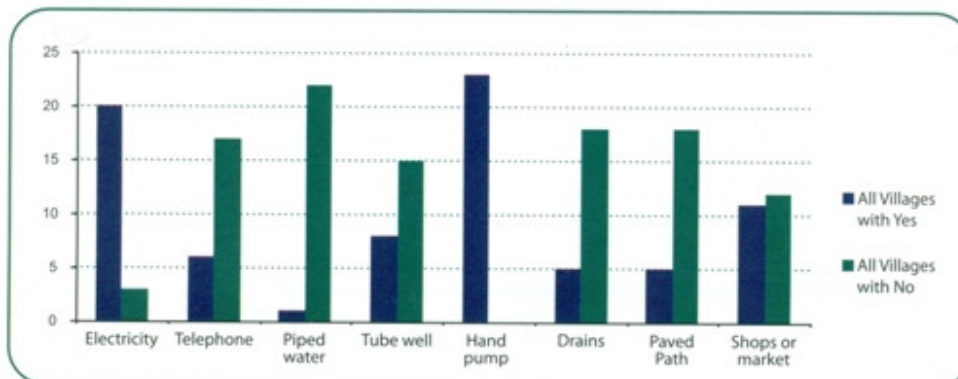
primary schools - Girls have to travel more than twice as far as the boys. However in the case of access to higher level educational institutions, distances for both boys and girls are almost the same.

Data in Table 3, shows the availability of other basic amenities of life in the sample villages. A total of 23 villages have been surveyed with 12 control villages and 11 treatment villages. A high proportion of villages (20 out of 23) have electricity facility but an abysmally low proportion of villages (one out of twenty three) have access to piped water. Similarly a very few proportion of villages have drains, telephones and paved paths. Only 5 villages; 2 in treatment and 3 in control group have drainage facilities for waste disposal. A total of 18 out of the 23 sample villages do not have paved paths and 12 villages do not have the facility of shops within their community. People in these villages have to travel 5 km, on average, in treatment villages and 8 Kms, on average, in control villages for purchase of daily consumption items (Table 2).

Table 3: Village Infrastructure, 2006

| Infrastructure | Number of Treatment Villages | | Number of Control Villages | | Number of All Villages | |
|-----------------|------------------------------|----|----------------------------|----|------------------------|----|
| | Yes | No | Yes | No | Yes | No |
| Electricity | 9 | 2 | 11 | 1 | 20 | 3 |
| Telephone | 2 | 9 | 4 | 8 | 6 | 17 |
| Piped water | 0 | 11 | 1 | 11 | 1 | 22 |
| Tube well | 5 | 6 | 3 | 9 | 8 | 15 |
| Hand pump | 11 | 0 | 12 | 0 | 23 | 0 |
| Drains | 2 | 9 | 3 | 9 | 5 | 18 |
| Paved Path | 1 | 10 | 4 | 8 | 5 | 18 |
| Shops or market | 6 | 5 | 5 | 7 | 11 | 12 |

Figure 1: Village Infrastructure 2006 (All Villages)



3. Profile of Sample Households - Survey Results

3.1 Age, Education and Profession of Respondents

The data presented in the following tables depicts that respondents are very young, most of them are literate and that their livelihood depends on wage labour. In this survey efforts were made to select the household head as a respondent and in case where the household head was not available a well-informed alternate member of the household was interviewed. This alternate member was mostly found to be the educated member of the household. The average age of the respondent is 38 years in overall and across all sub-samples. Data presented in table-4, shows that around three-fourth of the respondents (73%) are in the age bracket of 16-45 years. Less than 10% of the total respondents are above 55 years of age. A comparison of different age brackets between the participating and non participating households show that a higher percentage of respondents are in the age bracket of 26-55 years. Within the 26-55 years age bracket, 79.3% of respondents are in the participating households while a lower 62.3 percent are in the non-participating households. Respondents in the age bracket (above 55 years) are 4 times higher in the non-participating households as compared to the participating households.

Table 5 shows literacy levels of respondents with break up into different education level. In this survey literate is taken as a person who can read and write in any language. The literacy figures in the table 5 are those of male respondents only. The literacy for women and men is given in Table 9. Two-thirds of the respondents are literate with 61.33% have at least some level of schooling and 4.7% are literate without going through a school. Literacy level is higher for the participating households (70.48%) as compared to the non participating households (60.84%). Highest percentage of literates (26.4%) has attained primary level of education followed by post matriculation (17.2%), matriculation (12.8%) and middle level education (4.9%). Interestingly the respondents in treatment village attaining post matriculation level education is more than double than in the control village for the same category, while the reverse is true in case of middle and matric level education attainment of the respondents.

The profession of the respondents (Table 6) indicate that most of the respondents are dependent on wage labour. Majority of the respondents are involved in casual labour (54.7%) followed by respondents engaged in farming (20.7%). This is true for both participating and non participating households

Table 4: Age of Respondents

| Respondent | Treatment Villages | | | Control Village | All Villages | | |
|------------------------------------|--------------------|--------------|--------------|-----------------|--------------|------------|------------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Average Age | 39 | 38 | 38 | 38 | 39 | 38 | 38 |
| Total Number of Respondents | 217 | 120 | 337 | 69 | 217 | 189 | 406 |
| Respondents % age group: | | | | | | | |
| 16-25 | 13.4 | 25.0 | 17.5 | 23.2 | 13.4 | 24.3 | 18.5 |
| 26-35 | 35.0 | 29.2 | 32.9 | 29.0 | 35.0 | 29.1 | 32.3 |
| 36-45 | 27.2 | 18.3 | 24.0 | 20.3 | 27.2 | 19.0 | 23.4 |
| 46-55 | 17.1 | 14.2 | 16.0 | 15.9 | 17.1 | 14.8 | 16.0 |
| 56-65 | 5.5 | 9.2 | 6.8 | 5.8 | 5.5 | 7.9 | 6.7 |
| >65 | 1.8 | 4.2 | 2.7 | 5.8 | 1.8 | 4.8 | 3.2 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100 | 100 |

with a negligible difference between the two sets of respondents. A comparison of treatment and control groups show higher proportions (63 percent) of casual labour in the later than in the former group (53 percent).

(10.1%) and business (9.1%). Three percent of the respondents are not working either due to reasons of old age, sickness or unemployment. When we compare the data for the off-farm activities of respondents in control villages to

Table 5: Literacy levels of respondents (Per cent)

| Respondent | Treatment Villages | | | Control Village | All Villages | | |
|---------------------------|--------------------|------------|-------|-----------------|--------------|------------|-------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Not Literate | 29.5 | 44.2 | 34.7 | 30.4 | 29.5 | 39.2 | 34.0 |
| Literate but no schooling | 5.5 | 2.5 | 4.5 | 5.8 | 5.5 | 3.7 | 4.7 |
| Schooling | 64.98 | 53.33 | 60.83 | 63.77 | 64.98 | 57.14 | 61.33 |
| Primary | 30.0 | 20.0 | 26.4 | 26.1 | 30.0 | 22.2 | 26.4 |
| Middle | 2.3 | 5.8 | 3.6 | 11.6 | 2.3 | 7.9 | 4.9 |
| Matric | 12.4 | 10.0 | 11.6 | 18.8 | 12.4 | 13.2 | 12.8 |
| Post Matric | 20.3 | 17.5 | 19.3 | 7.2 | 20.3 | 13.8 | 17.2 |

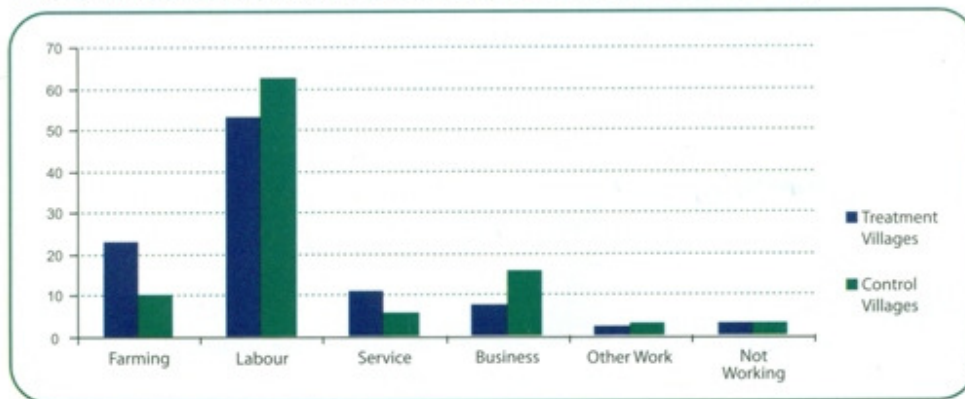
Within the treatment group the comparison between members and non-members shows higher proportions of casual labour in the former (54 percent) than the later (50 percent). Around one-fifth of the total respondents are engaged in public and private sectors jobs

that of treatment villages, it reveals interesting results. The proportion of respondents (15.9%) engaged in business activities in control villages is twice as high as in treatment villages (7.7%), while the reverse is true for the respondents in services and jobs category.

Table 6: Profession of Respondents (Percent)

| Respondent | Treatment Villages | | | Control Village | All Villages | | |
|-------------|--------------------|------------|-------|-----------------|--------------|------------|-------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Farming | 21.8 | 24.8 | 22.8 | 10.1 | 21.8 | 19.5 | 20.7 |
| Labour | 54.6 | 50.4 | 53.1 | 62.3 | 54.6 | 54.7 | 54.7 |
| Service | 11.6 | 9.9 | 11.0 | 5.8 | 11.6 | 8.4 | 10.1 |
| Business | 7.4 | 8.3 | 7.7 | 15.9 | 7.4 | 11.1 | 9.1 |
| Other Work | 2.8 | 1.7 | 2.4 | 2.9 | 2.8 | 2.1 | 2.5 |
| Not Working | 2.3 | 4.1 | 3.0 | 2.9 | 2.3 | 3.7 | 3.0 |

Figure 2: Professions of Respondents (%) Treatment and Control Villages



3.2 Demographic Structure of Households and Work Status of Household Members

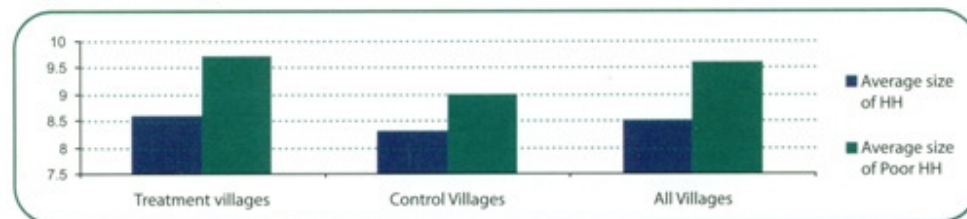
Demographic composition of sample households shows a population of 3,461 with 1,786 male and 1,675 female. The average household size is 8.5 persons, which is greater than the data given in Pakistan Demographic Survey (PDS)-2005⁸ for rural Sindh as 6.8

members. The total male-female ratio is 107:100 with a higher ratio for non-member households (113: 100) than the member households (102:100). The survey results further reveal that children (up to 18 years of age) are 51.8% of the total population. The percentage of adults (over 18 years) is 48.2 percent and the ratio in members is lower (46%) as compared to the non-member households (50%).

Table 7: Demographic Composition of Households

| Sex and Age | Treatment Villages | | | Control Village | All Villages | | |
|--------------------------------|--------------------|------------|---------|-----------------|--------------|------------|---------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Number of Households | 217 | 120 | 337 | 69 | 217 | 189 | 406 |
| Total Population | 1906 | 979 | 2885 | 576 | 1906 | 1555 | 3461 |
| Male | 960 | 525 | 1485 | 301 | 960 | 826 | 1786 |
| Female | 946 | 454 | 1400 | 275 | 946 | 729 | 1675 |
| Male : Female | (101.5) | (115.6) | (106.1) | (109.5) | (101.5) | (113.3) | (106.6) |
| Adult | 883 | 494 | 1377 | 290 | 883 | 784 | 1667 |
| % | 46.3 | 50.5 | 47.7 | 50.3 | 46.3 | 50.4 | 48.2 |
| Male | 450 | 273 | 723 | 156 | 450 | 429 | 879 |
| Female | 433 | 221 | 654 | 134 | 433 | 355 | 788 |
| Over 55 yrs in Population (%) | (4.0) | (5.7) | (4.6) | (4.7) | (4.0) | (5.3) | (4.6) |
| Children | 1023 | 485 | 1508 | 286 | 1023 | 771 | 1794 |
| (%) | (53.7) | (49.5) | (52.3) | (49.7) | (53.7) | (49.6) | (51.8) |
| Male | 510 | 252 | 762 | 145 | 510 | 397 | 907 |
| Female | 513 | 233 | 746 | 141 | 513 | 374 | 887 |
| Up to 10 yrs in Population (%) | (36.3) | (32.3) | (34.9) | (35.8) | (36.3) | (33.6) | (35.0) |
| Average size of HH | 8.8 | 8.2 | 8.6 | 8.3 | 8.8 | 8.2 | 8.5 |
| Average size of Poor HH | 9.9 | 9.4 | 9.7 | 9.0 | 9.9 | 9.2 | 9.6 |
| Adult/HH | 4.1 | 4.1 | 4.1 | 4.2 | 4.1 | 4.1 | 4.1 |
| Number of Poor households | 117 | 64 | 181 | 43 | 117 | 107 | 224 |
| Number of Poor population | 1155 | 603 | 1758 | 386 | 1155 | 989 | 2144 |

Figure 3: Average Size of Household in Poor and Non-Poor Household



⁸ Pakistan Demographic Survey (PDS) conducted by Federal Bureau of Statistic Government of Pakistan in 2005

The dependency ratio⁹ is 65 percent in the sample households with 4.6% of the population in over 55 year age bracket and 35% population in up to 10 years age brackets. The same pattern is noted across all sub-samples. As stated earlier the average size of households is 8.5 persons for the overall sample respondents, with slightly higher (8.8 persons) in members and slightly lower (8.2 persons) in non-members. The average size of poor households is higher at 9.6 persons as against the non-poor which have an average household size of 7.2 persons. It seems that family size tends to fall as level of per capita income rises and this relationship in the sample is statistically significant.

Data presented in Table 8, shows work status of sample households disaggregated by gender. In this survey the working age population (over 10 years) have been classified in to three occupations including not-working, engaged in household work and working outside the household. Work status has been further categorised into three age groups including ages greater than 55 years, 18-55 years and 10-18 years. About one-half (49%) of the population in the sample households are engaged in categories of outside-household work followed by household work (39%) and not working (12%). The same proportion is true for all sub-samples without any difference except between reporting men and women. Main reasons for citing not-working are old age, sickness or unemployment. Findings only confirm the general pattern of women largely responsible for household work. An overwhelming majority (93%) of women are engaged in housework followed by 5% not working and a very low 2% engaged in outdoor work. This pattern is also observed across all sub-samples. It may be because of the cultural view that the women undertake house work and men do the outdoor work. The data presented in table-8 further reveals that more than two-thirds (67%) of the over 10 years age population fall under the active age group of 18-55 years. This is followed by 26% in 10-18 years and 7% in over 55 years age brackets in the overall sample households. Majority of the population between ages 10-18 years are engaged in household work (61%), followed by working out side the household (21%) and then not working (18%).

The working population is further categorised into 6 farm and off-farm activities including own farm, farm labour, services/jobs, off-farm labour, business and multiple work. The last portion of table 8 illustrates that majority (59%) of the working population are engaged in on-farm activities with highest rate of 40% in on-farm labour and 29% in own farming activities in the over all sample households. Only 12% are working either in the public sector or private sector and just 6% are working in the business sector. Women tend to undertake more multiple works as compared to men and this relationship in the sample is statistically significant.

⁹ It is the ratio of 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.

Table 8: Work status of households

| Sex and Age | Treatment Villages | | | | | | | | | Control Village | | |
|--------------------|--------------------|------------|----------------|---------------|------------|---------------|----------------|------------|----------------|-----------------|------------|---------------|
| | Member | | | Non-member | | | Total | | | M | F | T |
| | M | F | T | M | F | T | M | F | T | | | |
| All over 10 years | 621 | 594 | 1215 | 361 | 302 | 663 | 982 | 896 | 1878 | 186 | 184 | 370 |
| Not working | 115 | 26 | 141(12) | 71(20) | 17 | 88(13) | 186(19) | 43 | 229(12) | 31(17) | 14 | 45(12) |
| | (19) | (4) | | | (6) | | | (5) | | | (8) | |
| >55 years | 17 | 15 | 32 | 16 | 13 | 29 | 33 | 28 | 61 | 8 | 10 | 18 |
| >18-55 | 37 | 9 | 46 | 27 | 3 | 30 | 64 | 12 | 76 | 11 | 3 | 14 |
| >10-18 | 61 | 2 | 63 | 28 | 1 | 29 | 89 | 3 | 92 | 12 | 1 | 13 |
| H.Hold work | 49 | 556 | 605 | 45 | 276 | 321 | 94 | 832 | 926 | 12 | 169 | 181 |
| | (8) | (94) | (50) | (13) | (91) | (48) | (7) | (93) | (49) | (7) | (92) | (49) |
| >55 years | 26 | 2 | 28 | 4 | 11 | 15 | 30 | 13 | 43 | 1 | 1 | 2 |
| >18-55 | 374 | 13 | 387 | 12 | 186 | 198 | 386 | 199 | 585 | 2 | 119 | 121 |
| >10-18 | 156 | 34 | 190 | 29 | 79 | 108 | 185 | 113 | 298 | 9 | 49 | 58 |
| Working | 457 | 12 | 469 | 245 | 9 | 254 | 702 | 21 | 723 | 143 | 1 | 144 |
| | (73) | (2) | (39) | (68) | (3) | (38) | (72) | (2) | (39) | (77) | (0.5) | (39) |
| >55 years | 16 | 1 | 17 | 12 | 0 | 12 | 28 | 1 | 29 | 7 | 0 | 7 |
| >18-55 | 365 | 8 | 373 | 202 | 8 | 210 | 567 | 16 | 583 | 127 | 1 | 128 |
| >10-18 | 76 | 3 | 79 | 31 | 1 | 32 | 107 | 4 | 111 | 9 | 0 | 9 |
| % own farm | 30 | 75 | 31 | 27 | 78 | 29 | 29 | 76 | 30 | 21 | 0 | 21 |
| % farm labour | 38 | 0 | 37 | 40 | 11 | 39 | 39 | 5 | 38 | 52 | 100 | 52 |
| % service/job | 13 | 8 | 13 | 13 | 0 | 13 | 13 | 5 | 13 | 8 | 0 | 8 |
| % off-farm labour | 8 | 0 | 8 | 9 | 0 | 8 | 8 | 0 | 8 | 5 | 0 | 5 |
| % Business | 5 | 8 | 5 | 6 | 0 | 6 | 5 | 5 | 5 | 10 | 0 | 10 |
| % Multiple work | 6 | 8 | 6 | 5 | 11 | 5 | 6 | 10 | 6 | 4 | 0 | 4 |

Table 8 (A): Work status of households

| Sex and Age | All Villages | | | | | | | | |
|--------------------|----------------|--------------|----------------|----------------|--------------|----------------|----------------|--------------|----------------|
| | Member | | | Non-member | | | Total | | |
| | M | F | T | M | F | T | M | F | T |
| All over 10 years | 621 | 594 | 1215 | 547 | 486 | 1033 | 1168 | 1080 | 2248 |
| Not working | 115(19) | 26(4) | 141(12) | 102(19) | 31(6) | 133(13) | 217(19) | 57(5) | 274(12) |
| >55 years | 17 | 15 | 32 | 24 | 23 | 47 | 41 | 38 | 79 |
| >18-55 | 37 | 9 | 46 | 38 | 6 | 44 | 75 | 15 | 90 |
| >10-18 | 61 | 2 | 63 | 40 | 2 | 42 | 101 | 4 | 105 |
| H.Hold work | 49 | 556 | 605 | 57 | 445 | 502 | 106 | 1001 | 1107 |
| | (8) | (94) | (50) | (10) | (92) | (49) | (9) | (93) | (49) |
| >55 years | 26 | 2 | 28 | 5 | 12 | 17 | 7 | 38 | 45 |
| >18-55 | 374 | 13 | 387 | 14 | 305 | 319 | 27 | 679 | 706 |
| >10-18 | 156 | 34 | 190 | 38 | 128 | 166 | 72 | 284 | 356 |
| Working | 457 | 12 | 469 | 388 | 10 | 398 | 845 | 22 | 867 |
| | (74) | (2) | (39) | (71) | (2) | (39) | (72) | (2) | (39) |
| >55 years | 16 | 1 | 17 | 19 | 0 | 19 | 35 | 1 | 36 |
| >18-55 | 365 | 8 | 373 | 329 | 9 | 338 | 694 | 17 | 711 |
| >10-18 | 76 | 3 | 79 | 40 | 1 | 41 | 116 | 4 | 120 |
| % own farm | 30 | 75 | 31 | 25 | 70 | 26 | 28 | 73 | 29 |
| % farm labour | 38 | 0 | 37 | 45 | 20 | 44 | 41 | 9 | 40 |
| % service/job | 13 | 8 | 13 | 11 | 0 | 11 | 12 | 5 | 12 |
| % off-farm labour | 8 | 0 | 8 | 7 | 0 | 7 | 8 | 0 | 8 |
| % Business | 5 | 8 | 5 | 7 | 0 | 7 | 6 | 5 | 6 |
| % Multiple work | 6 | 8 | 6 | 5 | 10 | 5 | 5 | 9 | 6 |

Note: Figures in parenthesis indicate percentage.

3.4 Adult literacy and schooling of Children

A total of 61.2% of the adult rural population in sample villages are not literate, which is slightly less than the district average of 69% given in PSLM 2004-05. Data presented in table 9, shows not surprisingly higher proportion of non-literates in poor (65%) as compared to the non-poor (57%) households. The results also show similar pattern across all sub-samples. Nevertheless there is a huge disparity in adult non-literacy between men and women. A strikingly large proportion of women (86%) are non-literate as against 39% for men. The categories of not literate female adult population ranges from a

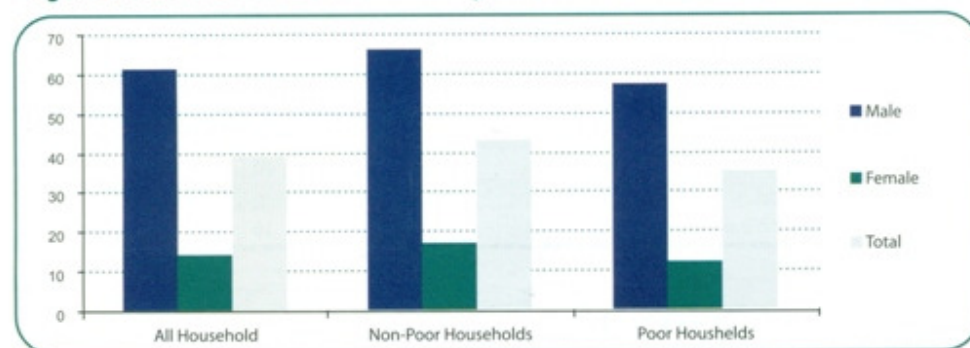
maximum of 93% in non-member poor household in treatment village to a minimum of 82% in the non-poor households in the treatment villages. Similarly as expected the adult literacy rate is quite low (35%) among the poor households as compared to the non-poor households (43%) with a little variation among all sub-samples.

Among the literate adults a higher proportion, 29.5%, attended primary level education followed by 23.5% post matriculation, 21.1% not attended any school and 16.4% attended school up to matriculation level and 9% of the adult literates attended schools to middle level. In this respect again there is very little variation between participating and non-participating households.

Table 9: Adult Literacy in Households

| Literacy Level | Treatment Villages | | | Control Village | All Villages | | |
|---|--------------------|------------|-------|-----------------|--------------|------------|-------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Not Literate Adults (all HHs) | 536 | 310 | 846 | 174 | 536 | 484 | 1020 |
| % of adult population not literate: | | | | | | | |
| all households | 61 | 63 | 61 | 60 | 61 | 62 | 61 |
| Non-Poor households | 56 | 57 | 56 | 60 | 56 | 58 | 57 |
| Poor households | 65 | 67 | 66 | 60 | 65 | 64 | 65 |
| Not literate Male adults percent of male adults: | | | | | | | |
| all households | 37 | 43 | 39 | 39 | 37 | 41 | 39 |
| Non-Poor households | 31 | 36 | 33 | 37 | 31 | 37 | 34 |
| Poor households | 42 | 47 | 44 | 39 | 42 | 44 | 43 |
| Not literate female adults percent of female adults: | | | | | | | |
| all households | 85 | 88 | 86 | 85 | 85 | 87 | 86 |
| Non-Poor households | 82 | 82 | 82 | 87 | 82 | 84 | 83 |
| Poor households | 87 | 93 | 89 | 84 | 87 | 89 | 88 |
| Literate adults (all HHs) | 347 | 184 | 531 | 116 | 347 | 300 | 647 |
| Percent of literate: | | | | | | | |
| Primary school | 31.7 | 26.6 | 29.9 | 27.6 | 31.7 | 27.0 | 29.5 |
| Middle school | 7.5 | 11.4 | 8.9 | 9.5 | 7.5 | 10.7 | 9.0 |
| High school | 15.6 | 13.0 | 14.7 | 24.1 | 15.6 | 17.3 | 16.4 |
| Post matriculation | 23.6 | 28.8 | 25.4 | 14.7 | 23.6 | 23.3 | 23.5 |
| No schooling | 21.6 | 20.1 | 21.1 | 24.1 | 21.6 | 21.7 | 21.6 |

Figure 4: Male and Female Adult Literacy in Poor and Non-Poor Households



The condition of school going children given in Table 10 is not less disappointing than those of the adults. A total of 64.6% of children are not in school in the overall sample. The PSLM (2004-05) shows 56% for children not in school for Larkana District as a whole. The situation of boys not in school in the sample is 55.5% and situation is even worrisome for the female children with 75% not in school. The percent of

children not in school in the overall sample are higher for non-members (70.5 percent) and lower for members (63.4 percent). When Treatment and Control villages are compared children not in school for treatment is higher (65.7 percent) than control villages (64.7 percent). Not surprisingly most of the not-in-school children are from the poor households and it is statistically significant.

Table 10: Schooling of Children

| Children in school | Treatment Villages | | | Control Village | All Villages | | |
|--|--------------------|------------|-------|-----------------|--------------|------------|-------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| All Children (school age) | 1023 | 485 | 1508 | 286 | 1023 | 771 | 1794 |
| Male | 510 | 252 | 762 | 145 | 510 | 397 | 907 |
| Female | 513 | 233 | 746 | 141 | 513 | 374 | 887 |
| Children not in school | 649 | 342 | 991 | 185 | 649 | 527 | 1176 |
| % of all children not in school | 63.4 | 70.5 | 65.7 | 64.7 | 63.4 | 68.4 | 65.6 |
| Male children not in school | 272 | 156 | 428 | 75 | 272 | 231 | 503 |
| % of male children not in school | 53.3 | 61.9 | 56.2 | 51.7 | 53.3 | 58.2 | 55.5 |
| Up to 5 years | 55.5 | 43.6 | 51.2 | 65.3 | 55.5 | 50.6 | 53.3 |
| >5-10 years | 22.4 | 30.8 | 52.2 | 18.7 | 22.4 | 26.8 | 24.5 |
| >10-18 years | 22.1 | 25.6 | 47.8 | 16.0 | 22.1 | 22.5 | 22.3 |
| Female children not in school | 377 | 186 | 563 | 110 | 377 | 296 | 673 |
| % of female children not in | 73.5 | 79.8 | 75.5 | 78.0 | 73.5 | 79.1 | 75.9 |
| Up to 5 years | 45.4 | 39.8 | 43.5 | 40.9 | 45.4 | 40.2 | 43.1 |
| >5-10 years | 24.4 | 21.0 | 23.3 | 25.5 | 24.4 | 22.6 | 23.6 |
| >10-18 years | 30.2 | 39.2 | 33.2 | 33.6 | 30.2 | 37.2 | 33.3 |
| % share of Poor Households in Children Not in school: | | | | | | | |
| All children | 66.6 | 71.1 | 68.1 | 68.1 | 66.6 | 70.0 | 68.1 |
| Male children | 66.5 | 67.9 | 67.1 | 66.7 | 66.5 | 67.5 | 67.0 |
| Female children | 66.6 | 73.7 | 68.9 | 69.1 | 66.6 | 72.0 | 68.9 |

3.5 State of Health and Physical environment

This section provides information on the health status of the sample households and their physical environment. The perception of the sample households has been captured in to three states of health, 'Good', 'Fair' (healthy states) and Poor (Chronic and acute sickness). It must be noted that the categories are based on self reported responses rather than on the basis of diagnosis by any medical expert. As shown in Table 11 majority of the population are in a healthy state (95.2%), and the rest of the population is in chronic and acute sickness. The number of deaths recorded as 0.1% of the total sample households in 2006. People who place

themselves in good health state are higher in treatment group as compared to the control group (82.7% Vs 72.7%), similarly percentage of people in poor health state are lower in treatment villages (4.1%) as compared to the control villages (6.1%).

The sex disaggregated data shows that a slightly higher number of male population (83%) perceive themselves in a state of good health than the female counterparts (79%). Similarly a lower number of males (4.5%) as compared to females (5.1%) reported poor state of health. A comparison between children and adult population reveals that higher number of children (98.3%) are in healthy state (good and fair) as compared to adults (91.4%). All other sub samples follow the same pattern of results

without any significant variations. By splitting the data for poor and non-poor households in respect to health status, we did not find any

significant difference in health status between poor and non-poor households.

Table 11: Health Status of Household Members (All households)

| Health Status of HH Members | Treatment Villages | | | Control Village | All Villages | | |
|-------------------------------|--------------------|------------|-------|-----------------|--------------|------------|-------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Percent in good health | 82.0 | 84.2 | 82.7 | 72.7 | 82.0 | 79.9 | 81.0 |
| Male | 83.8 | 86.3 | 84.6 | 73.4 | 83.8 | 81.6 | 82.8 |
| Female | 80.1 | 81.7 | 80.6 | 72.0 | 80.1 | 78.1 | 79.2 |
| Adults | 75.7 | 80.2 | 77.3 | 66.2 | 75.7 | 75.0 | 75.3 |
| Children | 87.4 | 88.2 | 87.7 | 79.4 | 87.4 | 85.0 | 86.3 |
| Percent in fair health | 13.4 | 11.4 | 12.8 | 21.2 | 13.4 | 15.0 | 14.2 |
| Male | 11.9 | 9.7 | 11.1 | 20.9 | 11.9 | 13.8 | 12.8 |
| Female | 15.0 | 13.4 | 14.5 | 21.5 | 15.0 | 16.5 | 15.6 |
| Adults | 16.1 | 12.8 | 14.9 | 23.8 | 16.1 | 16.8 | 16.4 |
| Children | 11.1 | 10.1 | 10.8 | 18.5 | 11.1 | 13.2 | 12.0 |
| Percent in poor health | 4.6 | 4.4 | 4.5 | 6.1 | 4.6 | 5.0 | 4.8 |
| Male | 4.4 | 4.0 | 4.2 | 5.6 | 4.4 | 4.6 | 4.5 |
| Female | 4.9 | 4.8 | 4.9 | 6.5 | 4.9 | 5.5 | 5.1 |
| Adults | 8.3 | 7.1 | 7.8 | 10.0 | 8.3 | 8.2 | 8.2 |
| Children | 1.5 | 1.6 | 1.5 | 2.1 | 1.5 | 1.8 | 1.6 |
| Percent died (2005) | 0.2 | 0.1 | 0.1 | 0.0 | 0.2 | 0.1 | 0.1 |
| Male | 0.3 | 0.6 | 0.4 | 0.0 | 0.3 | 0.4 | 0.3 |
| Female | 0.3 | 0.9 | 0.5 | 0.0 | 0.3 | 0.5 | 0.4 |
| Adults | 0.3 | 0.2 | 0.3 | 0.0 | 0.3 | 0.1 | 0.2 |
| Children | 0.3 | 1.2 | 0.6 | 0.0 | 0.3 | 0.8 | 0.5 |

Figure 5: Housing Structure in Treatment and Control Villages

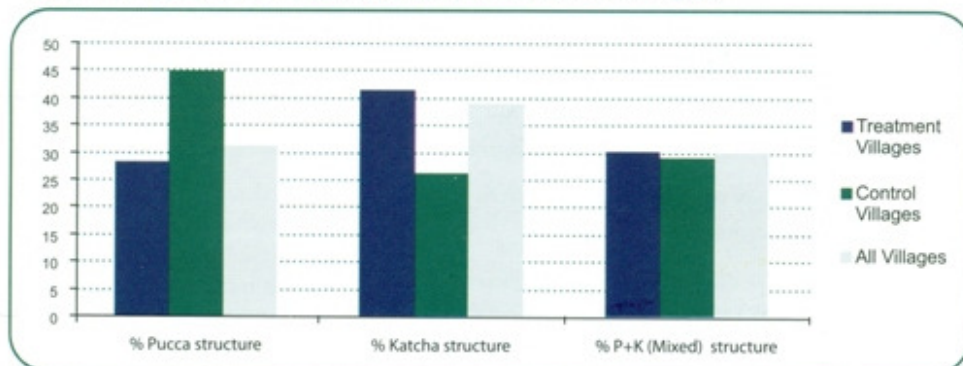


Table 12 shows data on different amenities of life available to the control groups and treatment groups. In the overall sample majority of the households have Katcha structure (39%) of houses followed by Pucca structure (31%) and Pucca and Kacha¹⁰ structure

(30%). Higher proportion of the households in control village (45%) has Pucca structure as compared to the treatment villages (28%).

¹⁰ We have used Pucca structure for house build of bricks or concrete, while Kacha is used for mud based structures and Mix is partly pucca and partly kacha.

Table 12: Facilities for Household Members (All Households)

| Housing Facilities | Treatment Villages | | | Control Village | All Villages | | |
|--------------------------------|--------------------|------------|------------|-----------------|--------------|------------|------------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| All households | 217 | 120 | 337 | 69 | 217 | 189 | 406 |
| % Pucca structure | 30.0 | 25.0 | 28.2 | 44.9 | 30.0 | 32.3 | 31.0 |
| % Katcha structure | 41.0 | 42.5 | 41.5 | 26.1 | 41.0 | 36.5 | 38.9 |
| % P+K (Mixed) structure | 29.0 | 32.5 | 30.3 | 29.0 | 29.0 | 31.2 | 30.0 |
| Average number of rooms | 2.0 | 2.2 | 2.1 | 2.1 | 2.0 | 2.1 | 2.1 |
| % households with: | | | | | | | |
| Up to 2 rooms | 57.3 | 51.6 | 55.2 | 62.8 | 57.3 | 55.6 | 56.5 |
| 3-4 rooms | 36.5 | 29.8 | 34.0 | 30.3 | 36.5 | 30.0 | 33.4 |
| 5 or more rooms | 6.2 | 18.6 | 10.8 | 6.9 | 6.2 | 14.4 | 10.1 |
| Water supply: | | | | | | | |
| % Piped | 16.6 | 11.7 | 14.8 | 33.3 | 16.6 | 19.6 | 18.0 |
| % Canal | 0.9 | 1.7 | 1.2 | 0.0 | 0.9 | 1.1 | 1.0 |
| % Well | 0.0 | 1.0 | 2.0 | 3.0 | 4.0 | 5.0 | 6.0 |
| % hand pump | 82.5 | 85.0 | 83.4 | 66.7 | 82.5 | 78.3 | 80.5 |
| Latrine: | | | | | | | |
| % inside | 87.1 | 89.2 | 87.8 | 92.8 | 87.1 | 90.5 | 88.7 |
| % outside | 12.9 | 10.8 | 12.2 | 7.2 | 12.9 | 9.5 | 11.3 |
| Drainage: | | | | | | | |
| % yes | 47.0 | 58.3 | 51.0 | 59.4 | 47.0 | 58.7 | 52.5 |
| % no | 53.0 | 41.7 | 49.0 | 40.6 | 53.0 | 41.3 | 47.5 |
| Electricity: | | | | | | | |
| % yes | 98.6 | 96.7 | 97.9 | 98.2 | 98.6 | 98.0 | 98.3 |
| % no | 1.4 | 3.3 | 2.1 | 1.8 | 1.4 | 2.0 | 1.7 |
| Fuel used: | | | | | | | |
| % wood | 80.2 | 74.2 | 78.0 | 59.4 | 80.2 | 68.8 | 74.9 |

More than one-half of the households have up to 2 rooms house, one-third of the households have 3-4 rooms and only 10% of the overall all sample households have houses with more than 5 rooms. On average each household has 2 rooms. Most of the sample villages still lack basic amenities of life where 11.3% of the households do not have indoor latrine and 47.5% of the households do not have drainage facility. Surprisingly, electricity is almost available to the majority of the households (98.3%). The dominant source of energy for fuel purposes is wood with three-fourths of the households using it as a single source of energy.

Unavailability of clean drinking water is yet another problem with even less than one-fifth of the household's having access to piped water and majority of the household (80.5%) depending on other inadequate source of water including hand pump and open canals. The same pattern is shown across all sub-samples without any significant difference. Similar results are also found when the data was disaggregated for poor and non-poor households for most of the facilities listed in Table 12. The differences between poor and non-poor for latrine and drainage facility were statistically significant.

3.6 Household Incomes, Inequality and Poverty

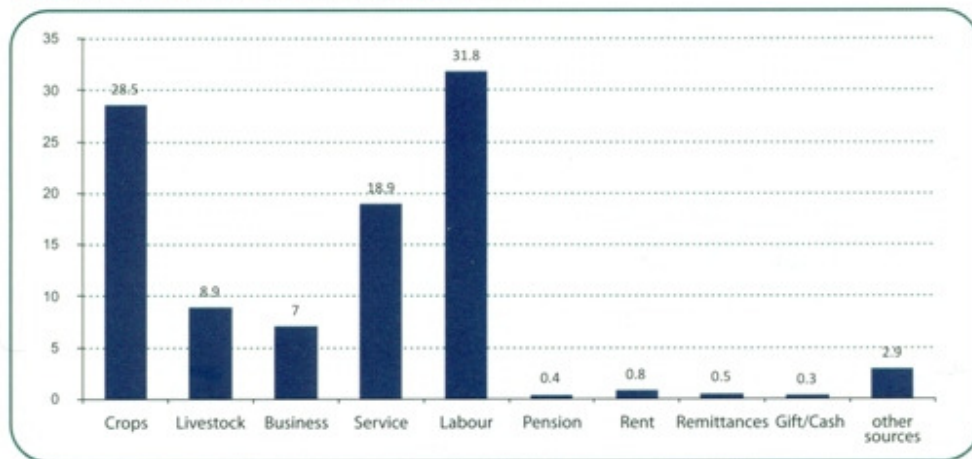
In this section we present the household income and the prevalence of poverty in Ratodero Taluka. According to the survey data the monthly per capita income is Rs. 856 which is lower than the nationally defined monthly poverty line per capita income of Rs. 879 per month.¹¹ However as shown in Table 13, monthly per capita income is lower in control villages (Rs.812) as compared to the treatment villages (Rs.864). A total of 55.4% of the households earned monthly per capita income less than Rs. 880, with higher (18%) concentration in below Rs. 501 monthly per capita income bracket. However, the number of poor households is higher in the control villages where the proportion of poor households is nearly eight percentage points higher than that of treatment villages. Among the 44.6% of the non-poor households more than half (25.4%) of the households have monthly per capita income between Rs. 880 to Rs. 1,280 and the rest of 19.1% have monthly per capita income over Rs. 1,280.

Data presented in Table-13 shows that the household income is derived from different

sources of on-farm and off-farm activities. Agriculture (crops and livestock) is the single largest source of household income followed by labour. Agriculture and labour have a combined share of more than two-thirds (69.2%), the rest of the 29.8% is shared by the off-farm sources including services, business, pension, rent, remittances, gift and other sources. The major share in off-farm incomes is from the services sector (18%) followed by business (7%) and then the other off-farm sources contributing less than 1% each in the household income.

Comparison between the control and treatment villages reveals that the share of on-farm income is higher (71.4%) in control villages as compared to the treatment villages (68.8%). In the control village the share of business is twice as higher than the treatment villages while the share of income from services and jobs are higher for treatment villages (20%) than the control villages (12.9%). The control villages have zero percent shares in each of the pension and gift in household income. While remittances are comparatively higher in treatment villages (1.1%) as compared to control villages (0.4%).

Figure 6: Constituents of Household's Income



¹¹ Poverty line is defined by the Government of Pakistan in Economic survey of Pakistan as monthly per capita per month income below Rs. 879.

Table 13: Household Income 2005-06

| Household Income | Treatment Villages | | | Control Village | All Villages | | |
|--|--------------------|------------|--------|-----------------|--------------|------------|--------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Average/ (HHRs.) | 90,871 | 85,055 | 88,800 | 81,341 | 90,871 | 83,699 | 87,532 |
| Average/capita (Rs.) | 10,346 | 10,425 | 10,373 | 9,744 | 10,346 | 10,173 | 10,268 |
| Per capita/month (Rs.) | 862 | 869 | 864 | 812 | 862 | 848 | 856 |
| Percent household with per capita per month income of : | | | | | | | |
| Up to Rs.500 | 22.2 | 16.0 | 20.0 | 13.0 | 22.2 | 14.9 | 18.8 |
| Rs. 501-600 | 9.7 | 14.3 | 11.3 | 13.0 | 9.7 | 13.8 | 11.6 |
| Rs. 601-700 | 9.7 | 9.2 | 9.6 | 15.9 | 9.7 | 11.7 | 10.6 |
| Rs. 701-800 | 8.8 | 5.9 | 7.8 | 13.0 | 8.8 | 8.5 | 8.7 |
| Rs. 801-879 | 3.7 | 8.4 | 5.4 | 7.2 | 3.7 | 8.0 | 5.7 |
| Rs. 880-980 | 7.4 | 8.4 | 7.8 | 7.2 | 7.4 | 8.0 | 7.7 |
| Rs. 981-1080 | 6.0 | 6.7 | 6.3 | 4.3 | 6.0 | 5.9 | 5.9 |
| Rs. 1,081-1,180 | 5.6 | 6.7 | 6.0 | 8.7 | 5.6 | 7.4 | 6.4 |
| Rs. 1,181-1,280 | 6.9 | 5.0 | 6.3 | 1.4 | 6.9 | 3.7 | 5.4 |
| Rs. 1,281 or over | 19.9 | 19.3 | 19.7 | 15.9 | 19.9 | 18.1 | 19.1 |
| Percent share in income: | | | | | | | |
| Crops | 30.0 | 27.5 | 29.2 | 24.8 | 30.0 | 26.5 | 28.5 |
| Livestock | 8.7 | 8.1 | 8.5 | 11.0 | 8.7 | 9.2 | 8.9 |
| Business | 6.2 | 6.3 | 6.2 | 11.3 | 6.2 | 8.1 | 7.0 |
| Service | 21.0 | 18.3 | 20.0 | 12.9 | 21.0 | 16.4 | 18.9 |
| Labour | 29.1 | 34.8 | 31.1 | 35.6 | 29.1 | 35.1 | 31.8 |
| Pension | 0.3 | 0.8 | 0.5 | 0.0 | 0.3 | 0.5 | 0.4 |
| Rent | 0.6 | 0.9 | 0.7 | 1.5 | 0.6 | 1.1 | 0.8 |
| Remittances | 0.7 | 0.0 | 0.4 | 1.1 | 0.7 | 0.4 | 0.5 |
| gift/cash | 0.4 | 0.2 | 0.4 | 0.0 | 0.4 | 0.1 | 0.3 |
| other sources | 3.1 | 3.1 | 3.1 | 1.7 | 3.1 | 2.6 | 2.9 |

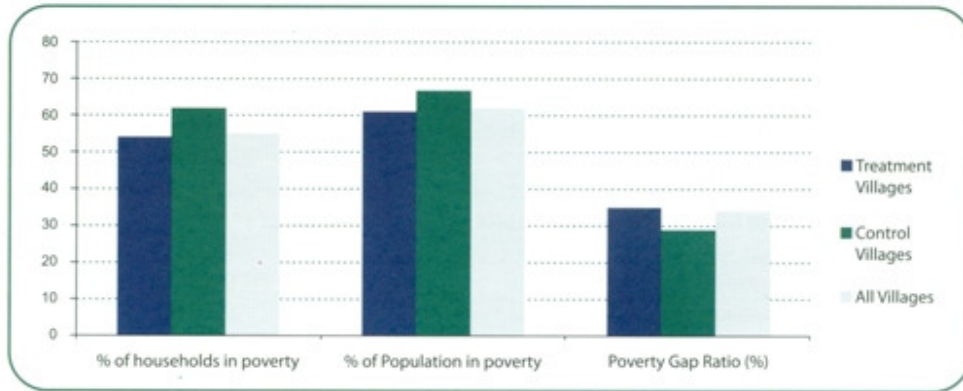
Different measures of poverty and inequality are given in table 14. More than one-half (55%) of the overall sample households and 62% of the overall sample population lives below the poverty line. The proportion of poor population is higher in control villages (67%) as compared to the treatment villages (61%). The monthly per capita income of the non-poor households (Rs. 1327) is more than double the poor

households' income (Rs. 566). The proportion of non-poor is quite high (19%) in the monthly per capita income of more than Rs.1281 and among the poor population a higher proportion (22%) lives on monthly per capita income of below Rs.500, which is far below the poverty line and can be associated with the 'extremely' or 'chronically' poor.

Table 14: Incidence, Depth and Severity of Poverty in Households

| Poverty Status | Treatment Villages | | | Control Village | All Villages | | |
|---|--------------------|------------|-------|-----------------|--------------|------------|-------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| All Households | 217 | 120 | 337 | 69 | 217 | 189 | 406 |
| Poor households | 117 | 64 | 181 | 43 | 117 | 107 | 224 |
| Total Population | 1,906 | 979 | 2,885 | 576 | 1,906 | 1,555 | 3,461 |
| Poor population | 1,155 | 603 | 1,758 | 386 | 1,155 | 989 | 2,144 |
| % of households in poverty | (54) | (53) | (54) | (62) | (54) | (57) | (55) |
| Poverty Gap Ratio (%) | (37) | (32) | (35) | (29) | (37) | (31) | (34) |
| Severity of Poverty | 0.172 | 0.133 | 0.158 | 0.106 | 0.172 | 0.122 | 0.148 |
| % of Population in poverty | (61) | (62) | (61) | (67) | (61) | (64) | (62) |
| Average per capita/month income: | | | | | | | |
| Poor households (Rs.) | 535 | 589 | 554 | 624 | 535 | 603 | 566 |
| Non-Poor households (Rs.) | 1,365 | 1,317 | 1,349 | 1,194 | 1,365 | 1,276 | 1,327 |

Figure 7: Incidence and Depth of Poverty



There are several measures of inequality. We have used Gini Coefficient as a measure of income inequality. The top 10% population have a share of one-fourth in the total income while the bottom 10% has only 4% share in the total income. Similarly the top 20% populations' share in income is more than three times than the bottom 20% populations' share in income. The concentration ratio identified with Gini Coefficient is 0.26 that shows a less unequal distribution of income among households.

Despite this less unequal distribution of income, a large difference between the average income of poor and non-poor households is observed. This is explained by the fact that 19.1% of the non-poor have 38% income share in the total income, while the remaining 81% poor and non-poor households have income share of 62%; the 81% of households within nine income groups (see Table 13) have income share of 7% in each group (see Figure 8 and Table 14 (A)).

Table 14 (A) Quintile Distribution of Income 2006

| Income Quintiles | Percentage Share |
|------------------|------------------|
| Bottom 10% | 4 |
| Bottom 20% | 9 |
| Middle 60% | 51 |
| Top 10% | 25 |
| Top 20% | 39 |
| Gini Coefficient | 0.26 |

Figure 8: Lorenz Curve

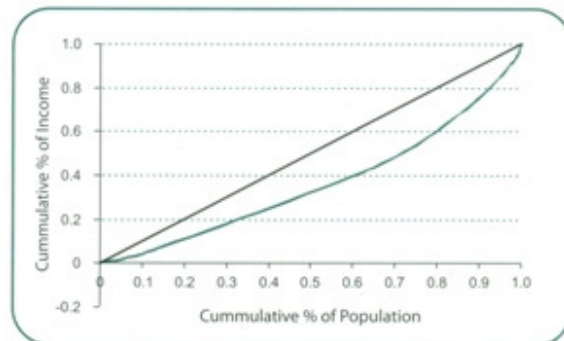
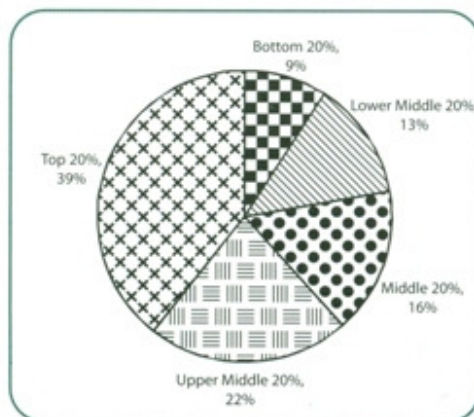


Figure 9: Quintile Distribution of Income



3.7 Household expenditure and consumption

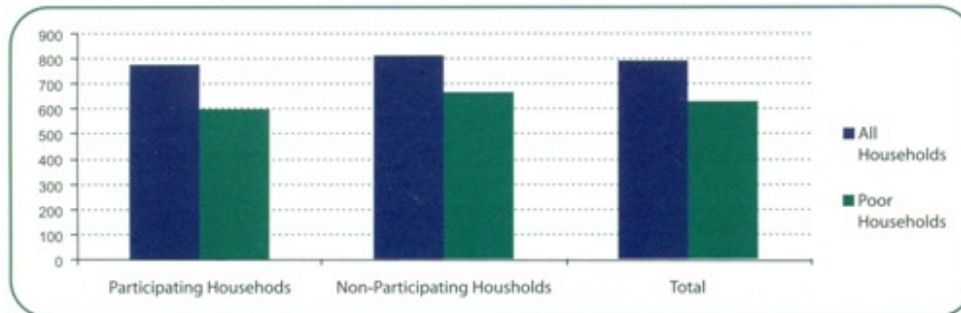
The average annual household expenditure is Rs. 71,939 in the overall sample as shown in table 15. The average monthly per capita expenditure is Rs. 792 with a higher amount of Rs.810 in non-participating households as compared to the participating households at Rs.776. When we compare the monthly per-capita expenditure data with that of monthly per-capita income data (Table 13&14) we found

that the average household expenditure is low as compared to the average household income across the board and the opposite is true in case of poor households. Within the poor households, control group have comparatively higher per capita monthly expenditure of Rs. 715 as compared to Rs. 609 for treatment group. A comparison between poor and non-poor not surprisingly reflects lower per capita expenditure in the case of former and this pattern is visible across all sub-samples.

Table 15: Household Expenditures

| Expenditures | Treatment Villages | | | Control Village | All Villages | | |
|--|--------------------|------------|--------|-----------------|--------------|------------|--------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Average/ HH (Rs.) | 71,618 | 71,459 | 71,939 | 73,782 | 71,779 | 72,121 | 71,939 |
| Average/capita (Rs.) | 9,278 | 9,895 | 9,503 | 9,532 | 9,308 | 9,725 | 9,503 |
| Per capita/month (Rs.) | 773 | 825 | 792 | 794 | 776 | 810 | 792 |
| % share of household expenditure: | | | | | | | |
| Food | 75.5 | 77.2 | 76.1 | 82.1 | 75.5 | 79 | 77.2 |
| Clothing | 5.6 | 5.5 | 5.6 | 4.2 | 5.6 | 5.0 | 5.3 |
| Housing | 2.6 | 1.6 | 2.2 | 1.3 | 2.6 | 1.5 | 2.1 |
| Health care | 4.7 | 5.4 | 5.0 | 4.2 | 4.7 | 5.0 | 4.8 |
| Education | 1.5 | 1.2 | 1.4 | 1.6 | 1.5 | 1.4 | 1.5 |
| Social function | 5.1 | 4.8 | 5.0 | 4.1 | 5.1 | 4.5 | 4.8 |
| Transport | 4.0 | 3.6 | 3.9 | 1.8 | 4.0 | 2.9 | 3.5 |
| Remittances | 0.1 | 0.1 | 0.1 | 0.2 | 0.1 | 0.2 | 0.1 |
| Other purpose | 0.8 | 0.4 | 0.7 | 0.8 | 0.8 | 0.5 | 0.6 |
| Per capita/month expenditure: | | | | | | | |
| Poor HHs(Rs.) | 598 | 630 | 609 | 715 | 598 | 664 | 630 |

Figure 10: Monthly Per-Capita Expenditure (Rs.) Poor and All Households



Food has a predominant share in annual household expenditure of 77.2% in the overall sample. There is a slight variation in all sub-samples, except in control group (82.1%). The next highest share of annual household expenditure is on clothing, followed by similar expenditure pattern noted in healthcare and social functions. Transport and social functions are respectively further down the order of

expenditure. Within the expenditures on transport, however, members have twice as high share in expenditure than non-members. Remittances show negligibly low share in annual household expenditures.

Figure 11: Household Expenditure (Percentage Share)

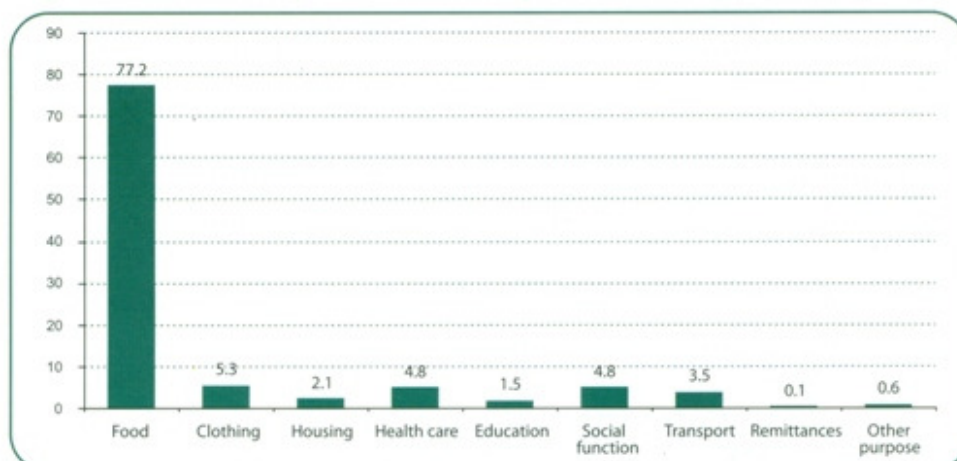


Table 16: Daily Consumption of Food in Households

| Housing Facilities | Treatment Villages | | | Control Village | All Villages | | |
|---|--------------------|-------------|-------------|-----------------|--------------|-------------|-------------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Daily per capita intake: | | | | | | | |
| Grains (Grams) | 344 | 396 | 362 | 391 | 344 | 394 | 367 |
| Calories | 1177 | 1355 | 1237 | 1337 | 1177 | 1348 | 1254 |
| Pulses (Grams) | 18 | 19 | 18 | 18 | 18 | 19 | 18 |
| Calories | 60 | 64 | 61 | 62 | 60 | 63 | 61 |
| Fat/oil (Grams) | 43 | 43 | 43 | 50 | 43 | 45 | 44 |
| Calories | 376 | 376 | 376 | 438 | 376 | 399 | 386 |
| Vegetables (Grams) | 86 | 95 | 89 | 119 | 86 | 104 | 94 |
| Calories | 52 | 57 | 54 | 71 | 52 | 62 | 56 |
| Fruit (Grams) | 28 | 25 | 27 | 28 | 28 | 26 | 27 |
| Calories | 24 | 21 | 23 | 24 | 24 | 22 | 23 |
| Meat (numbers) | 39 | 25 | 34 | 28 | 39 | 26 | 33 |
| Calories | 54 | 35 | 48 | 39 | 54 | 36 | 46 |
| Milk (Grams) | 122 | 130 | 125 | 124 | 122 | 128 | 125 |
| Calories | 129 | 138 | 132 | 132 | 129 | 136 | 132 |
| Egg (Grams) | 47 | 56 | 50 | 58 | 47 | 57 | 51 |
| Calories | 5 | 6 | 5 | 6 | 5 | 6 | 5 |
| Sugar (Grams) | 32 | 35 | 33 | 36 | 32 | 35 | 33 |
| Calories | 119 | 132 | 124 | 134 | 119 | 133 | 125 |
| Total Cal./Capita/Day | 1996 | 2184 | 2060 | 2244 | 1996 | 2206 | 2090 |
| % from grains | 59 | 62 | 60 | 60 | 59 | 61 | 60 |
| % from grains + oils | 78 | 79 | 78 | 79 | 78 | 79 | 78 |
| Daily per capita food expenditure (Rs.): | | | | | | | |
| All households | 19.18 | 21.38 | 19.96 | 21.78 | 19.18 | 21.52 | 20.27 |
| Poor households | 15.50 | 16.83 | 15.97 | 19.93 | 15.50 | 18.08 | 16.73 |

We have collected weekly data on food consumption in each sample household. Given the size of the household, we estimate the daily per capita food intake separately for each category of food. Then, using the price data for food items collected in each sample village, average daily expenses for the food consumed

on per capita basis is estimated. At the end the daily per capita calorie intake is estimated, using the estimated value of food item in terms of its calorie content (conversion factor used by Khan-2004). The estimates of the daily per capita food consumption (with calories) and expenditure on food are shown in Table 16. The

total calorie intake per capita per day is 2,090 in the overall sample. The calorie intake per day in members is less (1,996) than non-members (2,206). A comparison of all sub-samples shows highest calorie intake of 2,244 in the control group followed by treatment non-members and

lowest in treatment members. The total per capita per day calories is 60% from grains and 18% from oils. The daily per capita expenditure of poor households on food is 80% of the total expenditure per capita, while it is 76% in case of all households.

3.8 Household Assets, Value and Distribution

The value of household assets with poor and non-poor bifurcation, constituents of household assets and purchase/ sold of household assets is shown in table 17. The average value of assets is Rs. 492,062 per household, with Rs. 488,300 for participating and Rs. 496,380 non-participating households. Productive assets like land, trees, livestock, machinery, business account for the largest percentage of assets (68%). Agriculture land and house structures are most important sources of assets where these together account for 86% of the value of assets per household. The households in treatment villages own larger share of productive assets (71%) as against households in control villages (53%).

Consumer durables have second highest share of household assets with households in control villages own is higher (43%) than in treatment villages (26%). The differences are also statistically significant between the households in control villages and those in the treatment villages. Savings (liquid assets) constitute the lowest share of 4% in household assets with very little variation in all sub-samples. The proportion of households purchasing assets is higher (29%) than the proportion of households selling assets (6.2). Yet the value of assets sold per household is almost twice as high (Rs. 22,576) as purchased (Rs. 12,542). The same pattern is roughly observed across all sub-samples. The differences between poor and non-poor are not found to be significantly different in all sub-samples as well.

Figure 12: Constituents of Household Assets in Control and Treatment Villages

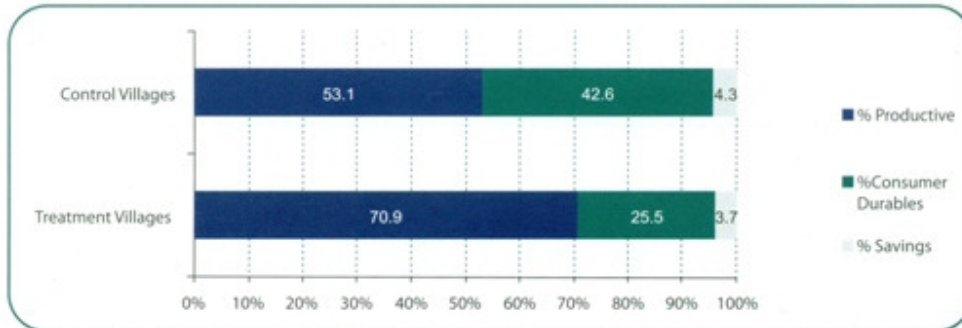


Table 17: Assets of Households

| Assets | Treatment Villages | | | Control Village | All Villages | | |
|--|--------------------|-------------|-------------|-----------------|--------------|-------------|-------------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Value of assets(Rs.): | | | | | | | |
| Per HH | 488,300 | 525,538 | 501,560 | 445,672 | 488,300 | 496,380 | 492,062 |
| Per capita | 66,294 | 68,483 | 67,074 | 56,177 | 66,294 | 63,991 | 65,222 |
| Constituents of assets: | | | | | | | |
| % Productive | 71.9 | 69.2 | 70.9 | 53.1 | 71.9 | 63.9 | 68.1 |
| Land | 60.7 | 62.3 | 61.3 | 42.8 | 60.7 | 55.9 | 58.5 |
| Trees | 0.7 | 0.9 | 0.8 | 0.4 | 0.7 | 0.7 | 0.7 |
| Livestock | 8.1 | 4.6 | 6.8 | 7.2 | 8.1 | 5.5 | 6.9 |
| Machinery | 1.6 | 0.9 | 1.3 | 0.8 | 1.6 | 0.9 | 1.2 |
| Business | 0.7 | 0.4 | 0.6 | 1.8 | 0.7 | 0.9 | 0.8 |
| % Consumer durables | 24.8 | 26.6 | 25.5 | 42.6 | 24.8 | 31.8 | 28.1 |
| House and other | 23.4 | 24.4 | 23.8 | 41.1 | 23.4 | 29.9 | 26.5 |
| Others | 1.4 | 2.2 | 1.7 | 1.5 | 1.4 | 2.0 | 1.7 |
| % Savings | 3.3 | 4.2 | 3.7 | 4.3 | 3.3 | 4.2 | 3.8 |
| Cash/account | 0.8 | 0.8 | 0.8 | 1.6 | 0.8 | 1.0 | 0.9 |
| Loans given | 0.4 | 0.8 | 0.6 | 0.2 | 0.4 | 0.6 | 0.5 |
| Jewellery | 2.0 | 2.4 | 2.2 | 2.6 | 2.0 | 2.5 | 2.2 |
| Other | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 |
| Purchase/sale of assets: | | | | | | | |
| % of HHs purchased | 30.0 | 30.0 | 30 | 26.1 | 30 | 28.6 | 29.3 |
| % of HHs sold assets | 7.8 | 4.2 | 6.5 | 4.3 | 7.8 | 4.2 | 6.2 |
| Value of assets purchased/sold: | | | | | | | |
| Purchased (Rs./HH) | 13,117 | 11,608 | 12,580 | 12,333 | 13,117 | 11,850 | 12,542 |
| Sold (Rs./HH) | 23,082 | 17,600 | 21,836 | 28,000 | 23,082 | 21,500 | 22,576 |
| Value of assets per household: | | | | | | | |
| Assets of poor HHs (Rs./HH) | 458,763 | 437,429 | 486,952 | 426,886 | 458,763 | 433,101 | 476,494 |
| Assets of Non-Poor HHs (Rs./HH) | 508,450 | 602,632 | 519,339 | 470,093 | 508,450 | 560,332 | 511,222 |

The distribution of the assets is highly skewed within the sample (Table 17-A). Around 60% of the value of assets is lying with the top 20% households compared to 2.4% resting with the

bottom 20% households. The concentration ratio for assets is 0.45 (Table 17A) almost twice as higher than that of household concentration ratio of income of 0.26 (see also Table 14a).

Table 17 (A): Quintile distribution of Household Assets

| Asset Quintiles | Percentage Share |
|------------------|------------------|
| Bottom 10% | 0.75 |
| Bottom 20% | 2.39 |
| Middle 60% | 38.41 |
| Top 10% | 41.00 |
| Top 20% | 59.20 |
| Gini Coefficient | 0.45 |

Table 18 shows status of households owning two most important household assets of land and livestock. Nearly 54% of the households do not own land in the overall sample with the same pattern being observed across all sub-samples except in control group which is quite higher (65%). The difference between the poor

and non-poor is negligible. Majority of households owning land are in 2-5 acres (20%) and 5-12.5 acres categories (12%). The participating households have higher share of 2-5 acres of land (21%) as compared to non-participating households (18%). The average size of land holding per household is 5.1 acres

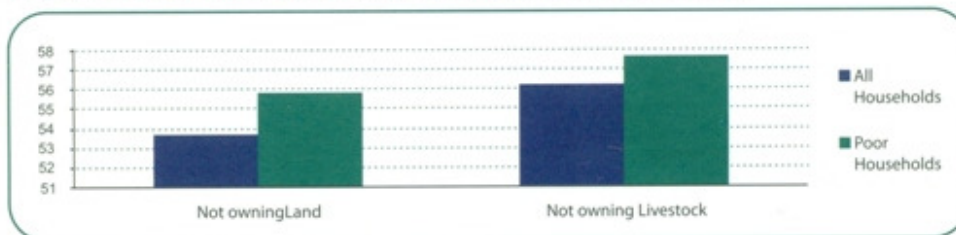
with little variation noted in all sub-samples except in control group in which it is higher (6%). The average size of land holding in poor households is not far less than those of all

households, except in the control group. In the control group households own an average size of 6 acres of land, where as poor households own only 4.6 acres.

Table 18: Land and Livestock Holdings of Households

| Landholdings and Livestock | Treatment Villages | | | Control Village | All Villages | | |
|--|--------------------|------------|-------|-----------------|--------------|------------|-------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Percent of households not owning land: | | | | | | | |
| All households | 51.2 | 51.7 | 51.3 | 65.2 | 51.2 | 56.6 | 53.7 |
| Poor households | 55.0 | 51.8 | 54.1 | 64.1 | 55.0 | 56.8 | 55.8 |
| Percent of owner households: | | | | | | | |
| Up to 1.0 acre | 5.1 | 6.7 | 5.6 | 2.9 | 5.1 | 5.3 | 5.2 |
| >1.0 to 2.0 | 7.4 | 9.2 | 8.0 | 2.9 | 7.4 | 6.9 | 7.1 |
| >2.0 to 5.0 | 20.7 | 16.7 | 19.9 | 17.4 | 20.7 | 18.0 | 19.7 |
| >5.0 to 12.5 | 11.5 | 12.5 | 13.1 | 10.1 | 11.5 | 11.1 | 12.3 |
| >12.5 to 25.0 | 4.1 | 2.5 | 1.8 | 1.4 | 4.1 | 1.6 | 1.7 |
| >25.0 acres | 0.0 | 0.8 | 0.3 | 0.0 | 0.0 | 0.5 | 0.2 |
| Average size of Land holding per owner: | | | | | | | |
| All households | 5.3 | 5.6 | 5.0 | 6.0 | 5.3 | 5.4 | 5.1 |
| Poor households | 4.4 | 4.7 | 4.8 | 4.6 | 4.4 | 4.0 | 4.7 |
| Percent of households not owning livestock: | | | | | | | |
| All households | 52.5 | 60.8 | 55.5 | 59.4 | 52.5 | 60.3 | 56.2 |
| Poor households | 55.0 | 58.9 | 56.8 | 61.5 | 55.0 | 60.0 | 57.6 |
| Average number of livestock/HH: | | | | | | | |
| All household | 3.1 | 3.0 | 3.0 | 2.7 | 3.1 | 2.7 | 2.9 |
| Poor households | 3.0 | 2.0 | 2.7 | 2.2 | 3.0 | 2.1 | 2.6 |

Figure 13: Percent of Households Not-owning Land and Livestock



A well nigh fifty-six percent of households in the overall sample do not own livestock with higher proportion of households in non-participating (60%) than in participating categories (53%). More than fifty-seven percent of poor households also do not own livestock as compared to all households but the difference is numerically marginal between poor and non-poor households across all sub-samples. Average number of livestock owned by households is 2.9 while it is slightly higher in participating (3.1%) households than in non-participating households (2.7). The difference between poor and all households in terms of owning average livestock numbers is negligible.

3.9 Household Loans, Utilisation and Sources

In this section we present the data on loans taken, utilized and the source of loan. In the year 2005-06 on average 61.3% households including 64.1% in the participating households and 58.2% in non-participating households accessed micro credit both from formal and informal sources. The average amount of loan taken in the over all sample is Rs. 24,469 with maximum average in non-member household belonging to treatment villages (Rs. 28,705) and minimum in member households (Rs. 21948). Per household loan to income ratio is 28% in the overall sample, with one-third in non-participating households and one-fourth in participating households.

For the overall sample households more than two-thirds of the households take loans from informal sources including friends and relative (36.4%), shopkeepers (27.2%), community organizations (3.9%) and government (2.6%). Data comparison between control and treatment villages shows that banks are the largest source of loan funds followed by friends, loans from relatives and shopkeepers. While for the treatment villages, friends and relatives are the single largest source of providing loans followed by banks and then shopkeepers. In addition to this households in treatment villages have access to two additional loan sources of community organizations and government as compared to control villages. It should be noted that 2 percent of treatment non-members have had access to micro-credit from community organisations.

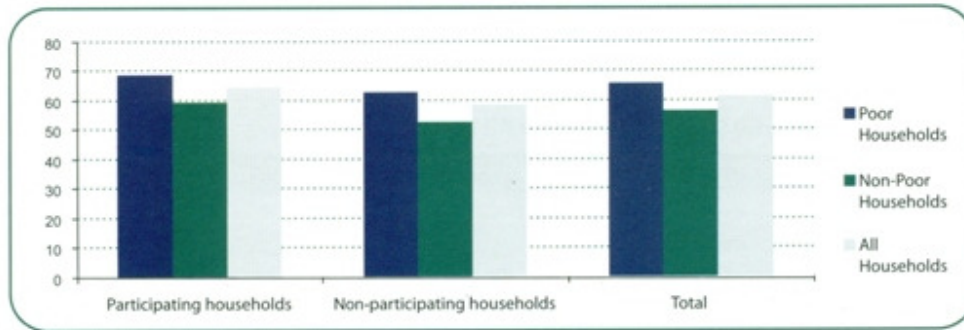
Table 19 (A): Loan Taken by All Households (2005/2006)

| Loans | Treatment Villages | | | Control Village | All Villages | | |
|-------------------------------|--------------------|------------|--------|-----------------|--------------|------------|--------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Average loan per HH (Rs.) | 21,948 | 28,705 | 24,078 | 26,195 | 21,948 | 27,655 | 24,469 |
| % HH taken loans | 64.1 | 53.3 | 60.2 | 66.7 | 64.1 | 58.2 | 61.3 |
| % of loan amount from: | | | | | | | |
| Friends & relatives | 42.3 | 28.9 | 37.2 | 33 | 42.3 | 30.5 | 36.4 |
| Shopkeepers | 26.3 | 27.6 | 26.8 | 29 | 26.3 | 28.1 | 27.2 |
| Banks | 19.6 | 41.5 | 27.9 | 38 | 19.6 | 40.1 | 29.9 |
| Community org. | 6.6 | 2.0 | 4.8 | 0.0 | 6.6 | 1.2 | 3.9 |
| Government | 5.2 | 0.0 | 3.3 | 0.0 | 5.2 | 0.0 | 2.6 |
| Other sources | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |

Table 19 (B) and Table 19 (C) presents the data on loan taken by poor and non-poor households. Non-poor households clearly tend to have greater amount of average household loan (Rs. 29,104) than poor households (Rs. 21,253).

For the poor households the main source of loan is through informal sources; nearly one-half of the poor households have take loan from friends and relatives, 31% from shopkeepers

without any collateral and without or at a lower interest rate. Interestingly poor households do not have access to loans from government sources and only 3% of the 117 sample poor households borrowed loan from community organizations. Among non-poor households utilising loans are mainly borrowing from banks (43.3%), followed by shopkeepers (23.5%), friends & relatives (22.6%), Government (5.4%) and community organizations (5.3%).

Figure 14: Percent of Poor and Non-Poor Household Taken Loans

The Percentage of per household loan to per household income ratio for the poor

households is 26% which negligibly higher than that of the non-poor households (25%).

Table-19 (B): Loan Taken by Poor Households (2005/2006)

| Loans | Treatment Villages | | | Control Village | All Villages | | |
|-------------------------------|--------------------|------------|--------|-----------------|--------------|------------|--------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Average loan per HH (Rs.) | 17,880 | 22,405 | 19,337 | 29,050 | 17,880 | 25,281 | 21,253 |
| % HH taken loans | 68.4 | 59.4 | 65.2 | 67.4 | 68.4 | 62.6 | 65.6 |
| % of loan amount from: | | | | | | | |
| Friends & relatives | 64.4 | 32.6 | 52.5 | 41.2 | 64.4 | 36.9 | 49.5 |
| Shopkeepers | 26.5 | 32.4 | 28.7 | 36.4 | 26.5 | 34.4 | 30.8 |
| Banks | 5.1 | 32.2 | 15.2 | 22.3 | 5.1 | 27.3 | 17.1 |
| Community org. | 4.1 | 2.6 | 3.5 | 0.0 | 4.1 | 1.3 | 2.6 |
| Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other sources | 0.0 | 0.2 | 0.1 | 0.0 | 0.0 | 0.1 | 0.1 |

Table-19 (C): Loan Taken by Non-Poor Households (2005/2006)

| Loans | Treatment Villages | | | Control Village | All Villages | | |
|-------------------------------|--------------------|------------|--------|-----------------|--------------|------------|--------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Average loan per HH (Rs.) | 27,464 | 37,912 | 30,660 | 21,324 | 27,464 | 31,353 | 29,104 |
| % HH taken loans | 59.0 | 46.4 | 54.5 | 65.4 | 59.0 | 52.4 | 56.0 |
| % of loan amount from: | | | | | | | |
| Friends & relatives | 22.7 | 25.7 | 23.8 | 13.8 | 22.7 | 22.5 | 22.6 |
| Shopkeepers | 26.1 | 23.4 | 25.1 | 11.7 | 26.1 | 20.3 | 23.5 |
| Banks | 32.5 | 49.5 | 38.9 | 74.5 | 32.5 | 56.2 | 43.3 |
| Community org. | 8.8 | 1.4 | 6.0 | 0.0 | 8.8 | 1.0 | 5.3 |
| Government | 9.9 | 0.0 | 6.1 | 0.0 | 9.9 | 0.0 | 5.4 |
| Other sources | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Table 20 (A) presents the actual utilization of loan in a range of activities including productive purposes, housing, household consumption, social functions, education & health, and repaying loans. In the overall sample around 30% of the loan amount was used for production purposes including purchase of land, livestock, machinery, farm inputs and small enterprises category. Loans for consumption smoothing is also one-fourth of

the loans taken by sample households and this is relatively higher for non-participating households (29%) as against participating households (22%). Households in the control group have utilised the highest proportion of loans for consumption purposes (33%). Housing is the second largest loan sector in sample households with higher proportions in participating households (28%) and less than half of it in non-participating households (11%).

The same pattern of loan utilisation in housing is noted in control Vs Treatment and between members and non-members in treatment groups. The loan taking categories of education

& health, repayment of loans and 'other' contribute less than one-fifth in the over all sample.

Table 20 (A): Use of Loan by All Households

| Use of Loans | Treatment Villages | | | Control Village | All Villages | | |
|-------------------------------|--------------------|-------|-------|-----------------|--------------|-------|-------|
| | Member | N-Mem | Total | | Member | N-Mem | Total |
| % of loan amount used: | | | | | | | |
| Productive purpose | 30.8 | 35.6 | 32.5 | 19.6 | 30.8 | 28.4 | 29.6 |
| Land | 12.6 | 19.0 | 14.9 | 1.2 | 12.6 | 11.0 | 11.8 |
| Livestock | 4.2 | 0.5 | 2.9 | 3.6 | 4.2 | 1.9 | 3.1 |
| Machinery | 0.8 | 0.0 | 0.5 | 0.9 | 0.8 | 0.4 | 0.6 |
| Farm inputs | 7.4 | 9.2 | 8.0 | 0.0 | 7.4 | 5.0 | 6.2 |
| Business | 5.8 | 6.9 | 6.2 | 13.9 | 5.8 | 10.0 | 7.9 |
| Housing | 27.5 | 12.4 | 22.1 | 9.4 | 27.5 | 11.0 | 19.2 |
| Consumption | 21.5 | 25.7 | 23.0 | 32.9 | 21.5 | 28.9 | 25.2 |
| Social function | 3.8 | 10.0 | 6.0 | 6.3 | 3.8 | 8.3 | 6.1 |
| Education & health | 7.8 | 4.0 | 6.5 | 15.2 | 7.8 | 9.1 | 8.5 |
| Repaying loan | 3.4 | 9.8 | 5.7 | 15.1 | 3.4 | 12.2 | 7.8 |
| Other purpose | 5.1 | 2.5 | 4.2 | 1.6 | 5.1 | 2.1 | 3.6 |

Tables 20(B) and 20(C), provides data for comparison of loan utilisation between poor and non-poor sample households. A pattern of higher loan utilisation for productive purposes is noted in the case of non-poor (32%) as against the poor households (28%). Across all sub-samples a high proportion of households nearly one-quarter (poor 29% and non-poor 22%) of the loan amount used for consumption purposes. Within the productive loan purposes, major utilisation in the case of poor is in land, while in the case of non-poor households; higher loan utilisation is in business (11%) than land (8%) and farm inputs (7.7). The poor households as compared to non-poor have higher loan utilisation in farm inputs, even

though the poor have larger loan utilisation in land purchase and/or development. Further within the poor households, members (35.6%) in the housing sector have substantially higher loan utilisation as against non-members (19%). The non-poor households also demonstrate the same loan utilisation pattern in the housing sector. Non-poor households spent a higher proportion of their loan amount on repayment of loan than that of the poor households. Amazingly poor households spent a higher proportion of loan amount on social functions than the non-poor households. Similarly the poor households also have almost double spending on education and health than that of non-poor households.

Figure 15: Loan Utilization in Poor and Non-Poor Households

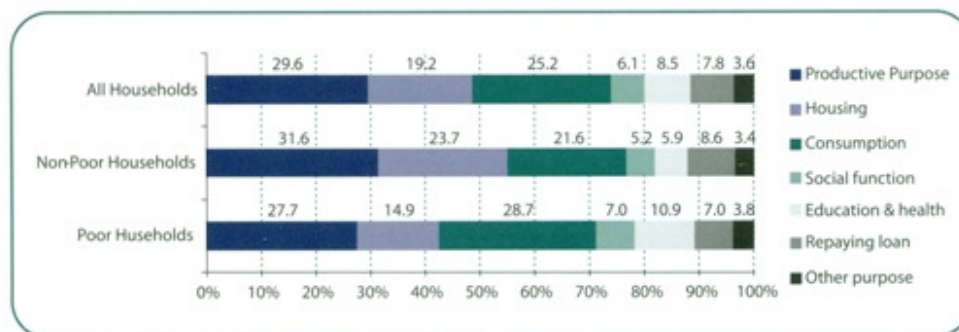


Table-20 (B): Use of Loan by Poor Households

| Use of Loans | Treatment Villages | | | Control Village | All Villages | | |
|-------------------------------|--------------------|-------|-------|-----------------|--------------|-------|-------|
| | Member | N-Mem | Total | | Member | N-Mem | Total |
| % of loan amount used: | | | | | | | |
| Productive purpose | 32.4 | 31.9 | 32.3 | 5.7 | 32.4 | 20.1 | 27.7 |
| Land | 15.4 | 23.9 | 17.6 | 3.1 | 15.4 | 14.6 | 15.0 |
| Livestock | 4.9 | 0.0 | 3.6 | 0.4 | 4.9 | 0.2 | 3.1 |
| Machinery | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Farm inputs | 6.9 | 2.5 | 5.8 | 0.0 | 6.9 | 1.4 | 4.8 |
| Business | 5.2 | 5.4 | 5.3 | 2.2 | 5.2 | 4.0 | 4.7 |
| Housing | 23.1 | 1.8 | 17.6 | 2.2 | 23.1 | 2.0 | 14.9 |
| Consumption | 24.2 | 22.1 | 23.6 | 52.8 | 24.2 | 35.9 | 28.7 |
| Social function | 5.3 | 16.4 | 8.1 | 1.4 | 5.3 | 9.6 | 7.0 |
| Education & health | 7.4 | 8.1 | 7.6 | 26.7 | 7.4 | 16.4 | 10.9 |
| Repaying loan | 2.7 | 17.3 | 6.4 | 9.7 | 2.7 | 13.9 | 7.0 |
| Other purpose | 4.9 | 2.5 | 4.3 | 1.5 | 4.9 | 2.1 | 3.8 |

Table-20 (C): Use of Loan by Non-Poor Households

| Use of Loans | Treatment Villages | | | Control Village | All Villages | | |
|-------------------------------|--------------------|-------|-------|-----------------|--------------|-------|-------|
| | Member | N-Mem | Total | | Member | N-Mem | Total |
| % of loan amount used: | | | | | | | |
| Productive purpose | 28.0 | 38.1 | 32.8 | 28.5 | 28.0 | 33.8 | 31.6 |
| Land | 7.9 | 15.9 | 11.7 | 0.0 | 7.9 | 8.7 | 8.4 |
| Livestock | 3.0 | 0.8 | 2.0 | 5.7 | 3.0 | 3.0 | 3.0 |
| Machinery | 2.1 | 0.0 | 1.1 | 1.4 | 2.1 | 0.6 | 1.2 |
| Farm inputs | 8.2 | 13.5 | 10.8 | 0.0 | 8.2 | 7.4 | 7.7 |
| Business | 6.6 | 7.9 | 7.3 | 21.4 | 6.6 | 14.0 | 11.2 |
| Housing | 35.0 | 19.4 | 27.6 | 14.0 | 35.0 | 16.9 | 23.7 |
| Consumption | 17.0 | 28 | 22.2 | 20.0 | 17.0 | 24.4 | 21.6 |
| Social function | 1.4 | 5.9 | 3.5 | 9.4 | 1.4 | 7.5 | 5.2 |
| Education & health | 8.6 | 1.3 | 5.1 | 7.8 | 8.6 | 4.3 | 5.9 |
| Repaying loan | 4.6 | 4.9 | 4.8 | 18.5 | 4.6 | 11.1 | 8.6 |
| Other purpose | 5.4 | 2.4 | 4.0 | 1.7 | 5.4 | 2.1 | 3.4 |

3.10 Household Debt

Table 21 presents the present status of household debt in terms of both the amount of outstanding loan and number of households in debt. More than sixty percent of the households are in debt with a higher percentage of households in control village (66.7%) as compared to treatment villages (60.2%). The average amount of debt per household is Rs. 22,810 in the overall sample households with slight variation between sub-samples. The share of debt owed to different source follows the same pattern as reported in the source of loan Table 20(A). In the overall sample highest share of debt in total debt is that of friend and relatives (40.2%) followed by banks (28%),

shopkeepers (26.1%) and at the end community organizations (4.3%). The average net worth (value of household asset minus household outstanding loan) is quite high with the highest amount of Rs. 501,667 in non-member households of treatment villages and lowest amount of Rs. 423,324 in households of control villages. Similarly the debt to income ratio is 26% in the overall sample households with a higher ratio of 31% in non-participating households as compared to 22% in participating households.

Table 21 (A): Current Debt of All Households

| Debt | Treatment Villages | | | Control Village | All Villages | | |
|---------------------------------|--------------------|------------|---------|-----------------|--------------|------------|---------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Average amount of debt/HH (Rs.) | 20,387 | 23,870 | 21,801 | 22,348 | 20,387 | 25,873 | 22,810 |
| % of household in debt | 64.1 | 53.3 | 60.2 | 66.7 | 64.1 | 58.2 | 61.3 |
| % of debt to: | | | | | | | |
| Friends & relatives | 44.2 | 26 | 37.8 | 48.2 | 44.2 | 36.3 | 40.2 |
| Shopkeepers | 25.4 | 30.7 | 27.3 | 22.1 | 25.4 | 26.7 | 26.1 |
| Banks | 20.4 | 40.5 | 27.5 | 29.7 | 20.4 | 35.5 | 28.0 |
| Government | 2.8 | 0.0 | 1.8 | 0.0 | 2.8 | 0.0 | 1.4 |
| Community org. | 7.1 | 2.7 | 5.6 | 0.0 | 7.1 | 1.5 | 4.3 |
| Other sources | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |
| Net Worth (Rs.) | 467,914 | 501,667 | 479,758 | 423,324 | 467,914 | 470,507 | 469,251 |

A comparative data presented in Table 21 (A) and (B), shows that a higher proportion of the poor households (64.3%) are in debt as compared to that of the non-poor households (57.7%) and this difference is statistically significant. The average amount of debt per

household is Rs. 25,229 in non-poor households and Rs. 21,047 in poor households. The net worth of assets is lower in the non-poor households as compared to that of non-poor households in all sub samples.

Table-21 (B): Current Debt of Poor Households

| Debt | Treatment Villages | | | Control Village | All Villages | | |
|---------------------------------|--------------------|------------|---------|-----------------|--------------|------------|---------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Average amount of debt/HH (Rs.) | 21,103 | 25,550 | 22,149 | 17,748 | 21,103 | 20,951 | 21,047 |
| % of household in debt | 70.5 | 50.0 | 64.3 | 64.1 | 70.5 | 55.8 | 64.3 |
| % of debt to: | | | | | | | |
| Friends & relatives | 38.7 | 13.2 | 31.8 | 33.9 | 38.7 | 20.6 | 32.1 |
| Shopkeepers | 26.5 | 35.1 | 28.9 | 41.5 | 26.5 | 37.4 | 30.5 |
| Banks | 22.8 | 49.1 | 30.0 | 24.6 | 22.8 | 40.4 | 29.3 |
| Government | 4.2 | 0.0 | 3.0 | 0.0 | 4.2 | 0.0 | 2.6 |
| Community org. | 7.8 | 2.2 | 6.3 | 0.0 | 7.8 | 1.4 | 5.4 |
| Other sources | 0.0 | 0.3 | 0.1 | 0.0 | 0.0 | 0.2 | 0.1 |
| Net Worth (Rs.) | 437,660 | 411,879 | 464,803 | 409,138 | 437,660 | 412,150 | 455,447 |

Table-21 (C): Current Debt of Non-Poor Households

| Debt | Treatment Villages | | | Control Village | All Villages | | |
|---------------------------------|--------------------|------------|---------|-----------------|--------------|------------|---------|
| | Member | Non-member | Total | | Member | Non-member | Total |
| Average amount of debt/HH (Rs.) | 19,029 | 22,564 | 20,544 | 43,968 | 19,029 | 30,450 | 25,229 |
| % of household in debt | 54.5 | 56.3 | 55.3 | 70.0 | 54.5 | 60.6 | 57.7 |
| % of debt to: | | | | | | | |
| Friends & relatives | 55.6 | 37.2 | 46.9 | 54.3 | 55.6 | 46.3 | 49.5 |
| Shopkeepers | 23.0 | 26.8 | 24.8 | 13.8 | 23.0 | 19.8 | 20.9 |
| Banks | 15.5 | 32.9 | 23.7 | 31.9 | 15.5 | 32.4 | 26.6 |
| Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Community org. | 5.9 | 3.2 | 4.6 | 0.0 | 5.9 | 1.5 | 3.0 |
| Other sources | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net Worth (Rs.) | 489,421 | 580,068 | 498,795 | 426,125 | 489,421 | 529,883 | 485,993 |

3.11 Perceptions on problems and household level decision making

First part of this section (Table 22) presents information about the perceptions on the problems faced by men and women the household and in community. Second part table (23) of this section briefly describes the decision making situation in the household. In the first part questions were asked from men and women respondents separately to capture their perception of important problems through ranking the least important to most important. The problems are rated from 0-4: the value of "0" indicates no problem, "1" slight problem, "2" serious problem, "3" very serious problem and "4" not sure. Results presented in

this section solely depend on the perception of the respondents. According to table 22, more than one half of participants both men and women reported slight and serious problems in their household and village. But the perception about different categories of problem and their intensity varies between men and women. Among the serious problems (2&3) the women participants felt serious and very serious problem in lack of health care facilities, followed by, poor drainage, transport and then education. While for the men respondents highest proportion of respondent reported low income as serious problem (3&4) followed by unemployment, health care and then street pavement and drainage.

Table 22: Perceptions of Respondents about Household Facilities

| Problem | 22.1 All Villages | | | | | | | | | | | |
|------------------|---------------------|-------|-------|-----|----|-----------|-------------------|-------|-------|-------|----|-----------|
| | Women's Perceptions | | | | | | Men's Perceptions | | | | | |
| | 0 | 1 | 2 | 3 | 4 | Responses | 0 | 1 | 2 | 3 | 4 | Responses |
| Education | 146 | 78 | 172 | 9 | 1 | 406 | 213 | 71 | 57 | 59 | 6 | 406 |
| Healthcare | 111 | 38 | 216 | 40 | 1 | 406 | 86 | 56 | 93 | 170 | 1 | 406 |
| Water Supply | 379 | 11 | 6 | 9 | 1 | 406 | 310 | 44 | 46 | 6 | 0 | 406 |
| Drainage | 93 | 91 | 200 | 20 | 2 | 406 | 121 | 72 | 107 | 106 | 0 | 406 |
| Street pavement | 99 | 130 | 163 | 13 | 1 | 406 | 91 | 63 | 127 | 125 | 0 | 406 |
| Transport | 134 | 76 | 167 | 28 | 1 | 406 | 201 | 87 | 72 | 46 | 0 | 406 |
| Fuel Supply | 304 | 72 | 28 | 1 | 1 | 406 | 214 | 75 | 75 | 42 | 0 | 406 |
| Electricity | 77 | 186 | 135 | 6 | 2 | 406 | 134 | 101 | 85 | 86 | 0 | 406 |
| Income (Poverty) | 9 | 307 | 81 | 9 | 0 | 406 | 33 | 69 | 151 | 151 | 2 | 406 |
| Job/employment | 18 | 312 | 60 | 16 | 0 | 406 | 64 | 55 | 100 | 184 | 3 | 406 |
| Lack of savings | 171 | 232 | 2 | 1 | 0 | 406 | 72 | 135 | 130 | 69 | 0 | 406 |
| Access to Credit | 387 | 18 | 1 | 0 | 0 | 406 | 199 | 106 | 67 | 34 | 0 | 406 |
| Social cohesion | 398 | 5 | 3 | 0 | 0 | 406 | 314 | 53 | 26 | 11 | 2 | 406 |
| Organisation | 401 | 3 | 2 | 0 | 0 | 406 | 354 | 26 | 17 | 8 | 1 | 406 |
| Total responses | 2,727 | 1,559 | 1,236 | 152 | 10 | 5,684 | 2,406 | 1,013 | 1,153 | 1,097 | 15 | 5,684 |

The difference between men and women perception about the intensity of problems may be due to their different roles in the society and nature of their work. As mentioned above for the men respondents the major problem is lower income and unavailability of employment opportunities but for women respondents the major problems are unavailability of health care and transport facilities.

The perception of women about the decision making at household level provides an interesting picture of the social dynamics and role of gender in the study area. Nearly three-fourth of the respondents reported that the decisions about household affairs are made through mutual consensus of men and women

in the household. At the overall level on average 8% respondents reported men only take the decisions; these decisions include working outside household, household expenditures, and decisions about loan taking and its utilization. Ten percent of the respondents reported only women takes the decisions, these decisions include a dominant share of decision of about child rearing with very few respondents reporting women only taking decisions on other household decisions. The overall results presented in table 23 shows that a large number of the women think that except about the decision on "working outside household" most of the decisions are taken with mutual consensus of men and women.

Table 23: Perceptions of Women about Decision-Making at Household Level

| Decisions on | All Villages | | | | | Responses |
|---------------------------|--------------|------------|------------|--------------|--------------|-----------|
| | Men only | Mainly men | Women only | Mainly women | Both equally | |
| Household Expenditures | 60 | 16 | 2 | 6 | 322 | 406 |
| Children's education | 8 | 1 | 0 | 0 | 397 | 406 |
| Children's marriages | 9 | 0 | 0 | 1 | 396 | 406 |
| Assets purchase/sale | 19 | 6 | 6 | 0 | 375 | 406 |
| Loan taking | 36 | 37 | 7 | 1 | 325 | 406 |
| Loan utilization | 37 | 38 | 6 | 3 | 322 | 406 |
| Family Planning | 9 | 25 | 1 | 0 | 371 | 406 |
| Working outside household | 125 | 68 | 2 | 63 | 148 | 406 |
| Child rearing | 7 | 0 | 370 | 0 | 29 | 406 |
| Total Responses | 310 | 191 | 394 | 74 | 2685 | 3654 |

Annex 1 Questionnaires

1. HOUSEHOLD QUESTIONNAIRE (for men)

| Respondent _____ | | Number _____ | | | | |
|------------------|------------------|-----------------|------------------|--------------------|---------------------|---------------------|
| 101 Age____(yrs) | 102 Not Lit.____ | 103 Lit.____ | 104 Primary____ | 105 Middle____ | 106 Matric____ | 107 Post-Matric____ |
| 108 Farming____ | 109 Labour____ | 110 Service____ | 111 Business____ | 112 Other Work____ | 113 Not Working____ | |

200 Household Composition

| | | | |
|----------------|---------------|---------------|---------------|
| up to one year | over 1 to 5 | over 5 to 10 | over 10 to 18 |
| M_____F | M_____F | M_____F | M_____F |
| 201__202__ | 203__204__ | 205__206__ | 207__208__ |
| Over 18 to 24 | over 24 to 55 | over 55 to 65 | over 65 years |
| M_____F | M_____F | M_____F | M_____F |
| 209__210__ | 211__212__ | 213__214__ | 215__216__ |

300 Work Status 400 Adult Literacy

| | | | | | |
|-----------------|---------------|------------|---------------|-----------------------|------------|
| | over 10 to 18 | 18 to 55 | over 55 years | | M_____F |
| | M_____F | M_____F | M_____F | Not Literate | 401__402__ |
| Household Work | 301__302__ | 303__304__ | 305__306__ | Literate | 403__404__ |
| Own Farming | 307__308__ | 309__310__ | 311__312__ | Primary | 405__406__ |
| Farm Labour | 313__314__ | 315__316__ | 317__318__ | Middle | 407__408__ |
| Off-farm Labour | 319__320__ | 321__322__ | 323__324__ | Matric | 409__410__ |
| Service/ Job | 325__326__ | 327__328__ | 329__330__ | Intermediate | 411__412__ |
| Business | 331__332__ | 333__334__ | 335__336__ | Degree | 413__414__ |
| Other | 337__338__ | 339__340__ | 341__342__ | Diploma | 415__416__ |
| Not Working | 343__344__ | 345__346__ | 347__348__ | In School/ College | 417__418__ |

500 Children in School

| | | | |
|---------------------|---------------|--------------------|---------------------|
| | Up to 5 years | over 5 to 10 years | over 10 to 18 years |
| | M_____F | M_____F | M_____F |
| Not in School | 501__502__ | 503__504__ | 505__506__ |
| Primary school 1-5) | 509__510__ | 511__512__ | 513__514__ |
| Middle school 6-8) | 517__518__ | 519__520__ | 521__522__ |
| High school 9-10) | 525__526__ | 527__528__ | 529__530__ |
| College 11-14) | 533__534__ | 535__536__ | 537__538__ |

600 (a) Health Status

| | | | | | | |
|-------|----------------|-------------|--------------|---------------|---------------|-------------|
| | up to one Year | over 1 to 5 | over 5 to 10 | over 10 to 18 | over 18 to 55 | over 55 yrs |
| | M_____F | M_____F | M_____F | M_____F | M_____F | M_____F |
| Good | 601__602__ | 603__604__ | 605__606__ | 607__608__ | 609__610__ | 611__612__ |
| Fair | 613__614__ | 615__616__ | 617__618__ | 619__620__ | 621__622__ | 623__624__ |
| Poor | 625__626__ | 627__628__ | 629__630__ | 631__632__ | 633__634__ | 635__636__ |
| Death | 637__638__ | 639__640__ | 641__642__ | 643__644__ | 645__646__ | 647__648__ |

700 Household Food Consumption (in kg per week)

701 Wheat____ 702 Rice____ 703 Millets____ 704 Maize____ 705 Pulses____ 706 Vegetables____ 707 Fruits____
 708 Beef____ 709 Mutton____ 710 Poultry____ 711 Fish____ 712 Eggs (No)____ 713 Milk____
 714 Sugar____ 715 Fat/Oils____

800 Annual Household Income (Rs. in last 12 months)

801 Crops____ 802 Livestock____ 803 Business____ 804 Service____
 805 Labour____ 806 Pension____ 807 Rents____ 808 Remittances____
 809 Gift/ Cash____ 810 Other____

900 Household Expenditure (Rs.)

901 Food____ 902 Clothing____ 903 Housing____
 904 Health Care____ 905 Education____ 906 Social Functions____
 907 TransPort____ 908 Remittances____ 909 Other Expenses____

1000 Household Assets

| | Number | Value (Rs.) | | Number | Value (Rs.) |
|----------------|--------|-------------|-------------------|--------|-------------|
| Land acres) | 1001 | 1002 | House1 | 0190 | 1020 |
| Trees | 1003 | 1004 | Other Structure | 1021 | 1022 |
| LiveStock | 1005 | 1006 | Motorcycle | 1023 | 1024 |
| Poultry | 1007 | 1008 | Bicycle1 | 1025 | 1026 |
| Tractor | 1090 | 1010 | Sewing Machine | 1027 | 1028 |
| ThreSher | 1011 | 1012 | TV/Radio | 1029 | 1030 |
| Cart/Trolley | 1013 | 1014 | Savings cash, etc | 1031 | 1032 |
| Tubewell/ Pump | 1015 | 1016 | Loans Given | 1033 | 1034 |
| Shop/Business | 1017 | 1018 | Jewellery | 1035 | 1036 |
| Other Assets | 1037 | 1038 | | | |

1100 Assets Acquired and Disposed or Sold (in the last 12 months)

1101 Assets Purchased (Rs.)____ 1102 Loan____ 1103 Cash/ Saving____ 1104 Gift____
 1105 Assets Sold (Rs.)____ 1106 Meet Expenditure____ 1107 Repay Loan____

1200 Loans Taken and Outstanding Debt (Rs.)

| | Amount Taken | Amount Owed | | Amount Taken | Amount Owed |
|-------------------|--------------|-------------|-------------|--------------|-------------|
| Friends/Relatives | 1201 | 1202 | Shopkeepers | 1203 | 1204 |
| Banks | 1205 | 1206 | Government | 1207 | 1208 |
| Community Org. | 1209 | 1210 | Others | 1211 | 1212 |

1300 Use of Loans

1301 Land____ 1302 Livestock____ 1303 Machinery____
 1304 Farm Inputs____ 1305 Business____ 1306 Housing____
 1307 Consumption____ 1308 Social Functions____ 1309 Health Care____
 1310 Education____ 1311 Repay Loans____ 1312 Other Uses____

1400 Housing Facilities

| House Structure | Water Supply | Latrine | Drainage | Electricity | Fuel/ Energy |
|----------------------|----------------|------------------|--------------|--------------|-------------------|
| 1401 Pucca____ | 1405 Piped____ | 1409 Inside____ | 1411 Yes____ | 1413 Yes____ | 1415 Gas____ |
| 1402 Katcha____ | 1406 Canal____ | 1410 Outside____ | 1412 No____ | 1414 No____ | 1416 Wood____ |
| 1403 P&K____ | 1407 Well____ | | | | 1417 Kerosene____ |
| 1404 Rooms (No.)____ | 1408 Other____ | | | | 1418 Other____ |

1500 Major Constraints/Problems

Constraint/Problem 1502 Health care____ 1503 Water Supply____ 1504 Drainage____
 1501 Education____ 1506 Transport____ 1507 Fuel Supply____ 1508 Electricity____
 1505 Street Pavement____ 1510 Jobs/ Employment____ 1511 Savings____ 1512 Access to Credit____
 1509 Income Poverty____ 1514 Organisation____

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.

2. HOUSEHOLD QUESTIONNAIRE (for women)

| Respondent | Household Head | | Number | | | | |
|------------------|------------------|-----------------|------------------|--------------------|---------------------|---------------------|--|
| 101 Age____(yrs) | 102 Not Lit.____ | 103 Lit.____ | 104 Primary____ | 105 Middle____ | 106 Matric____ | 107 Post-Matric____ | |
| 108 Farming____ | 109 Labour____ | 110 Service____ | 111 Business____ | 112 Other Work____ | 113 Not Working____ | | |

600 (b) Infant and maternal Mortality

| | Birth | up to one yr | over 1 to 5 | 14 to 45 Females only |
|---|------------|--------------|-------------|--------------------------|
| | M____F | M____F | M____F | |
| Live Birth | 637__638__ | _____ | _____ | _____ |
| HH members | _____ | 639__640__ | 641__642__ | 643__ |
| Death | _____ | 644__645__ | 646__647__ | 648__ |
| Death during pregnancy | _____ | _____ | _____ | 649__ |
| Death during delivery | _____ | _____ | _____ | 650__ |
| Death after delivery (within 42) | _____ | _____ | _____ | 651__ |
| Death during breast feeding period (with two years of giving birth) | _____ | _____ | _____ | 652__ |

1500 Major Constraints/Problems

Constraint/ Problem

| | | | |
|----------------------------|---------------------------|------------------------|----------------------------|
| 1501 Education ____ | 1502 Health care ____ | 1503 Water Supply ____ | 1504 Drainage ____ |
| 1505 Street Pavement ____ | 1506 Transport ____ | 1507 Fuel Supply ____ | 1508 Electricity ____ |
| 1509 Income (Poverty) ____ | 1510 Jobs/Employment ____ | 1511 Savings ____ | 1512 Access to Credit ____ |
| 1513 Social Cohesion ____ | 1514 Organisation ____ | | |

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.

1600 Decision Making at Household Level

Decisions on

| | | |
|---------------------------------|-----------------------------------|---------------------------------|
| 1601 HH expenditures _____ | 1602 Children's education _____ | 1603 Children's marriages _____ |
| 1604 Assets purchase/sell _____ | 1605 Take loans _____ | 1606 Utilize loans _____ |
| 1607 Family Planning _____ | 1608 Work outside household _____ | 1609 Child rearing _____ |

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

3. VILLAGE QUESTIONNAIRE

1800 VILLAGE INFRASTRUCTURE

| | | | | | |
|-------------|---------------|--------------|---------------|---------------|--------------|
| Electricity | Yes 1801_____ | No 1802_____ | Hand Pump | Yes 1809_____ | No 1810_____ |
| Telephone | Yes 1803_____ | No 1804_____ | Drains | Yes 1811_____ | No 1812_____ |
| Piped Water | Yes 1805_____ | No 1806_____ | Cobbled Path | Yes 1813_____ | No 1814_____ |
| Tubewell | Yes 1807_____ | No 1808_____ | Shops/ market | Yes 1815_____ | No 1816_____ |

1900 DISTANCE TO INFRASTRUCTURE AND SERVICES (KM)

| | | | | | |
|-----------------|-----------|---------------------|-----------|----------------------|-----------|
| Metalled Road | 1901_____ | Agriculture Office | 1909_____ | Primary School (M) | 1917_____ |
| Bus/Wagon Stop | 1902_____ | Veterinary Office | 1910_____ | Primary School (F) | 1918_____ |
| Railway Station | 1903_____ | Dispensary (RHC) | 1911_____ | Primary School (Mix) | 1919_____ |
| Mandi/ Market | 1904_____ | Hospital (UHC) | 1912_____ | Middle School (M) | 1920_____ |
| Factory | 1905_____ | Medical Store | 1913_____ | Middle School (F) | 1921_____ |
| Post Office | 1906_____ | Medical Doctor | 1914_____ | Middle School (Mix) | 1922_____ |
| PCO | 1907_____ | Lady Health Visitor | 1915_____ | High School (M) | 1923_____ |
| Bank | 1908_____ | Other Health Worker | 1916_____ | High School (F) | 1924_____ |
| | | | | High School (Mix) | 1925_____ |
| | | | | College (M) | 1926_____ |
| | | | | College (F) | 1927_____ |
| | | | | College (Mix) | 1928_____ |
| | | | | Library | 1929_____ |

2000 VILLAGE PRICES (RATES)

| | | | | | |
|------|------------|----------------|------|---------|-----------------|
| 2001 | Wheat | Rs._____per kg | 2009 | Beef | Rs._____per kg |
| 2002 | Rice | Rs._____per kg | 2010 | Mutton | Rs._____per kg |
| 2003 | Maize/Corn | Rs._____per kg | 2011 | Poultry | Rs._____per kg |
| 2004 | Millets | Rs._____per kg | 2012 | Eggs | Rs._____per egg |
| 2005 | Pulses | Rs._____per kg | 2013 | Fish | Rs._____per kg |
| 2006 | Fat/Oils | Rs._____per kg | 2014 | Milk | Rs._____per kg |
| 2007 | Vegetables | Rs._____per kg | 2015 | Sugar | Rs._____per kg |
| | | | 2008 | Fruits | Rs._____per kg |

2100 COMMUNITY ORGANISATION STATISTICS

| | | | | | | |
|---------------------------|-----------|--------------------|-----------|-----------|------------------|-----------|
| Started (months) | 2101_____ | Number of Members: | At start | 2102_____ | At present | 2103_____ |
| | | CO Savings Rs.): | at start | 2104_____ | At present (Rs.) | 2105_____ |
| Loans Disbursed: Number | 2106_____ | Amount Rs.) | 2107_____ | | | |
| Loans Outstanding: Number | 2108_____ | Amount Rs.) | 2109_____ | | | |
| PSI: Number | 2110_____ | Value Rs.) | 2111_____ | | | |
| Training: Number | 2112_____ | | | | | |

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About the Authors

Sarmad Khan has a diverse working experience with public sector organisations and with RSPs. He started his professional career with Govt of Pakistan in 1987. He had served in various capacities in Planning and Development Department (P&D). He then went on to head the MER section of Sarhad Rural Support Programme (SRSP) for eight years. In addition to this, Mr. Khan has also provided consulting services to different organizations with special focus on strategy formulation for poverty targeting and programme evaluations. Currently he serves as the MER specialist of Rural Support Programmes Network (RSPN). His academic qualifications include a degree in Development Economics from University of Leeds UK (1993-4) and a master degree in Economics from Peshawar University Pakistan (1984-5).

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About Sindh Rural Support Organisation (SRSO)

Sindh Rural Support Organisation (SRSO) is dedicated to reduce poverty in Rural Sindh through its tested model of participatory community driven rural development model. Established in 2003 it operates in 9 districts of Sindh. Its objective is to foster a framework of broad-based grass roots institutions in the form of viable Community Organisations (COs) so that these Community organisations (COs) are able to undertake various development activities for improving their quality of life. Communities would become involved with needs assessment, prioritization of micro projects and creation of community based action plans. As of June 2007 Sindh Rural Support Programme Organisation (SRSO) has been able to organise to 11,000 women and 30,000 men around 2,425 Community Organisations (COs).

About the Rural Support Programmes Network (RSPN)

The RSP Network (RSPN) was registered in 2001 under Pakistan's Companies Ordinance (1984) as a non-profit company by the Rural Support Programmes (RSPs) of Pakistan. RSPN is a network of ten RSPs. The RSPs involve poor communities (mainly but not exclusively rural) in improved management and delivery of basic services through a process of social mobilization. RSPN is a strategic platform for the RSPs, providing them with capacity building support and assisting them in policy advocacy and donor linkages. Currently the RSPs have a presence in 93 of the country's 140 districts, stretching from the mountainous north to the central plains and down to the southern coastline. (Including FATA/FANA) The RSPs collectively worked with a rural membership of community organizations of 1.2 million rural households.



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