

**Islamic Republic of Pakistan**

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**Southern Punjab Poverty Alleviation Programme**

**Post-Completion Assessment of Pro-Poor Impact of  
Key Project Interventions and Approach**

Main report and Annexes

Mission Dates: 29 January to 12 February 2017  
Document Date: March 2017  
Project No. Loan PK-825

Asia and the Pacific Division  
Programme Management Department



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## Currency equivalents, weights and measures, and fiscal year

### Currency equivalents

Currency Unit	=	Pakistan Rupees (PKR)
US\$1.00	=	PKR
PKR 1:00	=	USD

### Weights and measures

International metric system, unless specifically described in text; except:

1 acre = 0.4047 hectares

1 hectare = 2.47 acres

### Fiscal year

1 July – June 30

### Abbreviations and acronyms

AWP&B	Annual WorkPlan & Budget
BISP	Benazir Income Support programme
COs	Community Organizations
CPI	Community Physical Infrastructure
DMUs	District Management Units
FFS	Farmers Field School
FVA	Female Veterinary Assistants
GoP	Government of Pakistan
GoPb	Government of the Punjab
HHs	Households
IE/TPV	Internal Evaluation/Third Party Validation
IFAD	International Fund for Agricultural Development
LAMP	Livestock Access to Market Project
LSOs	Local Support Organizations
M&E	Monitoring & Evaluation System
MIS	Management Information System
PCS	Project Steering Committee
P&D	Planning & Development Department
PMU	Project Management Unit,
PSC	Poverty Score Card
RIMS	Results & Impact Management System
SPPAP	Southern Punjab Poverty Alleviation Project
TOR's	Terms of Reference
UCs	Union Councils
UVAS	University of Veterinary and Animal Sciences
VOs	Village Organizations

## Map of project area





## I. Objectives, methodology and process

- 1. Background.** IFAD and Government of Punjab are implementing Southern Punjab Poverty Alleviation Project in four poorest districts in Southern Punjab. The project is due for completion by end 2017 and IFAD and GoPb wish to assess whether the project approach and interventions, in terms of their impact on the poor, offer a possibility of scaling up the project approach and interventions. An independent Post Completion Assessment (PCA) of the project has therefore been agreed. The assessment is a project-level evaluation aiming to: (i) provide an assessment of the overall approach and results of the project; and (ii) generate findings, lessons and recommendations as an input to make an informed decision on scaling up of the SPPAP.
- 2. Methodology of the PCA.** The PCA follows the key principles of evaluation criteria outlined in the 2015 IFAD Independent Office of Evaluation (IOE) Guidelines. However, the methodology particularly focuses on project's targeted interventions on the poorest (0-23 on BISP PSC) together with analysis of the findings based on interactions with country stakeholders, direct observations in the field and information drawn from interviews with project beneficiaries and other key informants. Primary sources of information included project reports and documents (supervision reports, MTR report, progress reports, AWPB, etc.), M&E and MIS data (including RIMS data).
- 3. Independent Evaluation assessment criteria.** The mission used broadly the evaluation criteria and process outlined in IOE's Evaluation Manual (2015)<sup>1</sup>. The latter focuses on three dimensions: (i) the overall performance of the project; (ii) the rural poverty reduction impact of main interventions of the project measured against impact indicators; and (iii) the performance of implementing partners. In this case, the criteria has been modified in order to focus on dimensions of the project that have proven to be most effective in terms of poverty graduation and reduction and have the potential for scaling-up by government and IFAD.<sup>2</sup> As per available data and supervision reports, the list of such interventions includes small housing units for ultra poor, the asset building of ultra-poor and poor, the vocational and technical training for male and female youth from poor families, the food banks and revolving credit funds for agriculture inputs.
- 4. Data availability and limitations.** The project's records on inputs, activities and outputs are well kept under each component. However, since the key targeted poverty graduation interventions of project have mostly been implemented after MTR, there are still some gaps in quantitative and qualitative data that could fully inform outcomes and impact. Therefore, for this PCA, data and information from different sources were reviewed, analyzed and triangulated, to assess project performance and impact.
- 5. PCA process.** In line with the TOR's of the mission, an approach paper was prepared defining the overall objectives of the assessment, its methodology, scope and key questions<sup>3</sup>. The PCA mission<sup>4</sup> was undertaken from 29 January to 12 February 2017. The mission carried out field visits for interactions with project communities, PMU, DMUs, and the Implementing partners. The mission had first meeting in Bahawalpur with PMU and implementing partners. Then the mission visited two districts Bahawalnagar and Muzaffargarh for interviews and Focus Group Discussions on various activities initiated by the project. In the field the mission had also interactions with implementing partners, COs and 2 randomly selected unions councils, namely Sawaiwala and Belay Wala<sup>5</sup>. At the end of the field visit, a wrap-up meeting was organized for the mission to share its preliminary findings in Bahawalpur. Following the field mission, further analysis of the

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<sup>1</sup> IOE, Evaluation Manual, revised version 2015.

<sup>2</sup>For more information, see IE/TPV concept note Annex III.

<sup>3</sup>For further details on the methodology, assessment criteria and process, scope and key challenging questions, see IE/TPV, Approach Paper (Annex III), presented and validated by the Planning and Development Department (P&D), before the field work.

<sup>4</sup>Mission Composition: The Mission was led by Mr Hubert Boirard, IFAD Country Programme Management /Mission Leader with the participation of the following team members: Abdul Karim, IFAD Monitoring and Evaluation Expert and Mohamed Tounessi, Consultant Deputy Mission Leader.

<sup>5</sup>See Annex V, list of key persons met.

data and findings was conducted to prepare the draft PCA report.

## II. The Project

### A. The Project Context

6. Pakistan is a lower middle-income country, with an average income per capita of USD1,516<sup>7</sup>. The economy is based mainly on the service sector (59 per cent), followed by agriculture (21 per cent) and industry (20 per cent). The agriculture sector employs 44 per cent of the national workforce. Today, 61 per cent of the population of Pakistan (116 million people)<sup>8</sup> live in rural areas; 32 per cent of young people are illiterate and only 6 per cent have technical skills.<sup>9</sup> In 2050, the country's population is projected to reach 302 million (at 1.9 per cent annual growth).
7. Rural poverty is relatively higher and deeply entrenched in Southern Punjab as compared to rest of the province. Southern Punjab is characterized by poor socio-economic indicators, low literacy and school enrolment rates and higher malnutrition and under 5 mortality rates. Main reasons for rural poverty in Southern Punjab include: highly unequal distribution of assets particularly land, constrained access to water, lack of other productive assets including livestock, low level of access to social services including health and education, low level of skills and employment opportunities and limited access to finance. Livestock is an essential part of the coping mechanism in the lives of many of the poorest in the Punjab region and an important source of income and savings, particularly for smallholder and landless households.

### B. The Project

8. SPPAP was originally designed to be a classic rural poverty reduction initiative with a social mobilization approach and primarily focusing on production and productivity enhancement for agriculture and livestock smallholders with some asset building activities specifically targeted for the poorest. Main interventions included rural infrastructure, village agriculture machinery pools, agriculture extension and livestock extension support, vocational and technical skill development for rural youth and access to micro-finance. There were two activities particularly targeted at the poorest i.e. small land plots of the 0-11 PSC hhs and provision of small ruminants to 0-18 PSC hhs. All project interventions were to be delivered through a social mobilization approach. The combined impact of these interventions was expected to improve production and productivity for small holders and create opportunities for rural employment and thus increase incomes and reduce rural poverty. Based on that, the Project Objective was defined to: "increase incomes of 80 000 poor households". The project covered select poorest Union Councils (25) in four districts of Bahawalnagar, Bahawalpur, Muzaffargarh and Rajanpur. The project design estimated that 419,363 (or 34 per cent) of the total rural households in the four districts were in the three categories of poor. The table 1 below, shows the SPPAP project area coverage.

**Table 1: Distribution of target group across the project zone.**

District	Tehsil	Number of union councils	Poor households in SPPAP	
			Number	Per cent
Bahawalpur	Ahmedpur East	4	12,800	16
Bahawalnagar	Bahawalnagar	10	17,600	22
Muzaffargarh	Jatoi	4	17,600	22
Rajanpur	Rojhan	7	32,000	40
Total		25	80,000	100

Source: NRSP.

<sup>7</sup> Ministry of Finance, *Pakistan Economic Survey* (Karachi: Government of Pakistan, 2014/15).

<sup>8</sup> Ibid.

<sup>9</sup> UNDP, Pakistan, *Update on Security and Political Situation in Pakistan* (Karachi, February 2015).

9. SPPAP used BISP Poverty Score Card data for the targeting of households for its activities. However, it was further validated through peer review by community organizations to address any errors of inclusion or exclusion. Inclusion of women in the Project is ensured through specific quotas for them for each activity and by directing investments through women's Community Organizations which already exist at the community level. Project design further restricts access to certain types of interventions for only a particular poverty band. The PSC approach classifies poor households into three categories, according to scores ranging from 1 to 23. The categories and corresponding scores are given in the table 2 below:

**Table 2: Classification of the Poor**

Poverty Bands	Score on Poverty Score Card
Transitory Poor	19-23
Chronically poor	12-18
Extremely Poor	0-11

Source: NRSP.

10. **Project Components, costs and Implementation Arrangements.** SPPAP has three components including Livelihoods Enhancement US\$ 23.5 million/63%), Agriculture and Livestock Development (US\$ 7.4 million/20%), and Project Management (US\$ 6.1 million/17%) and total cost was USD 49.1 million. A PMU in Bahawalpur, under P&D Department, is responsible for project implementation while its social mobilization and skill development components have been outsourced to NRSP and IRM. The table 3 below gives the summary of projected SPPAP costs. (initial components before MTR).

**Table 3: Financing Plan by Components:**

Islamic Republic of Pakistan  
 Southern Punjab Poverty Alleviation Project  
**Components by Financiers**  
 (US\$ '000)

	IFAD		GoPb		Beneficiary Contribution		Total	
	Amount	%	Amount	%	Amount	%	Amount	%
<b>A. Livelihoods Enhancement</b>								
Asset Creation /a	9,229	96.2	369	3.8	-	-	9,599	19.5
Vocational and Entrepreneurial Training /b	7,981	78.8	1,329	13.1	817	8.1	10,127	20.6
Community Physical Infrastructure /c	10,566	90.0	0	-	1,174	10.0	11,740	23.9
<b>Subtotal</b>	<b>27,776</b>	<b>88.3</b>	<b>1,698</b>	<b>5.4</b>	<b>1,991</b>	<b>6.3</b>	<b>31,465</b>	<b>64.1</b>
<b>B. Agriculture and Livestock Development</b>								
Productivity Enhancement Initiatives /d	2,461	58.8	1,231	29.4	492	11.8	4,184	8.5
Technology Transfer /e	1,846	58.8	923	29.4	369	11.8	3,138	6.4
Training Service Providers	1,479	62.0	438	18.3	469	19.7	2,385	4.9
<b>Subtotal</b>	<b>5,786</b>	<b>59.6</b>	<b>2,591</b>	<b>26.7</b>	<b>1,330</b>	<b>13.7</b>	<b>9,707</b>	<b>19.8</b>
C. Project Management /f	6,607	83.1	1,340	16.9	-	-	7,947	16.2
<b>Total PROJECT COSTS</b>	<b>40,169</b>	<b>81.8</b>	<b>5,630</b>	<b>11.5</b>	<b>3,321</b>	<b>6.8</b>	<b>49,120</b>	<b>100.0</b>

11. **Project Progress and Evolution.** Project's physical and financial progress was quite poor up to the Mid-Term Review stage largely due to management issues. The Mid-Term Review, while declaring the project at risk and resorting to partial cancellation of the loan, also concluded that the project interventions in their current shape would not impact the poorest and landless. Therefore some of the activities like Farmer Field School (FFS), Training of Veterinary Assistants, productivity enhancement initiatives and business incubation etc. were discontinued. MTR also identified high incidence of homelessness among the poorest (0-11 PSC) as a major challenge forcing them to live in borrowed homesteads of landlords resulting in social, political and economic disempowerment and lack of economic choices. And existing intervention of allocation of small land plots to such households was found to be inadequate in addressing this major handicap. The MTR therefore recommended a pilot whereby 1600 such households would not only get a small plot of land but also assistance to build a house on that plot. Other new interventions included community revolving fund for agriculture inputs and marketing and food banks to assist poor households in overcoming hunger seasons. After the MTR, the project made a remarkable turn-around in terms of physical and financial progress and IFAD approved an additional top up loan of USD 10 Million in December 2015, with one-year project extension. The new project completion date is September 2017 and loan closing date is March 2018.

### C. Project Implementation Performance.

12. After a prolonged slow and difficult start largely due to delays in completing staffing and other procedural formalities, the project made a remarkable turn-around after MTR and was removed from “project at risk” category within six months after the MTR. Presently, SPPAP is on track to achieve its targets on time within the approved project period. Physical progress for key activities ranged between 75% to 96% under the two components<sup>10</sup>.
13. **Component 1: Livelihoods Enhancement.** The specific expected outputs of the component are: (i) Asset Creation, (Land Plots housing for poor women and goat package), Vocational and Entrepreneurial Training and Community Physical Infrastructure (CPIs).
14. **Asset Creation.(Small housing unit and goat package).** It is specifically targeted at women that fall in the Benazir Income Support Programme (BISP) Poverty Score Card category of 0 -18. Landless women in the Poverty Score Card band of 0 -11 are provided with small land plots and small housing units. Housing for the Poor<sup>11</sup> was the most significant change made during MTR. It already shows signs of being most outstanding intervention of the project for the very poor homeless households. The selection of sites and quality of construction is outstanding. Against the target of 1600, 1089 houses have been completed and transferred to women beneficiaries while 155 houses are at different stage of completion.. In addition, 1,236 plots have so far been procured against a target of 1,300 (95%). Under the livestock packages, women headed households who fall under poverty band 0-18, are benefiting and are receiving a package of two goats. Cumulative progress has reached 32,859 women households against the target of 35,500 (93%).
15. **Vocational and Entrepreneurial Training,** aims at assisting low-paid agricultural households to engage in remunerative off-farm employment activities. So far training of 15,998 persons (50% women) has been completed against a target of 18,636 (85%)<sup>12</sup>. The topics included: awareness raising, gender, management skills, different topics on agriculture, livestock and NRM, credit management, etc. There were some topics in which women were the principal trainees<sup>13</sup>. Entrepreneurial training has been imparted to 3582 persons, achieving 88 percent of the target.
16. **Community Physical Infrastructures** have been provided to households that fall under poverty band 0-23. Beneficiary are contributing 10% share in the total cost of CPI. Main CPIs include household solar energy, sanitation, drinking water, irrigation, feeder roads and culverts. The total target for CPIs was revised to 1126 schemes and about 902 schemes have been completed by the end of January 2017, representing 80% of the target.

**Table 4: District wise Target vs. Achievement – CPIs (As of January 31, 2017)**

District	Targets	Achievements
Bahawalpur	181	135
Bahawalnagar	224	177
Muzaffargarh	248	206
Rajanpur	473	384

<sup>10</sup>See Annex VI, Target by components (Appraisal, supervision mission 2014, MTR and top-up (USD10 million).

<sup>11</sup>The house includes a living room (20x14 ft.), a small veranda (11.25x7 ft.), an attached kitchen (8x7 ft.), a 200-watt solar home lighting system, a motor pump/forced pump, and a household toilet outside the house (6x5 ft.) with bath fittings and an overhead water tank (of 125 gallons). The total covered area of the house is 549.2 sq. ft. and the average cost is PKR 525,000.

<sup>12</sup>Annex X, IRM, cumulative targets and achievements.

<sup>13</sup>Annex XII, Vocational training and employment.

**Table 5: TARGET VS ACHIEVEMENTS: COMPONENT 1: LIVELIHOOD ENHANCEMENT  
 (APPRAISAL, SUPERVISION MISSION 2014, MTR AND TOP-UP of USD 10 Million)**

Outputs	Appraisal Targets	Revised Targets Supervision	Total Target after Supervision	Target after MTR	Additional Top-Up Targets	Total Project Target	Overall Project Achievements	%
Livestock 2 Goat Package	11,555	18,445	30,000	30,000	5,500	35,500	32,859	93%
Small land plots	1,541	-	1,541	1,300	300	1,600	1,506	94%
Low Cost Housing	-	-	-	1300	300	1600	1244	78%
Vocational Training	11,555	-	11,555	11,555	3,000	14,555	12,416	85%
Entrepreneurial Training	3,081	-	3,081	3,081	1,000	4,081	3,582	88%
Community Physical Infrastructure (CPIs)	1,320	-	1,320	826	300	1,126	902	80%

Source: NRSP.

17. **Component 2: Agriculture and Livestock.** USD 7.4 million (20%) of total base costs. The component was considerably re-structured during MTR to improve its relevance and impact for the poor. Under the PEI, grants were provided to smallholder farmers to enable them to purchase inputs, like seed and fertilizer for high value agriculture crops. Against the target of 10,057 households, 100% was achieved. PEI has helped in the adoption of improved seeds among the small farmers through farmer to farmer contacts.
18. **Veterinary Training.** Against the target of 200 women to be trained, 149 received the training (75%).
19. **Community Service Providers.** 368 community service providers were provided equipment and training for providing mechanized farming services. The target was achieved and reached 100%.
20. **Community Revolving Fund for Agriculture Inputs (CRFA).** The CRFA activity was initiated as pilot activity after the recommendation of the MTR. The Pilot activity is being implemented in one union council of each project district. The total target is 1600 smallholders. Achievement targets, after the completion of first cycle of CRFA (January 31, 2017) is 100%. The households who fall under poverty band 0-23, are benefiting from access to loans. Each smallholder is provided with loan of PKR 25,000 with the lowest service charges as 15% per annum.
21. **Food Bank.** Households who fall under poverty band 0-11, men and women headed households, are benefiting with an average of 150 kg wheat grains that is provided to each household to meet hunger season food needs that usually occurred during 3-4 months from December to March of every year. The Food Bank activity was initiated as pilot activity after the recommendation of the MTR. Four (4) Food Banks covering 1,600 households have been established. The first cycle of food bank activity has been completed with 100% recovery of actual quantity (borrowed) along with 10% additional quantity of wheat grains. Below is a table showing targets vs achievements for component 2.

**Table-6: Target vs Achievements: Component 2: Agriculture & Livestock Development (Appraisal, Supervision Mission 2014, MTR and Top-Up (USD 10 Million)**

Activities	Appraisal Targets	Revised Targets Supervision	Total Target after Supervision	Target after MTR	Additional Top-Up Targets	Total Project Target	Overall Project Achievement	%
Productivity Enhancement Initiatives (PEI).	15,407	-	15,407	10,057	-	10,057	10,057	100%
Training of Para-Vets	200	-	200	-	200	200	149	75%
Training & Equipment for Community Service Providers (CSP)	368	-	368	368	-	368	368	100%
Food Bank	-	-	-	4*	-	4	4	100%
Community Agriculture Revolving Fund (CARF)	-	-	-	1,600	-	1,600	1,600	100

\*: One Food bank for 400 poor households, Four Food Bank for 1600 households.

### III. Main Findings on Relevance, Performance and Impact:

22. SPPAP interventions are highly pertinent to Government of Punjab's rural poverty reduction efforts and the needs of target beneficiaries. Project objectives and interventions are also in line with Pakistan Vision 2025, the Medium-Term Development Framework 2011-2015 and the second Poverty Reduction Strategy Paper. The provincial government's rural development objectives include improving the quality of life of the rural people by improving the rural economy and living conditions in the communities by enhancing agriculture productivity, water resources availability, improving rural infrastructure, providing social amenities and undertaking productive projects to meet local community needs.
23. As stated earlier, the project performance after MTR is truly remarkable and project is on course to achieve all its physical and financial targets. However, the true impact and benefit of this project lies elsewhere. And that is its demonstration of some very relevant and effective models for the social, political and economic empowerment of the very poor in the shape of housing, livestock assets and skill and enterprise development linked to micro-finance and markets. The combined thrust and impact offers a model for graduation of the rural poor out of poverty on a sustainable basis. The context of these interventions and their impact is summarised as following:
24. **Small Housing Units:** Rural homelessness and resultant dependency on landlords for provision of shelter greatly compromises the rural poor's social, political and economic empowerment. In return for shelter, the entire family more than often ends-up providing free domestic help and farm labour to the landlord. They have to often forego alternate remunerative employment options for fear of inviting landlord's ire and losing the available shelter. It also has social status consequences as well as lack of say in political choices. A number of initiatives in the past tried to address this challenge with limited or no impact. The five marla and seven marla schemes provided plots but no support for a housing unit. Another housing scheme entrusted to district administration in 1980s resulted in poorly constructed units far away from existing abodes of the beneficiaries depriving them of their local social and economic support systems for the sake of an inappropriate and poorly constructed homestead and resulting in none taking up those units. Another initiative in the wake of 2010 floods for flood affectees also proved largely unsuccessful due to selection of inappropriate sites away from beneficiaries' social and economic support system.

SPPAP small housing units have successfully addressed many of the problems related to all previous such initiatives and therefore offers a very promising model for scaling-up and addressing homelessness challenge of the poorest rural households. During pre-MTR period, SPPAP provided land plots to landless women of 5-20 marlas on the premise that they would use them for production of some small crops like vegetables to augment their income. However, this did not come about as the plot size was too small and often away from any source of reliable water supply. Post-MTR, the project, as per MTR recommendation, built houses on the same plots for the landless women (PSC 0 - 11) to enable them to move to their own house from a landlord provided shelter. The ownership of the plots was also transferred in the name of women. Strengths of SPPAP approach to construction of small housing units lies in the following:

- a. Social Mobilization: Mobilization of rural communities and organizing them into COs has resulted in local ownership of development process and brought transparency into allocation and use of resources. SPPAP is working with about 3,986 COs, through NRSP (Social Mobilization Partner) and have trained 5700 community members in various technical and managerial skills. COs involvement in the project starts with the validation of household poverty status. COs are also involved in selecting beneficiaries of household-level project activities and planning, implementing and maintaining community physical infrastructures. COs also assume responsibility for the management of longer-term investments like revolving funds and physical social and economic infrastructure.
- b. Targeting: Targeting the rural poor has always been a challenging prospect due to their invisibility and lack of representation. SPPAP uses a very transparent BISP Poverty Score Card based targeting mechanism which is further validated through community validation mechanism to ensure that only the truly needy and poorest benefit from the activity. Further, the plot and house is transferred in the name of female head of house resulting in women empowerment.
- c. Social Impact: Notwithstanding the fact that this activity is meant for a very low proportion of rural poor, it has assured the rural poor that they could also aspire for better living conditions and an improved living standard. For the first time in their life, they are now free to do the work at their own will. They can concentrate on the quality of life i.e. better education opportunities for children and better health conditions<sup>14</sup>. From gender prospective, houses are registered in the name of women and they are much secure as compared to their past. Provision of this one asset has graduated the poorest families with BISP score of 0 – 11 range (extremely/ultra-poor) to next level i.e. 12-18 and some of them have also shifted to even improved level of transitory poor category (19-23). The constructed house also offers an excellent model for rural housing boasting running water, sanitation, water and solar-based electricity.
- d. Economic Impact and Return on Investment: Two immediate economic impacts are on economic well-being of beneficiary households and injection of cash in local economy in the shape of skilled and unskilled labour cost. In terms of impact on beneficiary households, they attain independence in making their own wage labour and employment choices as opposed to their previous subservience to the landlord. They also attain a poverty score that would allow BISP to wean them off the cash-grants thereby reducing burden on the government. Average cost on skilled and unskilled labour is around 20 per cent of the total cost which means each house injects Rs. 100,000 in shape of wages in the local rural economy. In addition, another 40 per cent of the cost is in shape of materials like bricks, sand and gravel that are also largely sourced locally and injects additional around Rs. 200,000 into local economy.

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<sup>14</sup>Through construction of around 5000 household toilets, reducing open defecation related health and social issues.

- e. Site selection: Poor site selection had been one of major reasons for failure of past schemes for rural poor. The strength of SPPAP's social mobilization and participatory approach is that the communities were tasked to select suitable land within the village for the target poorest households. This local sourcing of land within the same village by community itself resulted in competitive procurement rates and also ensured that the beneficiary families remain close to their existing social and economic support systems and do not feel uprooted and isolated and are, therefore, quite happy to shift to new abode.
  - f. Transparency and Visibility: The implementation of housing including all procurement of material and engagement of skilled and unskilled workers is handled by the local community under supervision of social mobilization partner's technical and social mobilization staff. This combined management brings transparency, generates local employment and ensure quality of materials and construction as well as efficiency. The intervention also offers a major gain for the government in terms of its tangibility being intrinsically pro-poor and very visible and therefore offers huge political mileage opportunity.
  - g. Costs: Because of the implementation methodology and the practicality of design, and despite being a brick and cement construction, the cost of one house containing a large living room, a kitchen, a bathroom with running water and a solar energy system remains less than US\$ 5,000.
  - h. Quality: No previous rural housing project can claim the quality of construction that has been delivered by SPPAP thanks to strong community and beneficiary involvement and social mobilization approach of the project. There has not been a single complaint of poor quality in the over 1200 houses constructed and handed-over so far.
  - i. Replicability: The model offers a very reliable model for up-scaling and replicability due to the robustness of the process, time-efficiency, approach, costs, visibility and overall impact in terms of beneficiary households, local rural economy and political gain for the government. A house takes only about 60 days for completion.
25. **Other Asset Building for Poor**: Lack of productive assets constrains the ability of the poorest to generate capital, improve incomes or access sources of micro-finance. Provision of a productive asset to the poorest gives them an immediate boost in terms of income flows and self-confidence. Under SPPAP, the poorest women in PSC band of 0-18 are provided two goats/sheep by SPPAP to build their asset base and provide them an additional source of income. The beneficiaries are selected through PSC Score card, further validated by community and assets are procured with the involvement of community, beneficiaries and Livestock Department. The Project assessment shows reproduction rate ranging 25-35 percent in small ruminants over the project completion period<sup>15</sup>, with the survival or existence rate around 90 percent, which is an encouraging indicator for economic impact. For instance, beneficiaries are now having a source of additional income through sale of off springs.
26. **Skills for Employability**: Pakistan and Punjab has young population with high incidence of illiteracy and only 6 per cent of youth have employable skills. Situation in Southern Punjab is even more critical. In line with project's poverty graduation approach, imparting skills to male and female youth from 0-23 poverty band families was prioritised. Project funded vocational and entrepreneurship training for around 16,000 male and female youth and according to impact study by IRM<sup>16</sup>, around 60 per cent of the trained people found gainful employment or started a successful business leading enhanced incomes for the beneficiary households.

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<sup>15</sup> Assessment study covering 10% sample of total beneficiaries in 2015-16.

<sup>16</sup>IRM, ETO Post training Assessment report, July, 2016

27. **Inputs Revolving Funds:** One of the major challenges for the smallholder farming households is access to finance for agriculture inputs forcing them to often rely on usurious sources of financing from inputs suppliers, local lenders or output buyers. The project started a pilot in four Union Councils after MTR whereby revolving funds were established at CO level to provide credit on affordable interest rates to member farmers. Despite short period of implementation covering two lending cycles, the uptake and outcomes of the revolving fund has been excellent with 100% recovery rates.
28. **Women Empowerment:** The most significant achievements of the project have been to: (i) provide women with an organized forum in the shape of COs for collective dialogue and action: (ii) empower them through training, knowledge and information about their status, roles and potential: (iii) give many of them a collective voice that has the potential to find its way to decision-making processes, from which they had been previously excluded. Vocational and entrepreneurial training has been instrumental for increased employment. Increasing number of women had membership in community organizations and represent 78% of memberships and a large majority of them, benefited from the capacity development support, asset creation, livestock, land plot and low costs housing distribution and improved water supply.
29. **Human and Social Capital and Empowerment.** The project has invested significantly to develop the human and social capital and promote empowerment of the rural communities, poor and women. Investing these project resources were aimed to produce outcome in the shape of enhanced capacities and capabilities for employment and productive self-employment of the participating rural men, women and the youth.
30. At the village level, community organisations (COs) are the key implementation mechanism for SPPAP. Communities are organised by NRSP<sup>17</sup>, CO involvement in the project started with the validation of household poverty status. These community institutions are also involved in selecting beneficiaries of household-level project activities and planning, implementing and maintaining community physical infrastructure (CPI) sub-projects. The project has established 3,755 COs. SPPAP envisioned skill enhancement activities in various market driven approaches and trades.
31. Vocational training has been provided in 32 trades<sup>18</sup> through short duration courses of 45-60 days each to male and female youth from poorest families. An impact study<sup>19</sup> indicates the training's positive contribution to awareness and enhanced skills under different trades. The study revealed that around 60 per cent of the trainees were found employed/engaged/working. Of these, around 49 percent of the trained beneficiaries were found working individually, with 73% females<sup>20</sup>, while about 9% were reported engaged/working in groups, females leading the proportion i.e 90%. Some of the trained community members (16%) who received enterprise development training have started their own small businesses, in the field/trade of their training.
32. SPPAP has supported Entrepreneurship training for individuals from poor households (PSC 0-23), with a special focus on youth. These 15-day training are imparted focusing on market demand in business management and promotion skills like in shop business, livestock and poultry, and agribusiness, etc. In terms of the impact of these training, findings of the Post-training assessment reveal that about 15 per cent had started a new business while 75 per cent of the trainees had increased their business or started new<sup>21</sup>. Secondly, some of the trained community members are reported to have acquired assets such as refrigerators, rickshaws, proper shops, large saw machine, wheat grinder, and livestock (goats, cow and buffalos). Performance of the trained youth in terms of post-training continuity with their field of training is

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<sup>17</sup><http://nrsp.org.pk/>

<sup>18</sup> Including dress designing, Machine embroidery, hand embroidery, Adda work, Korashia Work, Driving, Motor cycle mechanic, Electrician, heavy machinery, A.C fridge Refrigeration etc.

<sup>19</sup> Follow-up study of 7,157 trainees, by Institute of Rural Management, the implementing partner of SPPAP.

<sup>20</sup> ibid

<sup>21</sup> ETO Post training study, Institute of Rural Management.

highly dependent on establishment of linkages with the financial services windows and in this context any significant outcome is not observed.

33. **Food Security and Agricultural Productivity.** The project under the component of Agriculture and livestock development, supported various Productivity enhancement initiatives. These initiatives aimed not only to provide opportunities to smallholder farmers to increase productivity in the crop and livestock sectors but to meet the agenda of the government's Vision 2025<sup>22</sup>, which emphasizes bridging 40% yield gap in major crops through enhancing technological intensity and 50% decrease in crop losses by 2025 by streamlining input supplies. Poor households under the poverty score card 0 to 23 were targeted for these interventions. Community members identified investment opportunities that were considered helpful to enhance their productivity and production. Selected households were provided technical assistance and financing for investment. These initiatives were envisioned to generate an outcome of enhanced food security for the participating poor households. However, there was no or little systematic data collection and analysis regarding actual impact on productivity, cost and benefit analysis, adoption level, etc.
34. **Food Bank.** The MTR mission suggested introducing food bank as a pilot activity for implementing in one union council of each project district<sup>23</sup>. Through this initiative, 150 kg wheat grains have been provided to each household falling under poverty band 0-11 to meet the food needs during hunger season (December-March). Results beyond the outcome - Mitigate the starvation through provision of better quality staple food are yet to be assessed. However, mission observes that Food Bank has worked as safety net for the poor households during hunger season and fulfilling the need for food during starvation, rainy days, or any natural disaster. This could have potential contribution to policy formulation and legislation on food security, which is directly addressing the agenda of Government of protecting the vulnerable segments by revamping and expanding the social protection system and social safety nets<sup>24</sup>.
35. **Community Revolving Fund for Agriculture Inputs (CRFA).** Another initiative recommended by MTR was the Community Revolving Fund for Agriculture Inputs (CRFA), which the project implemented as Pilot activity in one union council of each project district. This initiative was targeted for men and women falling under 0-23 poverty band who were identified by the COs as small land holding farmers 1600 were selected and are engaged in small scale agriculture activities. Mission observes that the initiative was meant to create opportunities for enhanced access to better crop yield and livestock management and strengthened local capacity for agriculture and livestock services. Although the 1<sup>st</sup> cycle of the CRFA is completed, it is early to assess how successful this product could be to help the smallholders getting rid from exploitative service charges (interest rates) of local informal money lenders and traders. The project needs to study the effectiveness of the CRFA in making availability of small loans and helping them to graduate to a bankable position without much complicated proceedings and pledge of assets in accessing loans from MFIs.
36. **Environment and Climate Change.** SPPAP has supported the target communities in establishing biogas and solar power system at household level. These two interventions aimed to enhance the access of rural poor to climate friendly technologies with economic benefits like savings in the cost of kerosene oil and wax used for light, in fuel, time, etc. Beside environment and climate improvement, these technologies have helped women and men to save and utilize their time for additional activities like sewing at night time, thus generating additional source of income. Around 79 percent of women saved 20-30 minutes of time on cooking due to biogas facility. Students had light facility thus giving more time for learning while women and children are

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<sup>22</sup>Pillar III, Vision 2025.

<sup>23</sup>Total target of 1600 households, 400 in each of 4 target UCs.

<sup>24</sup>Pillar-I, Vision 2015.

reported<sup>25</sup> to enjoy smoke-free environment in the house particularly during cooking time thus improved health. In an innovative way, one small farmer has a multiple use of bio-gas, cooking plus energy of irrigation tube well and reported to save cumulatively, PKR 51,765 during one crop (IRRI Rice) season<sup>26</sup>.

37. **Institutions and Policies.** Poverty alleviation calls for a fairly long-term sustained effort that fundamentally requires engaging of grassroots institutions, strengthening decentralization, investing in public service delivery, etc. SPPAP, being a time-bound project, does not fulfil that criterion despite having demonstrated some very effective models for rural poverty alleviation. For that to happen, there is need for a scaled-up programmatic approach with much higher government buy-in, political commitment and larger investment from own sources.
38. The governments have not yet brought the Community driven development into the mainstream government budgets and rural development planning and implementation, but keeping as project centred approach. The key challenge is as to How the Community driven development can be defragmented from its current spread across various sectors and departments, and how to change the existing rural development approach from traditional and stereotype interventions, hand-outs and subsidies to be focused on a clear strategy for raising incomes in sustained manner. Scaling up of the success of SPPAP hinges on satisfactory answers to these fundamental questions. Mainstreaming of this approach into government development agenda on a sustainable basis is a desirable goal. SPPAP, by virtue of its effective poverty alleviation through interventions like rural housing and asset creation for poor, transparency of targeting and efficient implementation, development of strong community institutions, has exhibited the potential to create an environment for the scaling up of this poverty alleviation approach in government systems and through government resources.

#### **IV. Other performance criteria**

##### **A. Innovation and scaling up.**

39. There are three areas of operations which are relevant from a scaling up perspective: first and foremost, the main innovation that the project is promoting, relates to the use of the National Poverty Score Card, as an effective targeting instrument. To include the poorest households in project activities, SPPAP is following a focused poverty targeting approach by using the information generated by the National Poverty Score Card Survey, to identify households in the poorest poverty bands and by using a pro-poor approach in the identification of its activities and implementation strategy. In addition, the project is promoting highly gender sensitive approach, which ensures and addresses strategic gender interests and the practical gender needs of women. Therefore, there is scope and need for scaling-up and replicating the poverty reduction model in the four target districts through inclusion of additional Union Councils/Villages within the existing four target districts that also happen to be the poorest in the Punjab region.
40. With regard, to the second innovation, the project has demonstrated an innovative and successful approach for provision of housing for the poorest landless households in the beneficiary communities in terms of targeting women and provision of basic need of shelter to land less women who fall under 0-11 poverty band of the score card. The strengths of SPPAP model are: (i) very transparent targeting of the beneficiaries with full involvement of social mobilization implementing partner, use of score-card, peer endorsement from other community members, suitable siting, transparent procurement of materials and strict quality control of construction. This model offers opportunities for scaling up in partnership with government and adoption by the government for the rest of the province. Presently SPPAP is benefitting 1,600 poorest of the poor households under the poverty band 0-11, but the total no. of households under this poverty band is too large (31,823 households from BISP data of project intervened Tehsils of four project

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<sup>25</sup> Initial Assessment, Innovative Technologies – Biogas Plants, NRSP, Sep 2015.

<sup>26</sup>ibid

districts). Therefore, there is a huge need of scaling up this intervention to reach maximum deserving landless poor women.

41. The third innovation introduced by the project is the promotion of provision of small ruminants for women headed household falling under poverty band 0-18 as a means of immediate asset building and income generation. The results of the goat scheme, provide a strong indication for scaling up.
42. The available evidence from field and data shows positive impact of these activities on the socio-economic well being of the poorest within the target area. However, the scale remains limited to 25 Union councils of four districts and that too not to all eligible households. Bringing the benefits of all these successful innovations to all the target poorest households within the existing four districts and other remaining districts especially in Southern Punjab, would require a longer term programmatic approach and much larger political and financial commitment from the provincial government. The excellent innovations and results of this project have yet to be fully disseminated at relevant government levels to get the required buy-in and commitment to this approach. The mission notes that this would be necessary to ensure capitalization, replication and scaling up of good practices.

#### **B. Gender equality and women's empowerment**

43. The SPPAP brings up some positive changes in regards to gender equality and women's empowerment. Women are the main target group of SPPAP. To achieve the gender wise targets, the project has developed a comprehensive Gender Action Plan, to promote equitable access by women to project resources. In each district, social mobilizers were a pair of one male and one female. Reportedly almost half of the community activists were women.
44. Women are involved in the dynamic of social and economic development and constitute more than 78% of the members of the Community Organizations (COs) which are formed are women. Social Mobilization Partner has formed 3,986 COs. Out of which 54% are women and 37% are Mix COs. SPPAP is ensuring the participation of women, with determined sex based targets for each of the main activities under the two components. Only women are eligible for small ruminants, land plots, low cost housing. 50% of the vocational training and 53% of the entrepreneur training are provided to women. Community Physical Infrastructure (CPI) schemes have benefited both the male and females. Based on the gender needs, the project has constructed 4,992 household toilets under 388 CPIs with special focus on women and children health conditions. These investments had a direct impact on both men and women and indirectly improve women's quality of life through reduced drudgery. However, there has been no direct analysis on the impact of such investments on women. Special efforts also have been made to include the women as direct beneficiaries under Food Bank (94%) and under the Revolving Fund for Agriculture, 43% are women benefiting from this scheme.
45. According to interviews with women, enhanced skills and income opportunities contributed to their empowerment, better recognition in households, and changes in gender relations within households. A true entrepreneurial spirit has been fostered among the women. Although the representation of women in decision-making bodies is improving, there is a need for further action to strengthen it. Annex VII is providing a table showing SPPAP interventions in terms of gender and poverty. Overall, on gender equality and women's empowerment, the project is rated as satisfactory (5).

#### **C. Performance of implementing partners.**

46. There are two main Implementing Partners. The social mobilization activities are contracted and under the responsibility of National Rural Support Program (NRSP) and the vocational and entrepreneur training are contracted with the Institute of Rural Management. (IRM).

47. **NRSP** is the main service provider and is a specialised national level institution for social mobilisation and capacity building which follows the principles and practices of participatory development for selection of beneficiaries, planning and implementation of project activities. NRSP is playing a key role in the project implementation and performance. Social mobilization is the core of all NRSP's functions. Social mobilization approach of NRSP is to organize people into local organizations known as COs, to address local development challenges. The NRSP had established a Regional Office at Bahawalpur and district offices in each project district. NRSP had also established an engineering wing to provide technical support to the COs in the implementation of Low Cost Housing component and Community Physical Infrastructure Schemes. The Mission observed that the main task of the NRSP is to act as a bridge between the COs and all the implementing partners of the SPPAP. The NRSP is responsible for interacting with the COs, in undertaking the following tasks: (i) Community Mobilization; (ii) Asset Creation and Training and (iii) Community Physical Infrastructure<sup>27</sup>.
48. NRSP is operating with satisfactory performance, with frequent and productive coordination with the PMU and is a key factor in project achievements. This implementation partnership is critical in facilitating the completion of most activities on time, especially the low cost housing and the community physical infrastructure activities and in disbursing the allocated financial resources to NRSP on schedule.
49. Overall, NRSP is providing adequate technical support in project implementation. NRSP is showing strong ownership and leadership in enhancing livelihood of poor households. The mission is rating the performance of NRSP as satisfactory (5).
50. Table 8, below provides an overview of SPPAP's performance. The ratings used are based on the following six-point scale:
- ✓ 6 = highly satisfactory
  - ✓ 5 = satisfactory
  - ✓ 4 = moderately satisfactory
  - ✓ 3 = moderately unsatisfactory
  - ✓ 2 = unsatisfactory
  - ✓ 1 = highly unsatisfactory.

**Table-8: Rating Summary**

Criteria	Ratings
Implementation Performance	5
Relevance	6
Effectiveness	5
Efficiency	5
Impact	6
Sustainability	4
Innovation and Scaling-Up	5
Performance of NRSP	5
Performance of ITM	5
<b>Overall Project Achievement</b>	<b>5</b>

<sup>27</sup> See Annex XX for Overall achievements of NRSP.

## V. Conclusion and Recommendations

### Conclusion

51. Despite a slow start, SPPAP has been able to make a remarkable turn-around since MTR and is now poised to achieve all its physical and financial targets by the end-date. The experience underscores the importance of design relevance and clarity, PMU leadership and commitment and strong support from provincial P&D level. The project has successfully demonstrated some very strong models and innovations for poverty targeting and graduation that offer great promise for wider scaling-up by the government, IFAD and other development partners. These models have the potential to inform designs of other under-formulation projects and programmes of IFAD in AJK and national level.
52. The programme innovations include targeting of poor on the basis of BISP Poverty Score Card and community validation, poverty graduation through asset building of poorest households (small housing units, small ruminants and skills training) and improving access of poor and smallholders to food security and agriculture inputs (Food Banks and Revolving Credit Funds). These innovations provide a very relevant and strong basis for scaling-up of the programme within the existing four districts and remaining poorest districts in southern Punjab. In particular, the small housing unit for landless/homeless provides a physical and process model that has none of the weaknesses of all previous housing for poor initiatives. Its process ensures transparency in selection, efficient procurement and quality assurance. And its quick (60 days from selection to completion, economical, replicable on large scale and offers quick dividends for government's poverty reduction/graduation agenda.
53. Community mobilization approach has proven its efficacy for pro-poor development for a long time but still remains a project and RSP specific approach. Governments use this mechanism only during emergencies or specific short timeframe initiatives. There is a need to recognize COs as VOs as legitimate representative development forums for the rural communities and if they meet a certain performance and representation criteria, they should have by-right access to regular government development sources including local government development funds. This would be key to sustainability of social mobilization approach.

### Recommendations

54. **Scaling-up of SPPAP Based on Successful Innovations:** The Post-MTR SPPAP menu of successful approach, interventions and outputs/outcomes should be used to consider scaling up SPPAP model of poverty graduation. The pro-poor focus, in particular the housing and asset building for the ultra-poor and poor, should be the fulcrum of programme. The key features can be:
  - a. An institutionalized community driven development approach with predictable access to government development resources
  - b. A poverty score card and community validated targeting approach for assisting the rural poor
  - c. Asset building for the poor in a comprehensive poverty graduation approach consisting of small housing for ultra-poor landless (0-11), livestock assets for poor (0-18), vocational, technical and entrepreneurship training for male and female youth from poor households together with job placement/entrepreneurship development support including access to micro-finance
  - d. Continued focus on women empowerment through targeted interventions in asset building including housing, small ruminants, vocational training and women friendly investments under CPIs.

- e. Community revolving funds and food banks for procurement of agriculture inputs, micro-enterprise development and food borrowings during hunger period
  - f. Community infrastructure with priority focus on water and sanitation
  - g. Coverage of 10 poorest districts, and within these districts, the poorest Union Councils (including the four districts that were to be covered under cancelled IFAD-funded LAMP)
  - h. Larger Government contribution of around US\$ 100 million.
55. **A Programmatic Approach:** The scaled-up initiative should be designed in a programmatic mode so as to maintain flexibility for further expansion and absorption of additional resources from Government, IFAD and other interested development partners. It should entail a permanent Programme Unit in P&D at Lahore for strategic planning, coordination, knowledge management and resource mobilization and management nodes at regional level for field level implementation.
56. **Linkage with other Government Pro-Poor Initiatives:** The Programme Unit in P&D to assist government in linking up other pro-poor initiatives like Health cards and Education Stipends with programme's pro-poor interventions for enhanced impact.
57. **An effective M&E and Knowledge Management System.** The scaled up programme should have an effective and well resourced M&E and knowledge management system to accurately capture programme impacts for government policy level input. The knowledge management system should analyze the lessons produced, knowledge products, and organizes dissemination activities with links to other projects, researchers, policy makers and beneficiaries.
58. **Institutionalize participatory approach for local development planning.** In order to sustain the benefits generated by the project, GoPB should be helped in linking the COs formally with the local government system of Punjab, recognising them through new legislation as the first level of local development management and delivery, integrating financing for the COs in the annual State budget.
59. **Innovation and Scaling up** should be systematically included in the project design and a clear scaling-up strategy/mechanism should be defined during design. Progress towards scaling up should be adequately monitored and reported during implementation and resources should be allocated accordingly.
60. **Strengthen access to financial services.** While revolving funds do meet a critical need for finance for the smallholders and local entrepreneurs, the existing space and scale may never be enough to meet all the needs. Therefore, it is essential to complement it with more formal systems of microfinance which, currently, do not generally cover the 0-23 PSC segment who will remain a priority target group for the possible scaled-up programme. The other challenge is generally onerous (for IFAD target group) rates of interest in such formal sources. So the challenge is to persuade microfinance institutions to extend coverage to IFAD target groups at rates that are affordable and not too intimidating for them. An allied option worth pursuing is developing linkages with Government's own interest free loan programmes for the youth as well as interest free initiatives like Akhuwat.
61. **The Way Forward.** SPPAP has demonstrated models and opportunities for graduation of ultra poor and poor in some of the most poor and under-developed areas of Punjab. The key is to build on this momentum and developed management capacity. Any break between closure of current project and start of a new phase may result in both loss of momentum and available institutional and management capacities. Therefore, IFAD and GoPb should explore possibility of a seamless transition to a larger scaled-up programme using additional-financing/top-up mechanism from IFAD together with government allocation of funds from annual development plans. In terms of timing, a formulation mission should be organized in a way to ensure completion of design and revised financing agreement signing before the close of SPPAP in September 2017.

## Annex I

### Pictorial Glimpses of Small Housing Units







## Annex II Basic project data

Project Name	Southern Punjab Poverty Alleviation Project	
Project number	Loan PK-825	
Board approval	15 December 2010	
Date of loan effectiveness	30 September 2011	
Closing date	31 March 2018	
Financing terms	Highly concessional	
Project cost (in million US\$)	Original budget: 49.12	Revised budget: 45.07
IFAD loan (in million US\$)	40.17 (81.8 per cent)	40.00 (88.7 per cent)
Government contribution (in million US\$)	5.63 (11.5 per cent)	3.44 (7.6 per cent)
Beneficiary contribution (in million US\$)	3.32 (6.8 per cent)	1.63 (3.6 per cent)
Per cent disbursement of loan		
Project location	4 tehsils (sub-districts) of 4 districts of the southern part of the Punjab Province	
Executing agency	Planning and Development Department, Government of Punjab	
Provincial government implementing agencies	Department of Agriculture and Department of Livestock	
Non-governmental partners	<ul style="list-style-type: none"> <li>• Social mobilisation partner: National Rural Support Programme</li> <li>• Vocational Training Organisation and Entrepreneurship Training Organisation: Institute of Rural Management</li> </ul>	
Mid-term Review completed	21 January 2015	

## Annex III

### TORs Post-Completion Assessment (PCA) Southern Punjab Poverty Alleviation Project (SPPAP)

#### Background

The proposed PCA for the Southern Punjab Poverty Alleviation Project will be undertaken jointly by IFAD and the Planning and Development Department of the Government of the Punjab. The PCA is a project-level assessment aiming to: (i) provide an assessment of the overall results of projects; and (ii) generate findings, lessons and recommendations for scaling up the SPPAP. The objective of the scaling-up is to replicate appropriate poverty graduation approaches for expanded and sustainable impact. GoPb is expected to contribute substantially with financial resources for the scaling-up.

#### Country Context.

Poverty in Pakistan is predominantly a rural phenomenon, and 65 per cent of the country's population lived in rural areas when SPPAP was designed. Southern Punjab has a higher incidence of poverty than most of the country's agricultural production areas, both in terms of per capita incomes and consumption expenditures, and also in terms of access to basic social services, infrastructure and human development. Skewed land distribution and the powerful hold of landlords over tenants and labourers limit opportunities for progress among the poor. Gender disparities are also more pronounced in rural areas, and the southern districts of Punjab rank the lowest in terms of female literacy.

#### Project description.

The Southern Punjab Poverty Alleviation Project (SPPAP) was designed to assist the Government of Punjab (GoPb) achieve its economic growth and poverty alleviation objectives. The overall goal of the project is to contribute to the reduction of poverty in Southern Punjab/Project area. The project objective is to increase incomes of 80 000 poor households by enhancing the employment potential of the people and increasing agriculture productivity and production.

The Project has 3 components:

#### Component 1: Livelihoods Enhancement with three sub-components:

**Asset creation.** This sub-component is targeted at women from households that score between 0-11 on the poverty score card. Women from these households will be provided productive assets which will include poultry, goats, large ruminants and small land plots. The purpose of this sub-component is to provide poor women with a sustainable source of livelihood.

The second sub-component **Vocational and entrepreneurial training** is aimed at households with limited skills. It will be provided to men and women in relevant trades appropriate for productive employment or business development in the project districts.

The third sub-component **Community physical infrastructure** is aimed at communities with limited access to basic services. Key infrastructure schemes such as drinking water supply, irrigation, drainage and sanitation, access roads and minor structures and the introduction of innovative technologies such as solar technology, bio-gas, are provided.

**Component 2: Agriculture and Livestock Development** It consists of three sub-components: (i) Productivity Enhancement Initiatives; (ii) Technology Transfer to farmers using the Farmer Field Schools (FFS) approach; and (iii) Training of service providers in agriculture and livestock.

**The productivity enhancement initiatives sub-component** has been designed to provide opportunities to the smallholder farmers to increase productivity in the crop and livestock sectors through provision of improved technologies.

**The second sub-component** is designed to transfer available technologies through the FFS methodology.

**The third sub-component** is financing (a) training of women in livestock management and production and (b) strengthening of private sector service providers in crop and livestock production at the village level.

**Project Management.** On a day-to-day basis, SPPAP is managed by a Project Management Unit (PMU), which is headed by a Project Director and is responsible for overall management, coordination, monitoring, and knowledge management and evaluation. It is based in Bahawalpur and includes units dealing with agriculture, livestock, enterprise development, gender, financial management, and M&E. The PMU works through 4 District Management Units (DMUs), one in each project district. The PMU reports directly to the Project Steering Committee, which is chaired by the Chairman of the Planning & Development Department of GoPb and includes the Provincial Secretaries of the Departments of Planning and Development (P&D), Agriculture, Livestock and Finance, as well as the District Coordination Officers (DCOs<sup>28</sup>) of the 4 project districts. The PSC meets on a six-monthly basis to discuss progress and issues in implementation, monitoring and the achievement of targets and resolve any issues that confront the implementing agencies. Representatives of implementing partners attend these meetings as observers.

**Target areas and target groups.** The Project will be implemented in the districts of Bahawalnagar, Bahawalpur, Muzaffargarh and Rajanpur. The total rural population of these districts is estimated to be 8.6 million or just over 1.2 million households. The Project will target around 80,000 households or 19% of the poor households in the four districts. For greater impact it is proposed that the interventions of the Project focus on a limited number of Tehsils and rural Union Councils in each district. The Project will follow a very focused poverty and gender targeting approach by using the National Poverty Card of Benazir Income Support Programme to identify households in the poorest poverty bands. Inclusion of women in the Project will be ensured through specific quotas for them for each activity and by directing investments through women's Community Organizations which already exist at the community level.

### **Rationale for the PCA**

IFAD and GoPb are considering scaling up SPPAP through inclusion of new union councils and villages, and possible inclusion of additional districts in Punjab. The objective of the scaling-up is to replicate appropriate poverty graduation approaches for expanded and sustainable impact. If appropriate, the SPPAP model can be modified to include additional elements from the graduation model described in IFAD's Results-Based Country Strategic Opportunities Programme (RB-COSOP) for Pakistan. GoPb is expected to contribute substantially with financial resources for the scaling-up of SPPAP.

The PCA is needed to assess the extent to which the SPPAP approach, suitably modified, is an attractive candidate for GoPb support. The potential for this kind of approach, revolving around the provision of small plots and low-cost housing to the poorest to lift the poorest out of poverty on a sustainable basis, is of particular interest in this connection. More broadly, the PCA is needed to examine the question of scaling-up in view of: (a) the results and impact generated by SPPAP; and, (b) the extent to which SPPAP is aligned with the graduation model for poverty alleviation described in the RB-COSOP, what it brings to the model and what the model might add to it.

### **Methodology of PCA**

The mission will use a mix of quantitative and qualitative tools in order to form an informed judgement on overall project performance and results. For transparency and accuracy purposes, it is important that the consultation with project stakeholders should be as large and inclusive as possible and the list of persons to be met by the mission will require careful consideration.

Primary sources of information will include project reports and documents (supervision reports, MTR report, progress reports, AWPB, etc.), M&E and MIS data (including RIMS data), any surveys or specific studies undertaken by the project (including the RIMS impact survey), PMU and service providers' records and the records of the groups supported by the project. These sources will be used extensively in order to generate quantitative information on project results or estimate project efficiency.

In addition and in order to gather an in-depth understanding on certain issues, collect stakeholders' feedback and generate important insights, the mission will use a variety of qualitative tools, such as key informants' interviews, (KIs) focus group discussions (FGDs). The method of direct observation will also be used by the mission. A large sample of project sites, or locations where project activities

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<sup>28</sup>The DCO represents the provincial government in a district and coordinates government departments at the district level.

took place, will thus be visited in order to collect impressions and feelings, verify that reported interventions took place, confirm that they met expected quality standards and beneficiaries' needs, or to take note of the external context of project intervention. Selection of project sites will require careful consideration in order to avoid biases. It would be important to initiate the organization of a stakeholders' workshop, towards the end of the mission. Triangulation will be applied to verify findings emerging from different information sources.

**PCA criteria.** The mission will use broadly the evaluation criteria outlined in IOE's Evaluation Manual (2009). The key assessment criteria applied in this PPA will include:

- (i) **Relevance**, which is assessed both in terms of alignment of project objectives with country and IFAD policies for agriculture and rural development and the needs of the rural poor, as well as project design features geared to the achievement of project objectives;
- (ii) **Effectiveness**, which measures the extent to which the project's immediate objectives were achieved, or are expected to be achieved, taking into account their relative importance;
- (iii) **Efficiency**, which indicates how economically resources/inputs are converted into results;
- (iv) **Rural poverty impact**, which is defined as the changes that have occurred or are expected to occur in the lives of the rural poor (whether positive or negative, direct or indirect, intended or unintended) as a result of development interventions. Five impact domains are employed to generate a composite indication of rural poverty impact: household income and assets; human and social capital and empowerment; food security and agricultural productivity; natural resources, environment and climate change; and institutions and policies;
- (v) **Sustainability**, indicating the likely continuation of net benefits from a development intervention beyond the phase of external funding support. It also includes an assessment of the likelihood that actual and anticipated results will be resilient to risks beyond the project's life;
- (vi) **Gender equality and women's empowerment.** This criterion is related to the relevance of design in terms of gender equality and women's empowerment, the level of resources committed, and changes promoted by the project; and
- (vii) **Pro-poor innovation and scaling up**, assessing the extent to which IFAD development interventions have introduced innovative approaches to rural poverty reduction and the extent to which these interventions have been (or are likely to be) replicated and scaled up by government, private sector and other agencies;

### **PCA Process**

The assessment process includes a preparatory phase, an in-country mission, and a report writing phase. These three phases are outlined here and elaborated below:

- (a) The preparatory phase will include a desk review of relevant and basic documents.
- (b) The in-country mission will include meetings with project management and relevant government officials in Lahore and the project area districts, as well as qualitative data collection through key informant interviews (KIIs) and focus group discussions (FGDs) with project beneficiaries. At the end of the mission, a brief will be provided to the IFAD partners, followed by a wrap-up meeting in Lahore, to summarize the preliminary findings and discuss key strategic and operational issues. The IFAD Country Programme Manager (CPM) for Pakistan will also attend the wrap-up meeting.
- (c) Report writing will take place after the in-country mission. a draft IE report will be prepared. The IE report will be shared with APR and thereafter with the Government for comments.

### **Timeframe**

The mission will take place from 29 January 2017 to 05 March 2017. The in-country work will start with the briefing of the PCA team by meeting with Planning and Development Department at Lahore. The field work is expected to take place from 1 February to 07 February 2017, following the detailed programme and itinerary that will be finalized at the start of the mission based on the tentative programme presented in these TOR.

### Tentative programme and itinerary

Date	Activity
29 January 2017	Arrival of Mission at Lahore, Team Meeting
30 January 2017	Meeting with P&D Department. Departure for Bahawalpur
31 January 2017	Detailed briefing by PMU and implementation partners/NRSP
1-5 Feb 2017	Field visits
06 Feb 2017	Travel to Lahore
07 Feb 2017	Preparation of De-briefing for Wrap-up
08 Feb 2017	Wrap-up meeting with P&D Department
09 Feb to 5 March 2017	Report Writing – Home based

Towards the end of the in-country work, the mission will present its initial findings and conclusions during a wrap-up meeting to be hosted by Planning and Development Department, Government of Punjab at Lahore on 08 February 2017.

The mission will prepare a PCA report following the outline below:

The IE report will be structured to address the 7 main evaluation questions and provide the project context and assessment conclusions and recommendations. It will be a concise document not exceeding 30 pages, excluding the annexes, and is expected to include the following sections:

- Executive summary (3-5 pages)
- Evaluation objectives, methodology and process
- The project, including: (a) the project context; and (b) project implementation
- Main assessment findings, including: (a) rural poverty impact; (b) core criteria – relevance, effectiveness, efficiency and sustainability; and (c) other performance criteria – gender equality and women’s empowerment, innovation and scaling up, environment and natural resources management, and adaptation to climate change.
- Overall project achievement
- Conclusions and recommendations, including: (a) main conclusions about the project; and (b) recommendations and potential for scaling up.
- Annexes

#### Deliverables.

The PCA team will submit the following deliverables to IFAD:

- ✓ PCA draft report
- ✓ A short debriefing note, not exceeding 3 pages, for discussion with the Planning Department.

#### PCA Team.

The PCA team will consist of:

##### Qaim Shah, SCPO/Mission Leader

- Responsible for assigning and overseeing of tasks to mission members including field visits in consultation with the Team Leader;
- Coordinate with the Team Leader in synthesising missions’ findings and recommendations and finalise the PCR and Evaluation Report;
- Coordinate with the mission members to conduct the field visits to assess/validate the Project performance;
- Assess project performance in community development and poverty targeting and consolidate good practice and lessons learnt;
- Ensure effective and consistent liaison with the counterparts and among the team members; Responsible for leading meetings with Government and partners.
- Lead the organisation of stakeholders workshop,

#### Outputs:

- Provide input to the relevant sections of the PCA report,
- Contribute to the finalisation of the PCA report.

### **Mohamed Tounessi, Mission Team Leader**

- Will have overall responsibility for delivering Mission final outputs i.e. PCA Report.
- Assess the relevance of project interventions at the time of project design and in today's context.
- Assess the effectiveness of project implementation, or the extent to which project objectives were met, and to document the immediate results and impacts of project interventions.
- Assess sustainability of project benefits.
- Generate lessons that will help the design of the SPPAP scaling up.
- To identify specific interventions for the replication or scaling up of project best practices.
- Responsible for assigning of tasks to mission members, overseeing their work, synthesising missions' findings and recommendations.
- Participate at the stakeholders workshop (including leading the sessions) and coordinate the workshop report in consultation with the mission members;
- Undertake any other relevant tasks as requested by the CPM or Mission Leader.

#### Outputs:

- Prepare a debriefing note for the wrap-up meeting. (14 February 2017)
- With contributions from team members, prepare and submit draft PCA report by 05 March 2017
- Finalise PCA Report incorporating comments from IFAD and Government.

### **Abdul Karim M&E Specialist.**

- Assist the Team leader in assessment and document overall project implementation performance
- Address Assessment questions as outlined in the Approach Paper for PCA of SPPAP with focus on assessment and documentation of project impact in terms of Households' incomes and assets, Human and social capital and empowerment, Food security, Agricultural productivity and Institutions and policies:
- Will be responsible for assessment of Gender equity and women's empowerment, Access to markets, Innovation
- Collect and synthesise primary and secondary data for assessment of impact.
- Identify specific potential for scaling-up
- Undertake any other relevant tasks as requested by the CPM or Mission Leader.

#### Outputs:

- Contribute to the preparation of debriefing note for wrap-up meeting, by 07 Feb 2017
- Contribute to the preparation of draft PPA Report by 28 February 2017.

## **Annex IV**

### **PCA for SPPAP: Approach Paper**

#### **I. Background.**

1. IFAD and GoPb are considering scaling up of SPPAP. To ensure a seamless transition with the on-going SPPAP. IFAD and GOPb agreed that a Post Completion Assessment is needed before the completion of the project, to explore the extent to which the SPPAP design and approach, modified during the MTR in January 2015, is an attractive project for extended support by GoPb and IFAD.
2. The assessment will be used, first of all, by IFAD and GoPb officials concerned with SPPAP to assess the possibility and requirements for scaling up the project. It will also be used by project management to draw lessons for the remaining duration of the project. Subsequently, as and when appropriate, the assessment is expected to contribute to develop insights and lessons for the design of future projects.
3. The proposed PCA for the Southern Punjab Poverty Alleviation Project will be undertaken jointly by IFAD and the Planning and Development Department of the Government of the Punjab through an independent evaluation expert. The PCA is a project-level assessment aiming to: (i) provide an assessment of the overall results of projects; and (ii) generate findings, lessons and recommendations for scaling up the SPPAP. The objective of the scaling-up is to replicate appropriate poverty graduation approaches for expanded and sustainable impact.
4. The PCA will apply the evaluation criteria outlined in the last 2015 IOE Evaluation Manual to feasible extent, keeping in view government requirements for a cohesive assessment of programme impact and effectiveness in terms of government's poverty reduction agenda. Given the time and resources available, it is not expected to undertake quantitative surveys but rather to add analysis to preliminary data, based on interactions with country stakeholders, direct observations in the field and information drawn from interviews with project beneficiaries and other key informants.

#### **II. Methodology of PCA**

5. The mission will use a mix of quantitative and qualitative tools in order to assess the project performance results and impacts. Primary sources of information will include project reports and documents (supervision reports, MTR report, progress reports, AWPB, etc.), M&E and MIS data (including RIMS data), any surveys or specific studies undertaken by the project (including the RIMS impact survey).
6. In addition, the mission will use a variety of qualitative tools, such as key informants' interviews, (KII)s focus group discussions (FGDs). The method of direct observation will also be used by the mission. A sample of project sites, or locations where project activities took place, will thus be visited. It would be important to organise a stakeholders' workshop, towards the end of the mission. Triangulation will be applied to verify findings emerging from different information sources<sup>29</sup>.

#### **III. PCA assessment criteria.** The mission will use broadly the evaluation criteria outlined in IOE's Evaluation Manual (2015). The key assessment criteria applied in this PCA will include:

- (a) **Relevance**, which is assessed both in terms of alignment of project objectives with country and IFAD policies for agriculture and rural development and the needs of the rural poor, as well as project design features geared to the achievement of project objectives.
- (b) **Effectiveness**, which measures the extent to which the project's immediate objectives were achieved, or are expected to be achieved, taking into account their relative importance.
- (c) **Efficiency**, which indicates how economically resources/inputs are converted into results.

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<sup>29</sup>The most frequently used data collection methods (See Evaluation manual table 1 page 13.)

- (d) **Rural poverty impact**, which is defined as the changes that have occurred or are expected to occur in the lives of the rural poor (whether positive or negative, direct or indirect, intended or unintended) as a result of development interventions. Five impact domains are employed to generate a composite indication of rural poverty impact: (i) household income and assets; (ii) human and social capital and empowerment; (iii) food security and agricultural productivity; (iv) natural resources, (v) environment and climate change; and (vi) institutions and policies.
- (e) **Sustainability**, indicating the likely continuation of net benefits from a development intervention beyond the phase of external funding support. It also includes an assessment of the likelihood that actual and anticipated results will be resilient to risks beyond the project's life.
- (f) **Pro-poor innovation and scaling up**, assessing the extent to which IFAD development interventions have introduced innovative approaches to rural poverty reduction and the extent to which these interventions have been (or are likely to be) replicated and scaled up by government, private sector and other agencies.
- (g) **Gender equality and women's empowerment**. This criterion is related to the relevance of design in terms of gender equality and women's empowerment, the level of resources committed, and changes promoted by the project.

#### IV. **Assessment questions by criteria.**

They should be considered as suggestions to help inform the PCA and to be used selectively.

##### **Household income and assets**

Issues to explore:

The change in the composition and level of household incomes (income sources, diversification, stability) including intra-household incomes and assets, and financial assets (savings, debt, borrowing, insurance)

Changes in physical assets (farm land, water, livestock, trees, equipment, houses, bicycles, radios, television sets, telephones, etc.)

Questions:

To what extent were the rural poor able to access financial markets more easily?

In what way did the rural poor's access to input and output markets change?

Can better housing promoted by the project explain a change in incomes and more assets?

##### **Human and social capital and empowerment**

Issues to explore:

Changes in Rural people's organizations, grassroots institutions, social cohesion and local self-help capacities.

Questions:

To what extent do the rural poor play more effective roles in decision-making?

In what way did the project empower the rural poor vis-à-vis development actors and local and national public authorities?

##### **Food security and agricultural productivity**

Issues to explore:

Changes in availability and stability of access to food

Changes in cropping yield and intensity, land productivity and returns to labour

Changes in children's nutritional status (e.g. stunting, wasting, underweight)

Questions:

How did agricultural productivity impact on household food security?

What was the role of improved access to input and output markets in enhancing the productivity of the rural poor?

What are the links between productivity and access to food of the rural poor?

**Institutions and policies**

Issues to explore

Changes in rural financial institutions (e.g.in facilitating access for the rural poor)

Changes in local governance, public institutions, NGOs and private sector that provide service delivery for the rural poor.

Questions:

What were the major ways in which the rural poor were affected by national/sectoral policies and the regulatory framework?

What were contribution of the project to changes in market structures and other institutional factors that can explain changes in poor producers access to markets?

**Relevance:**

Issues to explore

Consistency, coherence and complementarity with: national agriculture and rural development strategies, policies and programmes; other development partners' programmes and focus; the COSOP and relevant IFAD sector and sub sector policies; and the needs of the rural poor.

Questions:

Are project objectives in line with key IFAD and Government objectives for promoting sustain able agriculture development as well as the needs of the rural poor?

Was project design appropriate ( for example, in terms of components, financial allocations, and institutional arrangements, etc.) to meet the intervention's objectives?

Was the project adjusted during implementation to any changes in context to retain continued relevance?

Did the project benefit from available knowledge (for example, the experience of other similar projects in the area or in the country) during its design and implementation?

Were project objectives realistic?

Did project objectives and design remain relevant over the period of time required for implementation?

What are the main factors that contributed to a positive or less positive assessment of relevance?

**Effectiveness:**

Issues to explore:

Degree to which objectives have been met and what may still be outstanding

Questions:

To what extent have the objectives o the project and its components been attained both in quantitative and in qualitative terms?

In particular, what changes in the overall context (e.g.policy framework, political situation, institutional set-up, economic shocks, civil unrest, etc.) have affected or are likely to affect project implementation and overall results?

What factors in project design and implementation account for the estimated results in terms of effectiveness; are there valid alternatives?

Are adopted approaches technically viable?

Do project users have access to adequate training for maintenance and to spare parts and repairs?

### **Sustainability of benefits:**

Issues to explore:

Expressions and indications of government commitment and capacity to sustain the project (provision of funds for selected activities, human resources availability, continuity of pro-poor policies and participatory development approaches, and institutional support).

Engagement, participation and contributions from local communities, grassroots organizations, and the rural poor.

Questions:

Do project activities benefit from the engagement, participation and ownership of local communities, grassroots organizations, and the rural poor, and are adopted approaches technically viable?

Is there a clear indication of government commitment after the loan closing date, for example, in terms of provision of funds for selected activities, human resources availability, continuity of pro-poor policies and participatory development approaches, and institutional support?

What are the chances that benefits generated by the project will continue after project closure and what is the likely resilience of economic activities to post-project risks?

What is the likely resilience of economic activities to shocks or progressive exposure to competition and reduction of subsidies?

What are the measures taken in terms of for example a specific exit strategy or approach prepared and agreed upon by key partners to ensure post-project sustainability?

What factors militate in favour of or against maintaining benefits?

### **Gender equality and women's empowerment:**

Issues to explore:

Volume and nature of project resources invested in gender equality and women's empowerment activities

Changes to household members including women's workload, women's health, skills, income and nutritional levels; influence in decision-making; access to resources and assets; relations within the households and communities in the project area; etc.

Questions:

What were the achievements of the project in terms of promoting gender equality and women's empowerment? This would include assessing whether: there are changes to women's access to resources, assets and services; women's influence in decision-making; workload distribution among household members; women's health, skills, income and nutritional levels; gender relations within households groups and communities in the project area.

What percentage of total project resources was invested in activities to promote gender equality and women's empowerment and how does that compare with other projects funded by IFAD?

To what extent did the project define and monitor sex-disaggregated results to ensure gender equality and women's empowerment objectives were being met? Was the project implementation structure

adequate to support effective implementation of the gender equality and women's empowerment goals?

Did the initiative contain specific activities for gender equality and women's empowerment, and what was their effect on the rural poor?

In terms of design, were corporate objectives on gender adequately addressed and integrated in the project/ the results-framework of COSOPs and gender dimensions adequately included in the project's annual work plans and budgets?

During implementation, to what extent did the project: (i) Monitor gender- disaggregated outputs to ensure gender equality and women's empowerment objectives were being met; (ii) Adapt project implementation as required to better meet gender equality and women's empowerment objectives; (iii) Address and report on gender issues in supervision and implementation support; (iv) Engage in policy dialogue to promote changes to government and other partner systems and processes that would improve gender equality and women's empowerment; and (iv) Systematically analyse, document and disseminate lessons on gender equality and women's empowerment?

What factors, including strengths and weaknesses of the contributions of IFAD and the Government, were the most significant in promoting the corporate objectives on gender equality and women's empowerment?

To what extent is the gender-related impact likely to be sustainable after the completion of the IFAD-funded project period?

Innovation, replication and scaling up:

Issues to explore:

The innovative aspects of the project and examples/potential of scaling up  
Ways in which innovation and scaling up in the project has been documented and disseminated (e.g. workshops, exchange visits, MTRs, project supervision reporting etc.)

Strategic partnerships with organisations which could potentially be involved in scaling up of successfully piloted innovation.

Questions:

What are the characteristics of innovation(s) promoted by the intervention?

Are the innovations consistent with the IFAD definition of this concept?

Are the actions in question truly innovative or are they well- established elsewhere but new to the country or project area?

Scaling up:

Were successfully promoted innovations documented and shared, to facilitate scaling up?  
Has IFAD proactively engaged in partnership building and policy dialogue to facilitate the uptake of successful innovations?

Based on the information available, have these innovations been scaled up and, if so, by whom? If not, what are the prospects at the time of evaluation that they can and will be scaled up by the Government, other donors and/or the private sector? What were the pathways to scaling up?

To what extent did the initiative being evaluated specifically address innovation, replication and scaling up

To what extent did the project build on prior successful experiences and lessons with scaling up and that may be well-established elsewhere but new to the country or project area?

Was an explicit strategy defined, including identifying the origin of innovation and pathways and drivers for scaling up, and was an ultimate scale target included?

Did project implementation, including through the M&E system, support the development of relevant drivers (e.g., in terms of resources allocation for knowledge management) that are essential for scaling up?

Through what processes has the project innovations been replicated and scaled up and, if so, by whom? If not, what were the obstacles and what are the realistic prospects that they can and will be replicated and scaled up by the government, other donors and/or the private sector?

Natural resources and the environment

Issues to explore:

The status of the natural resources base (land, water, forest, pasture, fish stocks, etc.)

Changes in protection, rehabilitation or depletion of natural resources and the environment

Questions:

To what extent did local communities' access to natural resources change (in general and specifically for the poor)?

How has the degree of environmental vulnerability changed (e.g., exposure to pollutants, volatility in resources, potential natural disasters)?

Are project results environmentally sustainable, i.e. is overexploitation of renewable resources avoided and biodiversity preserved?

Has the project respected sound environmental norms?

Did the initiative contain specific activities for rehabilitation or protection of natural resources and ecosystem services?

In what way has the project impacted on environmental vulnerability (e.g. exposure to pollutants, climate change effects, volatility in resources, potential natural disasters)?

In terms of design, were the rehabilitation or protection of natural resources and ecosystem services adequately addressed, in line with corporate objectives on ENRM, and included in the project 's annual work plans and budgets?

During implementation, to what extent did the project monitor changes in rehabilitation or protection of natural resources and ecosystem services and address and systematically analyse, document and disseminate lessons on rehabilitation or protection of natural resources and ecosystem services?

**V. Assessment process.** the PCA will involve the following steps:

7. **Country work.** The PCA mission is scheduled for 30 January to 12 February. It will interact with representatives from the government and other institutions, beneficiaries and key informants, in Lahore and project areas. At the end of the mission, wrap-up meetings will be held in Lahore to summarize the preliminary findings and discuss key strategic and operational issues.
8. **Report drafting and peer review.** After the field visit, a draft PCA report will be prepared and submitted to the CPM for peer review for quality assurance.
9. **Comments by the Government.** The draft PCA report will be shared with the Government for comments. APR will finalize the report following receipt of comments by the Government.

## Annex V

### List of persons met

#### List of Participants of Meeting Held at DMU-SPPAP Office Bahawalnagar Dated 2nd February, 2017

Sr #	Name	Designation	Organization
2	Yasir Mubeen	Chief RP	P&D Department Govt. Of Punjab
3	Muhammad Saghir	Project Director	SPPAP Bahawalpur
4	Abdul Razaq	Regional General Manager	NRSP Bahawalpur
5	Khalid Umer	Infrastructure Specialist	SPPAP Bahawalpur
6	Abdul Ahad Malik	Assistant Director(Agri)	DMU-SPPAP Bahawalnagar
7	Tajamul Hussain	Programe Officer (PITD)	NRSP Bahawalpur
8	Abid Hussain	District Project Officer/ Senior Social Organizer	NRSP Bahawalnagar
9	Farhan Amin	District Incharge	VTO-IRM Bahawalnagar
10	Mehtab Ahmad Sabri	Master Trainer	ETO-IRM Bahawalnagar
11	Mushtaq Ahmad	Social Organizer	NRSP Bahawalnagar
12	Noman Ijaz	District Engineer	NRSP Bahawalnagar
13	Malik Mehmood	Field Engineer	NRSP Bahawalnagar
14	Amtal Hafeez	Social Organizer	NRSP Bahawalnagar
15	Neelam Muneer	Social Organizer	NRSP Bahawalnagar
16	Sajjad Hussain	Social Organizer	NRSP Bahawalnagar
17	Saba Arshad	Master Trainer	IRM Bahawalnagar

#### Orientation meeting in Bahawalpur

Sr.#	Name	Designation	Organization
1	Mr. Yasir Mubeen	Chief Planning (RP)	Planning & Development Punjab
3	Mr. Abdul Kareem	Monitoring & Evaluation	International Fund for Agricultural Development (IFAD), Islamabad
4	Mr. Muhammad Saghir	Project Director	Southern Punjab Poverty Alleviation Project (SPPAP)
5	Mr. Imran Nazir	Gender & Poverty Specialist	Project Management Unit (SPPAP)
6	Mr. Khalid Umar	Infrastructure Specialist	Project Management Unit (SPPAP)
7	Mr. Ahsan Raza	Knowledge Management / Monitoring & Evaluation Specialist	Project Management Unit (SPPAP)
8	Mr. Farooq Anjum	Agriculture Specialist	Project Management Unit (SPPAP)
9	Mr. Fiaz Jamal	Training & Enterprise Specialist	Project Management Unit (SPPAP)
10	Mr. Nasir Mehmood	Procurement Officer	Project Management Unit (SPPAP)
11	Mr. Muhammad Mazhar	Finance & Accounts Manager	Project Management Unit (SPPAP)
12	Mr. Muhammad Shafique	Admin & Accounts Officer	Project Management Unit (SPPAP)
13	Mr. Abdul Razzaq Sherani	Regional General Manager	National Rural Support Program
14	Mr. Tajamul Hussain	Regional Engineer	National Rural Support Program
15	Mr. Ghulam Murtaza	Program Officer HRD	National Rural Support Program

16	Mr. Muhammad Azhar	Monitoring, Evaluation & Reporting Officer	National Rural Support Program
17	Mr. Zeeshan Noor	Assistant Monitoring, Evaluation & Reporting/IT	National Rural Support Program
18	Mr. George Chughtai	Project Coordinator VTO	Institute of Rural Management
19	Ms. Sammar Qureshi	Project Coordinator ETO	Institute of Rural Management
20	Ms. Mehreen Raza	Program Officer	Institute of Rural Management
21	Mr. Hashim Chohan	Monitoring & Evaluation Specialist ETO	Institute of Rural Management
22	Ms. Naseem Akhtar	Business Development Officer VTO	Institute of Rural Management
23	Ms. Naveeda Sadiq	Monitoring & Evaluation Specialist ETO	Institute of Rural Management

### VISIT OF BAHAWALNAGAR

Sr. #	Name of Beneficiary	Parentage	CNIC #	SPPAP Component	Community Organization	Union Council
1	Ghulam Rasool	M Abass	3110128993091	CSP	Nika Bair Wala-A	Islam Pura
2	Nazar Muhammad	Shah Bala	3110116083915	CSP	Goband Pura-C	Sawai wala
3	Mubarik Ali	Ahmed Ali	3110114774443	CSP	Kot Hamraj Tibba-B	Sawai wala
4	M Zafar	M Khursheed	3110116172233	CSP	Memraj Pura	Sawai wala
5	Community Physical Infrastructure			CPI	Gobind Pura-D	Sawai wala
6	Mukhtiran bibi	Zaheer Ahmed	3110115309270	SHU	Kot Hamraj-B	Sawai wala
7	Shanaz bibi	Sanallah	3110239099964	SHU	Kot Hamraj-C	Sawai wala
8	Haleema bibi	M Yar	3640207329242	SHU	Kot Hamraj-C	Sawai wala
9	Shaheen bibi	Arshad Ali	3110159576110	SHU	Kot Hamraj-C	Sawai wala
10	Farhat bibi	Shouket Ali	3110133397836	SHU	Kot Hamraj-C	Sawai wala
11	Rani bibi	Ameer Ali	3110197081520	SHU	Kot Hamraj-Tibba-B	Sawai wala
12	Maroofan bibi	M Jangeer	31101339759552	SHU	Kot Hamraj-Tibba-B	Sawai wala
13	ZAFARAN BIBI	Wakeel Ahmed	3110191854200	Small Ruminants	Kot Hamraj-A	Sawai wala
14	MUNZOORAN BIBI	Nazam Din	3110193433646	Small Ruminants	Kot Hamraj-A	Sawai wala
15	HAFIZAN BEGUM	M Idress	3110115716928	Small Ruminants	Kot Hamraj-A	Sawai wala
16	HAMIDAN RAMZAN	M Ramzan	3110189433166	Small Ruminants	Kot Hamraj-A	Sawai wala
17	NOOR ILAh	Jan Muhammad	3110115441436	Small Ruminants	Kot Hamraj-A	Sawai wala
18	ELLAHI SAIN BIBI	Bagh Ali	3110114805388	Small Ruminants	Kot Hamraj-A	Sawai wala
19	HAJRA BIBI	M Ishaq	3110115436340	Small Ruminants	Kot Hamraj-A	Sawai wala
20	Karam Elahi	Qamer Din	3110118306390	Small Ruminants	Kot Hamraj-B	Sawai wala
21	HALEEMA BIBI	Qudratullah	3110168581580	Small Ruminants	Kot Hamraj-B	Sawai wala
22	Majeedan bibi	M Iqbal	3110160146518	Small Ruminants	Kot Hamraj-B	Sawai wala
23	SHAMSHAD BIBI	Nazir Ahmed	3110197269334	Small Ruminants	Kot Hamraj-C	Sawai wala
24	SKEENA BIBI	Atta Muhammad	3110113309390	Small Ruminants	Kot Hamraj-C	Sawai wala
25	ATA BIBI	Safdar Ali	3110206158508	Small Ruminants	Kot Hamraj-C	Sawai wala
26	NAWAB BIBI	Niaz ahmed	3110132462690	Small Ruminants	Kot Hamraj-C	Sawai wala

27	Zubaida bibi	Akhtar Ali	3110175665478	Small Ruminants	kot Hamraj-C	Sawai wala
28	Shakeela bibi	Qutab din	3110173062300	Small Ruminants	kot Hamraj-C	Sawai wala
29	Nasreen bibi	Shabaz Ali	3110261283372	Small Ruminants	kot Hamraj-C	Sawai wala

### Focus Group Discussions at District Bahawalnagar

Sr #	Name	Designation	Organization
2	Yasir Mubeen	Chief RP	P&D Department Govt. of Punjab
3	Muhammad Saghir	Project Director	SPPAP Bahawalpur
4	Abdul Razaq	Regional General Manager	NRSP Bahawalpur
5	Khalid Umer	Infrastructure Specialist	SPPAP Bahawalpur
6	Abdul Ahad Malik	Assistant Director (Agriculture)	DMU-SPPAP Bahawalnagar
7	Tajamul Hussain	Programe Officer (PITD)	NRSP Bahawalpur
8	Abid Hussain	District Project Officer/ Senior Social Organizer	NRSP Bahawalnagar
9	Farhan Amin	District Incharge	VTO-IRM Bahawalnagar
10	Mehtab Ahmad Sabri	Master Trainer	ETO-IRM Bahawalnagar
11	Mushtaq Ahmad	Social Organizer	NRSP Bahawalnagar
12	NomanIjaz	District Engineer	NRSP Bahawalnagar
13	Malik Mehmood	Field Engineer	NRSP Bahawalnagar
14	AmtalHafeez	Social Organizer	NRSP Bahawalnagar
15	Neelam Muneer	Social Organizer	NRSP Bahawalnagar
16	Sajjad Hussain	Social Organizer	NRSP Bahawalnagar
17	Saba Arshad	Master Trainer	IRM Bahawalnagar
18	Basharat Hussain	Field Engineer	NRSP Bahawalnagar
19	Muhammad Nadeem	Field Engineer	NRSP Bahawalnagar
20	Humera Bilal	Field Coordinator	NRSP Bahawalnagar
21	Nosheen Munir	Field Coordinator	NRSP Bahawalnagar
22	Muhammad Khalid	Field Engineer	NRSP Bahawalnagar
23	MudassirHussain	Field Engineer	NRSP Bahawalnagar
24	MajeedLagari	Master Trainer	IRM Bahawalnagar
25	SadafNaz	Project Assistant	ETO Bahawalnagar

### Visit of Mini Stalls

Sr.#	Name	Training Availed	Current Status	Activity
1	Shehla Ghani	Beautician	Running a Beauty Parlor	Vocational Trainings
2	Zarina Ashraf	Beautician	Running a Beauty Parlor	Vocational Trainings
3	Hira Jalil	Beautician	Running a Beauty Parlor	Vocational Trainings
4	Shahida Parveen	Shop Management	Running a Boutique	Entrepreneurship Trainings
5	Mithan Mai	Shop Management	Running a Shop of Pakora	Entrepreneurship Trainings

### Visit of ETO Post Trainee Shop:

Sr.#	Name	Training Availed	Current Status	Activity
1	Nosheen Bibi	Shop Management	Running a General Store	Entrepreneurship Trainings

### Visit to Small Ruminants

Sr. #	Name	U/C	Community Organization
1	Aasia Parveen	Belay wala	Sawera Bela Nagar
2	Shamim Bibi	Belay wala	Sawera Bela Nagar

### Visit of VTO Activities

Sr.#	Name	Training Availed	Current Status	Activity
1	Shehla Bibi	Beautician	Running a Beauty Parlor	Vocational Trainings
2	Aneela Asif	Beautician	Running a Beauty Parlor	Vocational Trainings
3	Sania Rafique	Beautician	Running a Beauty Parlor	Vocational Trainings
4	Zahida Nawaz	Dress Designing	Running a Dress Designing Centre	Vocational Trainings
5	Mumtaz Bibi	Dress Designing	Running a Dress Designing Centre	Vocational Trainings
6	Balqees Mai	Dress Designing	Running a Dress Designing Centre	Vocational Trainings
7	Reema Khan	Dress Designing	Running a Dress Designing Centre	Vocational Trainings
8	Aasia bibi	Dress Designing	Running a Dress Designing Centre	Vocational Trainings
9	Zubaida Mai	Dress Designing	Running a Dress Designing Centre	Vocational Trainings

### Visit of Small Housing Unit

Sr. #	Name	U/C	Community Organization
1	Shehnaz Bibi	Meer Hazar Khan	Gulshan Jhabail
2	Kousar bibi	Meer Hazar Khan	Gulshan Jhabail

### List of Participants during Field Visit of Jatoi, Muzaffargarh

Sr. #	Name of Participants	Department/Organization
2	Mr. Muhammad Saghir	Project Director, SPPAP, Bahawalpur
3	Mr. Abdul Razaq Sherani	RGM NRSP (SMP), NRSP, Bahawalpur
4	Mr. Tajamal Hussain	PO-PITD, NRSP, Bahawalpur
5	Mr. Ashfaq Ahmad Khan	Assistant Director Agri. DMU-SPPAP, Muzaffar Garh
6	MR. Saleem Haider	SSO NRSP (SMP), , Muzaffar Garh
7	Mr. Abdul Rauf	District Incharge IRM (VTO)
8	Mr. Ishfaq Ahmad	District Engineer NRSP (SMP)
9	Miss Almas Fatima	Master Trainer IRM (ETO)
10	Mrs. Sadiya Rasool	SO NRSP (SMP)
11	Mrs. Tasleem Akhtar	SO NRSP (SMP)
12	Mr. Diwan Muhammad Jafer	Office Assistant DMU-SPPAP-MZG
13	Mr. Abdul Basit	Accounts Assistant NRSP
14	Zaeem Abbas	Field Engineer

## Annex VI

### TARGET VS ACHIEVEMENTS: APPRAISAL, SUPERVISION MISSION 2014, MTR AND TOP-UP (USD 10 Million)

Components	Activities	Appraisal Targets	Revised Targets Supervision	Total Target after Supervision	Target after MTR	Additional Top-Up Targets	Total Project Target	Overall Project Achievement	%
Livelihood Enhancement	Livestock 2 Goat Package	11,555	18,445	30,000	30,000	5,500	35,500	32,859	93%
	Small land plots	1,541	-	1,541	1,300	300	1,600	1,506	94%
	Low Cost Housing	-	-	-	1300	300	1600	1244	78%
	Vocational Training	11,555	-	11,555	11,555	3,000	14,555	12,416	85%
	Entrepreneurial Training	3,081	-	3,081	3,081	1,000	4,081	3,582	88%
	Community Physical Infrastructure (CPIs)	1,320	-	1,320	826	300	1,126	902	80%
Agriculture & Livestock Development	Productivity Enhancement Initiatives (PEI).	15,407	-	15,407	10,057	-	10,057	10,057	100%
	Training of Para-Vets	200	-	200	-	200	200	149	75%
	Training & Equipment for Community Service Providers (CSP)	368	-	368	368	-	368	368	100%
	Food Bank	-	-	-	4*	-	4	4	100%
	Community Agriculture Revolving Fund (CARF)	-	-	-	1,600	-	1,600	1,600	100

\*One Food bank for 400 poor households, Four Food Bank for 1600 households.

- Under livelihood enhancement component under sub component asset creation, Appraisal targets of small ruminants/large ruminants 11,555 out of which small ruminants 464 (consisting of 3 goat package), large ruminants 142 (Heifer) and Poultry package of 269 (consisting of 24 poultry birds) were provided to the project beneficiaries up to IFAD Supervisory Mission on 24<sup>th</sup> January, 2014. The mission was informed by the NRSP and PMU staff and confirmed by community members/beneficiaries during field visits that due to the low value and income generation potential compared to the ruminant packages women in the project area were not interested in the poultry package and was also leading to conflict as women perceived it to be inequitable that in the same poverty band some should receive a package that was a fraction of the value of the two other packages (small ruminants Rs.39,000 and large ruminant Rs.49,000). The Mission in consultation with all the stake holders recommends that in the interests of equity and to ensure greater

coverage of beneficiaries, only small ruminants' package consisting of two animals should be distributed so mission cancelled large ruminants and poultry package.

- In view of the inflation and cost escalations (since the project was design in 2010), unit cost for activities like small ruminants, small land plots etc. was revised by the supervision Mission.
- The Project provides for health insurance schemes for 500 households. Due the very small number, not a single insurance company expressed interest for participation in the activity. In view of the above and after consulting the stakeholders, it is recommended to do away with the activity and reallocate the resources to small ruminants due to its high demand.
- IFAD Mid Term Review (MTR) Mission, January 2015 recommended that following activities due to weaknesses or delays in execution:
  - Business Incubation and Business Associations
  - Productivity Enhancement Initiatives
  - Farmer Field Schools
  - Training of female vet assistants

### Annex VII

**Table: SPPAP INTERVENTIONS IN TERMS OF GENDER and Poverty level. (As of 31.12.2016)**

Component	Sub-Component	Intervention	Overall Project Target	Cumulative Progress	Gender Wise Target %	Gender Wise Achievement %	Poverty Score Card Eligibility	
Livelihood Enhancement	Asset Creation	Small Ruminant (02 Goat Package)	35,500	32,859	100 % Women	100 % Women	0-18	
		Small Land Plot	1,600	1506	100 % Women	100 % Women	0-11	
	Vocational Training Organization (VTO)	-	14,555	12416	50 % Women	50 % Women	0-23	
	Enterprise Training Organization (ETO)	-	4,081	3582	50 % Women	53 % Women	0-23	
	Community Physical Infrastructure (CPI)			1126	902	Open	Open	0-23
		Low Cost Housing		1,600	1,244	100 % Women	100 % Women	0-11 Beneficiaries of land plot
Agriculture & Livestock Development	Productivity Enhancement Initiatives (PEI)	-	10,057	10,057	Open	43 % Women	0-23	
	Community Service Providers (CSP)	-	368	368	-	-	-	
	Food Bank	-	1,600	1,600	Open	94% Women	0-11	
	Revolving Fund For Agriculture Input Supplies	-	1,600	1,600	Open	76% Women	0-23	
	Para Vets	-	200	149	50 % Women	50% Women	0-23	

### Annex VIII

**Table: COs established and household's coverage by SPPAP.**

Activity	Overall Project Target (FY 2013-17)	Cumulative Achievement as of 31 <sup>st</sup> January, 2017			
		Men	Women	Mix	Total
No. of COs reorganized / formed	4,000	361	2,136	1,489	3,986
CO Membership	80,000	14,567	52,107	NA	66,674
CMST	8,000	1,761	5,725	NA	7,486
Asset Beneficiaries (Small Ruminants, Small Land Plot, CSP & PEI)	47,525	6,162	38,628	NA	44,790
<b>Households Coverage through SPPAP Interventions</b>					
Direct Beneficiaries of CPIs	21,394	7,619	7,931	NA	15,550
Vocational Training	14,555	5,960	6,456	NA	12,416
Enterprise Training	4,081	1,651	1,931	NA	3,582
<b>TOTAL</b>	<b>87,555</b>	<b>21,392</b>	<b>54,946</b>	<b>NA</b>	<b>76,338</b>

## Annex IX

**Table: Project zone, Households falling in poverty in the lowest category of score cards**

Sr #	Name of District	Name of Tehsil	PSC 0-11	PSC 12-18	PSC 19-23	Total
1	Bahawalpur	Ahmedpur East	28,714	33,183	24,514	86,411
2	Bahawalnagar	Bahawalnagar	2,993	13,838	13,207	30,038
3	Rajanpur	Rojhan	16,467	11,381	9,129	36,977
4	Muzaffar Garh	Jatoi	27,768	21,460	14,276	63,504
<b>Grand Total</b>			<b>75,942</b>	<b>79,862</b>	<b>61,126</b>	<b>216,930</b>

### Annex X

**Table: Cumulative Targets & Achievement Project zone, Households falling in poverty in the lowest category of score cards.**

Over all Project Target Vs Achievement is as follow, the table shows the total pass outs who have successfully completed training as of 31<sup>st</sup> Jan, 2017.

Sr #	District Name	Total target 2014-16	Total target 2016-17 After Top up	Total Target	Pass out 2014-16		Pass out 2016-17		Total pass out
					Male	Female	Male	Female	
1	Bahawalpur 16%	1849	480	2,329	932	930	10	92	1,964
2	Bahawalnagar 22%	2542	660	3,202	1,172	1,285	0	164	2,621
3	Muzaffargarh 22%	2542	660	3,202	1,320	1,277	49	142	2,788
4	Rajanpur 40%	4622	1,200	5,822	2,357	2,320	120	246	5,043
Grand Total		11,555	3,000	14,555	5,781	5,812	179	644	12,416

## Annex XI

**Table: Social Mobilization Status in SPPAP Project area  
 Progress of COs formation and Households Organized under SPPAP as of January 31, 2017**

District	Tehsil	Total Project Union Councils	No. of LSOs in Project Union Councils	No. of VOs in Project Union Councils	No. of COs formed	Household Organized (CO Membership)
Bahawalpur	Bahawalpur	4	4	24	666	10,346
Bahawalnagar	Bahawalnagar	10	6	46	808	13,373
Muzaffargarh	Jatoi	4	2	37	902	15,681
Rajanpur	Rojhan	7	3	31	1,610	27,274
<b>Grand Total</b>		<b>25</b>	<b>15</b>	<b>138</b>	<b>39,86</b>	<b>66,674</b>

**Note:** - Average membership in a CO is 17 members and all COs under SPPAP Project are active.

## Annex XII

### SPPAP vocational training and employment

	Trade	Sex	Number of individuals:			Per cent reported to be working
			Trained	Included in follow-up	Reported to be working	
1	Auto electrician	Male	99	70	23	33
2	Building electrician *	Male	1,088	420	205	49
3	Computer application *	Male	349	181	48	27
4	Dispenser	Male	43	14	9	64
5	Driver *	Male	1,853	1,071	323	30
6	Heavy machinery operator *	Male	421	176	68	39
7	Male tailor	Male	208	225	83	37
8	Mason *	Male	12	10	8	80
9	Mobile phone repair *	Male	215	165	91	55
10	Motor bike mechanic *	Male	805	205	143	70
11	Peter engine mechanic	Male	180	150	14	9
12	Plumber and sanitary installer *	Male	29	30	19	63
13	Refrigerator and air-conditioning *	Male	256	118	54	46
14	UPS mechanic	Male	24	13	11	85
15	Welder *	Male	42	11	10	91
16	Adda work <sup>a</sup>	Female	585	180	135	75
17	Baby garments	Female	398	347	260	75
18	Beautician *	Female	459	333	234	70
19	Chaster making <sup>b</sup>	Female	64	30	30	100
20	Chunri making <sup>c</sup>	Female	41	41	10	24
21	Dress designer *	Female	2,426	1,883	1,395	74
22	Fancy bag making	Female	36	30	6	20
23	Gotta kinari <sup>d</sup>	Female	146	133	78	59
24	Hand embroidery *	Female	870	640	528	83
25	Khussa making <sup>e</sup>	Female	102	82	77	94
26	Crochet work <sup>f</sup>	Female	426	260	215	83
27	Leather work and handicraft	Female	69	69	24	35
28	Machine embroidery	Female	74	56	56	100
29	Khadi work <sup>g</sup>	Female	30	30	0	0
30	Sweater making	Female	19	19	14	74
31	Woollen sheet	Female	17	0	0	0
32	Applique Work	Female	207	165	131	79
<b>Total</b>			<b>11,593</b>	<b>7,157</b>	<b>4,302</b>	<b>60</b>

#### Notes:

\* These are the trades in which the training institute considers training to have been the most successful.

<sup>a</sup>The fabric to be embroidered is stretched over a wooden frame called the adda. The process is called adda work embroidery.

<sup>b</sup> Chaster making is sort of making custom puppets.

<sup>c</sup>Chunri is a long, multi-coloured scarf that is essential to many South Asian women's suits and matches the woman's garments.

<sup>d</sup>Gota kinari work is a type of Indian embroidery that originated in Rajasthan, India. Gota embroidery uses the applique technique. Small pieces of zari ribbon are applied onto the fabric with the edges sewn down to create elaborate patterns. Gota embroidery is used extensively in South Asian wedding and formal clothes.

<sup>e</sup>Khussa is a style of South Asian handcrafted footwear produced in Punjab Pakistan. Khussas are made by artisans mostly using vegetable-tanned leather. The uppers are made of one piece of leather or textile embroidered and embellished with brass nails, cowry shells, mirrors, bells and ceramic beads.

<sup>f</sup>Crochet is a process of creating fabric by interlocking loops of yarn, thread, or strands of other materials using a crochet hook. In day-to-day usage, it is called koreshia in Pakistan.

<sup>g</sup>Khadi or khaddar is a term for hand-spun and hand-woven cloth from India, Bangladesh and Pakistan mainly made out of cotton. The cloth is usually woven from cotton and may also include silk, or wool, which are all spun into yarn on a spinning wheel called a charkha/khadi.

<sup>h</sup>In the context of sewing, an applique refers to a needlework technique in which patterns or representational scenes are created by the attachment of smaller pieces of fabric to a larger piece of contrasting colour or texture.

### Annex XIII

#### Financial: Actual Financial Performance by Financier; by Component and Disbursements by Category

- **Table :** Financial Performance by Financier Up to 31<sup>st</sup> January 2017

Financier	Appraisal (USD '000)	Disbursements (USD '000)	Per cent disbursed
IFAD Loan	40,319	31,009	77%
IFAD Grant	-	-	-
Beneficiary Contribution	1,477	992	67%
Government	3,204	2,986	93%
<b>Total</b>	<b>45,000</b>	<b>34,987</b>	<b>78%</b>

**Table :** Financial Performance by Financier by Component (USD '000) Up to 31<sup>st</sup> January 2017

Component	IFAD Loan			Beneficiary Contribution			Government			Total		
	Appraisal	Actual	%	Appraisal	Actual	%	Appraisal	Actual	%	Appraisal	Actual	%
Livelihoods Enhancements	31,737	23,120	72.85%	808	469	58.04%	1,547	1,352	87.39%	34,093	24,941	73.16%
Agriculture and Livestock Development	2,538	2,080	81.95%	669	523	78.18%	763	670	87.81%	3,969	3,273	82.46%
Project Management Unit	6,044	3,484	57.64%	-	-	-	894	568	63.53%	6,938	4,052	58.40%
<b>Total Project Cost</b>	<b>40,319</b>	<b>28,684</b>	<b>71.14%</b>	<b>1,477</b>	<b>992</b>	<b>67.16%</b>	<b>3,204</b>	<b>2,590</b>	<b>80.84%</b>	<b>45,000</b>	<b>32,266</b>	<b>71.70%</b>

**Loan No, 825 PK**

**Table : IFAD Loan Disbursements (SDR '000, as at 31-01-2017)**

Category	Category description	Original Allocation	Revised Allocation	Disbursement (SDR '000)	W/A pending	Balance	Per cent disbursed
I	Civil Work / Community Infrastructures	6,420	6,420	7,289	-	-869	113.54%
II	Vehicles	150	150	184	-	-34	122.48%
III	Equipment and Materials	1,100	1,100	47	-	1,053	4.27%
IV	Technical Assistance, Training and Studies	3,500	3,500	3,757	-	-257	107.34%
V	Grants to Beneficiaries	5,080	7,380	7,507	-	-127	101.72%
VI	Salaries and Allowances	550	550	361	-	189	65.71%
VII	Incremental Operating Costs	200	200	155	-	45	77.25%
	Unallocated	2,300	0	-	-	0	0.00%
	Initial deposit			0	0	0	0.00%
	Total	19,300	19,300	19,300	-	0	100.00%

**Loan No, 2000001443 PK**

**Table: IFAD Loan Disbursements (SDR '000, as at 31-01-2017)**

Category	Category description	Original Allocation	Revised Allocation	Disbursement (SDR '000)	W/A pending	Balance	Per cent disbursed
I	Civil Work / Community Infrastructures	3,720	-	501	-	3,219	13.45%
II	Vehicles	0	-	-	-	0	0.00%
III	Equipment and Materials	0	-	-	-	0	0.00%
IV	Technical Assistance, Training and Studies	810	-	132	-	678	16.30%
V	Grants to Beneficiaries	2,140	-	76	-	2,064	3.54%
VI	Salaries and Allowances	230	-	13	-	217	5.86%
VII	Incremental Operating Costs	100	-	2	-	98	1.90%
	Unallocated	290	-	-	-	290	0.00%
	Initial deposit	0	-	2,613	-	-2,613	0.00%
	Total	7,290	-	3,337	-	3,953	45.77%

## **Annex XIV**

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