National Poverty Graduation Programme

ENDLINE SURVEY REPORT 2025

Government of Pakistan
Ministry of Poverty Alleviation and Social Safety

Preface

The National Poverty Graduation Programme (NPGP) is a development assistance programme financed by Government of Pakistan and International Fund for Agricultural Development (IFAD) and implemented across 21 districts of four provinces of Pakistan. NPGP commissioned Associates in Development Pvt. Ltd. (AiD) – a Pakistan-based development consulting firm, to conduct the Endline Evaluation Survey.

This report presents comprehensive findings, conclusions and recommendations of the endline survey. The Evaluation was led by Senior Evaluation Expert Dr. Sajidin Hussain, supported by a team of evaluation specialists, thematic experts and field researchers.

The AiD team would like to thank the Ministry of Poverty Alleviation and Social Safety, IFAD and NPGP PMU for their trust and support for sharing programme information and key documents that were crucial to developing this comprehensive report.

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Submitted by: Associates in Development Pvt. Ltd.

Authors: Sufian Arshad (Lead Author), Ms. Abida Aziz, Dr. Sajidin Hussain, Dr. Babur Wasim Arif, Hassan Rizvi

Contributions: Ms. Nuzhat Shamim, Monitoring, Evaluation and Research Specialist, National Poverty Graduation Programme (NPGP)

Mr. Saeed-ud-Din, Project Director, NPGP

Mr. Sajid Ali, Grants Manager, NPGP

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LIST OF ACRONYMS

AiD	Associates in Development Pvt. Ltd.
BISP	Benazir Income Support Programme
BTR	Back to Office Report
CAPI	Computer Assisted Personal Interviewing
CI	Community Institution
CIG	Common Interest Group
COI	Core Outcome Indicators
CRP	Community Resource Person
DAC	Development Assistance Committee
Deff	Design Effect
EAD	Economic Affairs Division
ECC	Economic Coordination Council
ET	Endline Survey Team
EQ	Evaluation Question
FGD	Focus Group Discussion
FTE	Fulltime-job Equivalent
GoP	Government of Pakistan
GRM	Grievance Redressal Mechanism
IFAD	International Fund for Agricultural Development
IFL	Interest-Free Loans
ISM	Implementation Support Mission
ITP	Inputs Technologies and Practice
KII	Key Informant Interview
LIP	Livelihood Investment Plan
MEL	Monitoring, Evaluation and Learning
MER	Monitoring Evaluation and Research
MIS	Management Information System
MoPASS	Ministry of Poverty Alleviation and Social Safety
MoS	Measure of Size
MTE	Mid Term Evaluation
NPGP	National Poverty Graduation Programme
NSER	National Socio-Economic Registry

PC	Production Center
PIDE	Pakistan Institute of Development Economics
PMIFL	Prime Minister Interest Free Loans
PMT	Proxy Mean Testing
PMU	Programme Management Unit
PO	Partner Organization
PPAF	Pakistan Poverty Alleviation Fund
PPS	Probability Proportional to Size
PDR	Programme Design Report
PSC	Poverty Scorecard
QA	Quality Assurance
RBM	Results-Based Management
SRS	Simple Random Sampling
TPM	Third Party Monitoring
ToR	Terms of Reference
TVET	Technical and Vocational Education and Training
UC	Union Council
VO	Village Organization

EXECUTIVE SUMMARY

The National Poverty Graduation Programme (NPGP) represents one of Pakistan's most ambitious and multifaceted initiatives to address rural poverty through a structured, asset-based and community-driven approach. Jointly funded by the Government of Pakistan (GoP) and the International Fund for Agricultural Development (IFAD) and implemented under the stewardship of the Ministry of Poverty Alleviation and Social Safety (MoPASS), the programme ran from November 2017 to June 2025. It reached 636,231 households across 391 Union Councils in 21 districts of Pakistan's four provinces, with a total budget of USD 132.6 million.

Through the NPGP, IFAD and the GoP aimed to assist ultra-poor and very poor households in sustainably graduating out of poverty while improving their food security, nutritional status, and resilience to climate change. The programme set out to achieve this goal through its development objective i.e., "empowering rural poor households, especially women and youth, to enhance their socio-economic well-being through a flexible and responsive framework of assistance".

The programme design drew upon the "big push" theory of poverty reduction. It proposed that "a flexible menu of customized interventions, tailored to respond to the needs of individual poor households, will enable such households to escape poverty sustainably". NPGP operationalized this through a carefully sequenced model: tangible and intangible asset transfers, interest-free loans (IFLs), tailored training, and community-based awareness raising. Implementation was led by a dedicated Project Management Unit within MoPASS in collaboration with seven provincial partner organizations (POs). The approach emphasized both individual and collective pathways to graduation, helping households develop Livelihood Investment Plans (LIPs), fostering women's agency, and linking beneficiary groups through community interest platforms.

The endline evaluation of NPGP, commissioned by the Ministry of Poverty Alleviation and Social Safety (MoPASS), was designed to assess the programme's effectiveness, impact, sustainability, and operational efficiency. It employed a mixed-methods evaluation strategy, combining quantitative surveys with 968 beneficiary households and 608 comparison households, qualitative interviews with 35 key informants, 24 focus group discussions with 166 participants, and an extensive review of secondary data sources. Evaluation questions were aligned with OECD-DAC criteria and IFAD's Core Outcome Indicators (COIs), with added focus on lessons learned and recommendations for future poverty graduation efforts in Pakistan.

Transitioning to higher PSC bands/ lower poverty: Findings from the endline survey indicate that NPGP has made significant progress in supporting household-level poverty reduction. Using Proxy Means Testing (PMT) through Poverty Scorecard (PSC) surveys, the survey has found that 80% of beneficiary households have transitioned out of extreme poverty (PSC scores 0–16.17). A meaningful cohort of 56% of the beneficiary households has moved beyond the poverty threshold altogether (PSC scores above 23), particularly among those receiving bundled support in the form of assets, IFLs, and training. Notably, over 61% of beneficiaries perceived to have experienced reduced poverty attributing it to programme assistance, complementary cash transfers from BISP, and improved livelihood opportunities.

Employment and job creation formed another cornerstone of the programme. NPGP has demonstrated significant impact in expanding employment and self-employment opportunities for rural poor households through productive assets, skills training, and interest-free loans. Endline survey results show that 468 jobs have been created in the

sample households, including 336 household members in new jobs and 132 full-time equivalent (FTE) work opportunities, representing a 48% increase in employment compared to baseline. When extrapolated to the full beneficiary population of 370,567 households, this translates to approximately 179,159 new jobs, of which 84,220 were for women, 94,939 for men, and 34,836 for youth. Beyond direct employment gains, the programme has reduced reliance on daily wage labor, strengthened livelihoods in agriculture and livestock, and fostered small enterprise growth, with multiplier effects as beneficiaries hired additional workers. While these achievements underscore NPGP's contribution to poverty reduction and economic resilience, beneficiaries emphasized the importance of sustaining these gains through enhanced skills development, business support, and stronger market linkages.

Income growth emerged as a clear outcome across regions and support types. Approximately 70% of beneficiary households reported increased income levels, i.e., cash income (recall method utilized for pre-programme income levels). The income of 47% of the beneficiaries has increased by 30% - the threshold set by the programme. Income gains were most substantial among households that received both assets and IFLs (63%), followed by those receiving IFLs only (55%), and those receiving tangible assets only (40%). In case of asset beneficiaries, income benefits are complemented by reduced household expenditure and creation of new assets positively impacting the overall poverty reduction outcomes. However, qualitative data also revealed structural vulnerabilities: rapid inflation, climate-induced asset losses (e.g., livestock deaths, flood damage), and limited market access continued to threaten income sustainability.

Adoption of new inputs, technologies and practices: The programme's effectiveness extended beyond economic indicators. The programme promoted use of new technologies and practices amongst all beneficiaries, with asset beneficiaries directly receiving support to get introduced to new technologies such as livestock vaccination and improved feeding practices. While more than 85% of the asset beneficiaries who received livestock got introduced to new technologies, approximately 58% of the beneficiaries have "adopted" these technologies and improved farming practices promoted by NPGP i.e., they have found it useful and continued to use these since receiving programme assistance. These included climate-resilient crop varieties, improved livestock care, and sustainable irrigation techniques. While awareness levels were strong (82%), adoption levels varied by region and sector, with livestock-related practices seeing the highest uptake.

Women's empowerment through increased role in decision-making: Efforts to promote women's empowerment yielded mixed but meaningful results. Based on self-reported data from female respondents, 48% indicated increased involvement in household decision-making, particularly on matters related to income use, budgeting, and children's education. Women recipients of programme assistance were more likely to influence household decisions than those whose male spouses were primary beneficiaries. Nonetheless, the programme struggled to extend this empowerment to community-level decision-making due to entrenched social norms, especially in Balochistan and KP. Exceptions were noted in Layyah and Tharparkar, where women-led community initiatives demonstrated promising shifts in public participation.

Promotion of Rural Financial Services (RFS) was a central component of NPGP, with IFLs as the most accessed RFS. Among the IFL recipients surveyed, 71% reported productive use of funds (e.g., investment in business, livestock, inputs), and 90% expressed satisfaction with

the service model. However, the programme fell short of its 90% target for productive use. Gender disparities regarding continued accessing of rural financial services were stark: only 51% of female IFL users continued accessing these compared to 94% of men. The evaluation highlighted a need for more flexible, accessible, and gender-responsive financial products, such as seasonal repayment schedules, simplified application processes, and decentralized delivery services, to ensure broader and sustained uptake.

On the knowledge, attitudes and practices (KAP) regarding health and nutrition, the survey found that 80% of households demonstrated improved KAP, surpassing the programme target of 60%. The change was particularly pronounced among women, with 88% reporting improved practices, compared to just 40% of men. Yet despite high uptake, qualitative feedback revealed the need for development of tailored modules, visual aids, and training by local health workers.

Climate resilience emerged as both a programme objective and a critical need identified by communities. Only 36% of beneficiaries confirmed attending awareness sessions on environmentally sustainable and climate-resilient technologies and practices, with over 95% of those reporting use of at least one promoted technique. These awareness sessions were not mandatory for beneficiary households like awareness and training sessions on other topics such as asset management and financial literacy . Popular measures included vaccination and deworming of livestock, improved feeding practices, and tree planting. Beneficiaries expressed strong interest in more structured climate adaptation support, including early warning systems, insurance schemes, and infrastructure improvements, especially in flood-prone and drought-affected areas.

Sustainability of the results: The evaluation found that while programme results were largely positive, sustainability remained a concern. Approximately 69% of households who reported increased income perceived their current earnings as regular and predictable, yet only 37% of them were confident that gains would last beyond programme closure. Climate disruptions, economic volatility, and market-related challenges were repeatedly cited as threats. Sustained benefits were most likely where interventions were bundled, and community-level structures were activated, highlighting the importance of layered programming and institutional linkages.

Implementation efficiency: From an operational standpoint, NPGP demonstrated notable efficiency after initial delays. Once MoPASS assumed implementation leadership, asset rollout and social mobilization proceeded in a timely and equitable manner. The use of BISP's PSC data enabled streamlined targeting, while the phased UC-wise approach optimized resource allocation. External challenges, including COVID-19 and floods, were mitigated through adaptive planning. Vocational training, however, faced delays due to COVID-19 and limited TVET outreach in target areas.

Monitoring and performance management featured both strengths and areas for improvement. Internal mechanisms, led by a dedicated PMU and MER unit, provided regular feedback loops for course correction. The project and M&E teams identified were minor delays in entry of beneficiary data from the POs. Third-party monitoring occurred only once during the programme. An external mid-term evaluation was not conducted; however, Pakistan Institute of Development Economics (PIDE) conducted an independent outcome assessment survey which provided evidence for programme's achievements till the mid-term stage.

In summary, the NPGP endline survey confirms that the programme delivered on its core promise: helping poor rural households move toward economic independence through

customized and integrated support. Its model of combining assets, credit, training, and community engagement has proven effective, particularly when delivered holistically. However, challenges remain in ensuring long-term resilience, especially for marginalized groups. As Pakistan considers scaling up its poverty graduation efforts, the NPGP offers a tested blueprint, alongside a compelling set of lessons, for building inclusive, adaptive, and durable solutions to entrenched poverty.

1.
INTRODUCTION TO NPGP

1.1 Programme Background and Expected Results

The National Poverty Graduation Programme (NPGP) has been implemented by the Ministry of Poverty Alleviation and Social Safety (MoPASS) through a dedicated Project Management Unit (PMU) from November 2017 to June 2025. The programme was funded by the International Fund for Agricultural Development (IFAD) and the Government of Pakistan (GoP), with a total budget of US$ 132.6 million (IFAD: US$ 82.6 million, GoP: US$ 50 million), and spanned 391 union councils (UCs) across 21 districts in four provinces of Pakistan.

The programme was conceptualized in 2015-16 against the backdrop of the overall poverty levels in Pakistan, with a poverty headcount of 24.3%[1]. In the same year, the GoP redefined the cost of the calorie-based poverty line. As per this new definition, the poverty headcount was estimated to be 30 per cent, i.e., approximately 59 million people, with another 20 million categorized as vulnerable poor. Since the inception of NPGP, Pakistan has experienced a steady increase in poverty levels due to internal and external factors, including the effects of the COVID-19 outbreak, slow economic growth, rising food insecurity, climate-related setbacks in agriculture, and resultant increases in inflation levels and the cost of living. By 2025, the poverty rate is estimated to surge to 42.4% according to the World Bank.

NPGP was part of a broader national strategy to reduce poverty and improve economic conditions, in collaboration with NGOs, community organizations, and government agencies. It aimed to address multidimensional poverty through a holistic and structured approach and aligns with Pakistan's poverty alleviation frameworks, such as the Benazir Income Support Programme (BISP). NPGP also supports the UN Sustainable Development Goals (SDGs), to which Pakistan is a signatory.

Through NPGP, IFAD, and GoP aimed to assist ultra-poor and very poor households in sustainably graduating out of poverty while simultaneously improving their overall food security, nutritional status, and resilience to climate change (Programme Goal). The programme set out to achieve this goal by "empowering rural poor households, especially women and youth, to enhance their socio-economic well-being through a flexible and responsive framework of assistance (Development Objective (DO)). Its direct assistance is designed to achieve the following four outcomes, which in turn contribute to the achievement of the DO.

[1] Statistics published by Ministry of Finance https://www.finance.gov.pk/survey/chapters_18/Annex_III_Poverty.pdf

Outcome 1

Improved livelihoods, living conditions, and income-generative capacities for poor households and the youth (with diversified assets for sustainability in moving up the poverty ladder)

Outcome 2

Women from ultra-poor and poor households experience higher levels of socio-economic empowerment, and their families experience improved nutrition and food security

Outcome 3

Target populations have improved access to financial services and investment opportunities

Outcome 4

Strengthened dialogue and knowledge sharing on pro-poor (and climate resilient) poverty reduction policies, supported with evidence-based research

1.2 Programme Target Area and Implementing Partners

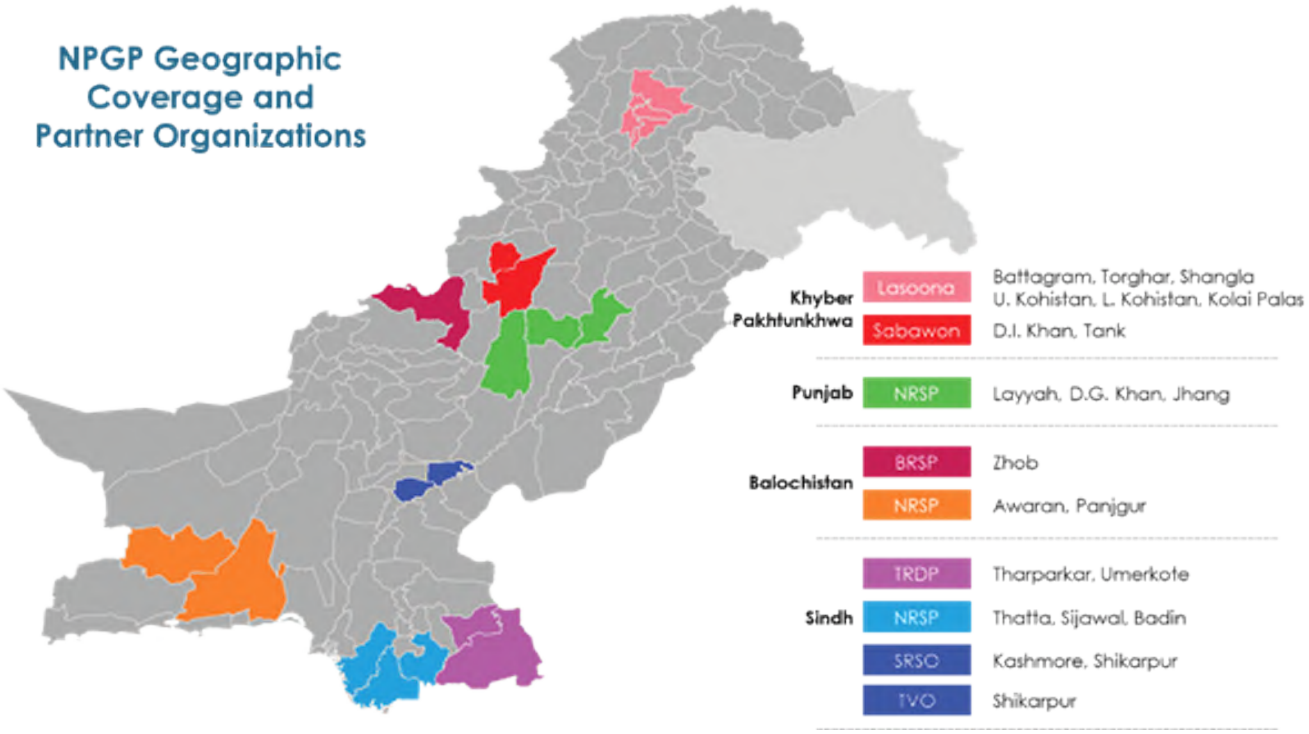
NPGP had a national focus, aimed at "demonstrating the viability of the graduation approach in different geographical settings and socio-economic environments"[2]. Within each province, selection of districts was guided by poverty ranking, size of population and poverty headcount ratio i.e., percentage of people in the population who are identified as multidimensional poor. The number of UCs and the target number of beneficiary households were selected in view of available programme resources and the need to achieve demonstrable impact, in addition to the factors applicable to district selection.

The NPGP PMU delivered the programme activities in 391 UCs of twenty-one districts through seven Partner Organizations (POs). The POs were local non-governmental

[2] NPGP Programme Design Report

organizations (NGOs) of the four provinces with extensive experience in grassroots-level community mobilization and development assistance programming targeting ultra-poor and poor households and communities. Refer to Figure 1 below for the program's geographic coverage and POs engaged.

Figure 1 NPGP's geographic coverage and partner organizations



1.3 Programme Scale and Components

NPGP has delivered assistance under two key components. Under the first component, i.e., Poverty Graduation, it provided direct poverty graduation assistance to 370,567 eligible and selected beneficiaries of Benazir Income Support Programme (BISP), the country's largest social safety net programme. This assistance consisted of a combination of material resource assistance and capacity building/ training support. The former entailed provision of assets to 165,807 households and interest free loan (IFL) to 204,760 households to be utilized by beneficiary households for income enhancement. This was complemented with a range of training on basic financial literacy, asset management and enterprise development tailored to the needs and literacy levels of the target population segment, i.e., rural poor.

Figure 2 Details of assistance extended under NPGP Component 1

Sub-component 1.1 Asset Creation

- Tangible productive assets such as livestock, inputs for setting up or expanding small enterprises etc. provided to households with PSC 0-32
- Intangible assets in the form of technical and vocational training offered to HHs with PSC 0–32 along with stipend and toolkit

Sub-component 1.2 Interest-Free Credit

- Interest-free loans to HHs with PSC 0-44

Sub-component 1.3 Capacity Building for Beneficiaries

- Complementary targeted training assistance to strengthen the impact of asset and IFL interventions

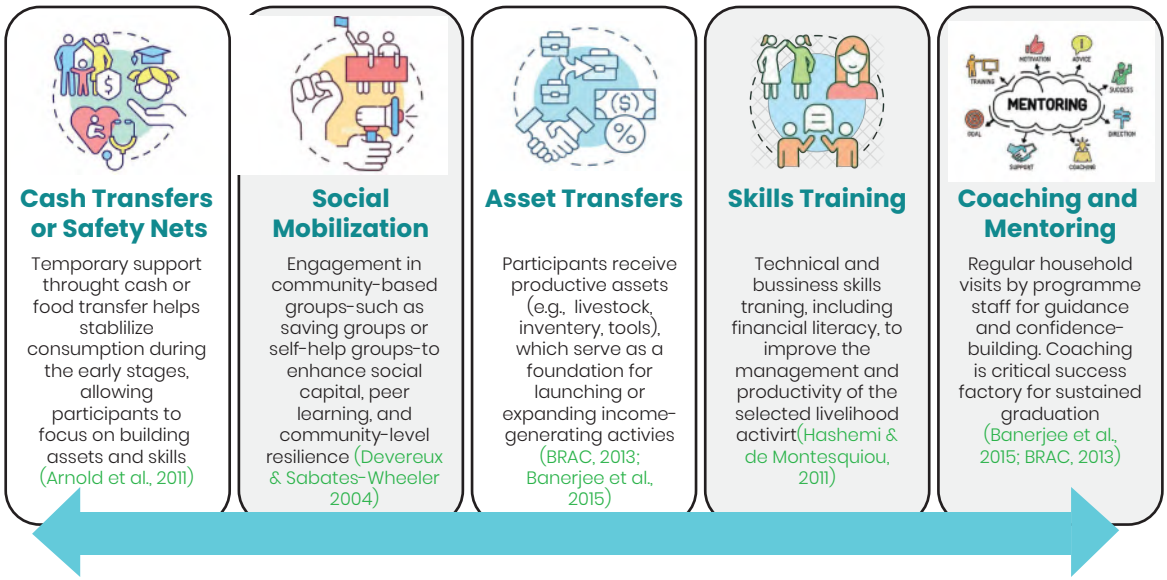
The second component i.e., Social Mobilization and Programme Management, has been focused on engaging, mobilizing and capacitating the local community institutions – community-based organizations formed by Rural Support Programmes and NPGP POs or other organizations in targeted villages. Through social mobilization, NPGP strengthened grassroots-level mechanisms for social capital development to be leveraged by the rural poor for economic and social uplift. NPGP developed a cadre of local male and female Community Resource Persons (CRPs) under this component. There are three types of CRPs i.e., i) community institutions, ii) social sectors and iii) economic sectors. These CRPs were members of the targeted communities (settlements/ villages) who possess leadership and community activism potential and experience. In addition to assisting the POs in engaging with the local communities, these CRPs were trained under NPGP to deliver awareness raising sessions to the households in their respective communities on topics related to Sustainable Development Goals (SDGs) 3, 5 and 13 i.e., gender and inclusion, resilience to environment and climate change, health, safe drinking water, food security and nutrition, and sanitation.

1.4 NPGP's Overall Poverty Graduation Approach

The Poverty Graduation approach is rooted in the "big push" theory of development (Banerjee & Duflo, 2011), which suggests that individuals living in extreme poverty are often caught in poverty traps due to a combination of constraints—such as lack of assets, limited access to credit, inadequate skills, and social exclusion. According to this theory, a significant, coordinated investment—a "big push"—can help poor households overcome these barriers and initiate a path toward sustainable livelihoods.

Graduation programmes address this by delivering a comprehensive, time-bound package of support that integrates elements of social protection, livelihood development, and financial inclusion. Evidence from multiple countries has shown that such integrated interventions can produce lasting improvements in income, food security, and well-being (Banerjee et al., 2015; Hashemi & Montesquiou, 2011).

Figure 3 Key Components of the Graduation Approach



Together, these components form a sequenced, synergistic approach that enables ultra-poor households to "graduate" from extreme poverty into more stable, self-reliant livelihoods. A comprehensive review of literature on the regional and global poverty graduation programmes is presented in Appendix A.

The NPGP's overall approach to poverty graduation incorporated the above-listed components based on the premise that "a flexible menu of customized interventions, tailored to respond to the needs of individual poor households, will enable such households to sustainably escape poverty". This overall approach has been tested in national and regional poverty graduation programmes, including initiatives financed by IFAD, and has already demonstrated encouraging outcomes. The programme's implementation approach incorporated learnings of past national and regional programmes[3]. It integrated social mobilization, livelihoods development, and financial inclusion to contribute to the long-term economic stability of the poor and ultra-poor households.

[3]NPGP Project Design Report, Section C. Planning, M&E and Learning, Pages xi & 24

1.5 NPGP's Conceptual and Programmatic Approach

The programme interventions started with the identification of eligible households in focused UCs through a three-step process. The poverty scores calculated by BISP provide the basis for initial selection. At the second step, these were further validated through the community organizations to address any errors of inclusion or exclusion and account for any other changes that may have affected the community since the time BISP's socio-economic registry survey was conducted. As a last step, the poverty scorecard data of the households was collected afresh to calculate their latest poverty scores. These poverty scores, which served as the proxy means for calculating household poverty, were then used to classify households into poverty bands which correspond to various categories of poverty, i.e., ultra-poor, chronically poor, transitorily poor, transitorily vulnerable poor, and non-poor.

The programme set out to support ultra-poor BISP families in the targeted districts, focusing on families with a Poverty Scorecard (PSC) score between 0-16.17 for tangible asset transfer, 16.17 to 18 for intangible asset transfer, and 12-40 for Interest-Free Loans (IFLs). Households falling in the categories mentioned above became eligible for NPGP's "menu of customized interventions," which included asset transfers, interest-free loans (IFLs), and tailored asset management and enterprise development training. Based on revisions to BISP's poverty bands, the programme revised its beneficiary inclusion criteria to provide tangible and intangible assets to households with PSC 0-32. Moreover, the PSC eligibility for IFL was also revised from 12-40 to 0-44.

The selected households eligible for asset transfers (poverty scores between zero and thirty-two) were then supported by the NPGP to develop their "livelihood investment plans (LIPs)". The LIPs were household-specific income enhancement plans that were prepared through household-based consultation. This entailed an open discussion amongst all household members, including adults, women, youth, and elderly, on what skills or resources they possessed, or could access, and how they could use these to "move up the poverty ladder". In this consultative planning, they also identified the assistance that they would need to realize the prospects of enhanced income. The NPGP POs shared details of assistance packages and offered advice to households on optimal use of their skills and resources, as well as NPGP assistance. For example, where a household already had experience of livestock farming, providing livestock and associated livestock management training offered high prospects for sustainable income enhancement. On the other hand, where unskilled or semi-skilled men or women youth were keen to access employment opportunities, the household was mobilized to consider accessing NPGP's vocational training support for youth. In all cases, however, the final decision-making authority rested with the household.

Upon finalization of the LIPs, the asset packages were procured by a procurement committee comprising of one beneficiary, one Community Organization member and one PO representative, and handed over to the beneficiary households. This was followed by the provision of associated asset management training support. Similar tailored training was also offered to the IFL beneficiaries. The training sub-component aimed to enhance the effectiveness of NPGP's assets and IFL assistance by building their capacity to harness the maximum potential from the given support.

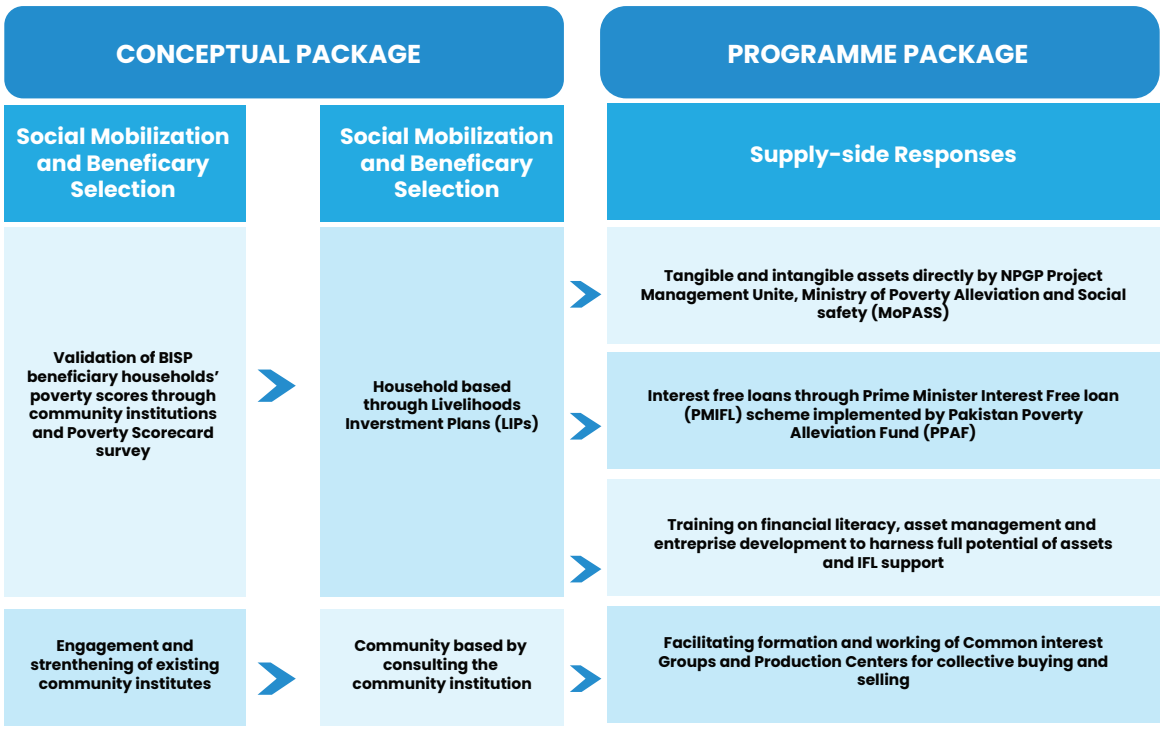
The households eligible for IFL (poverty scores between zero and forty-four) were supported to access finance through the Prime Minister Interest Free Loans (PMIFL), which

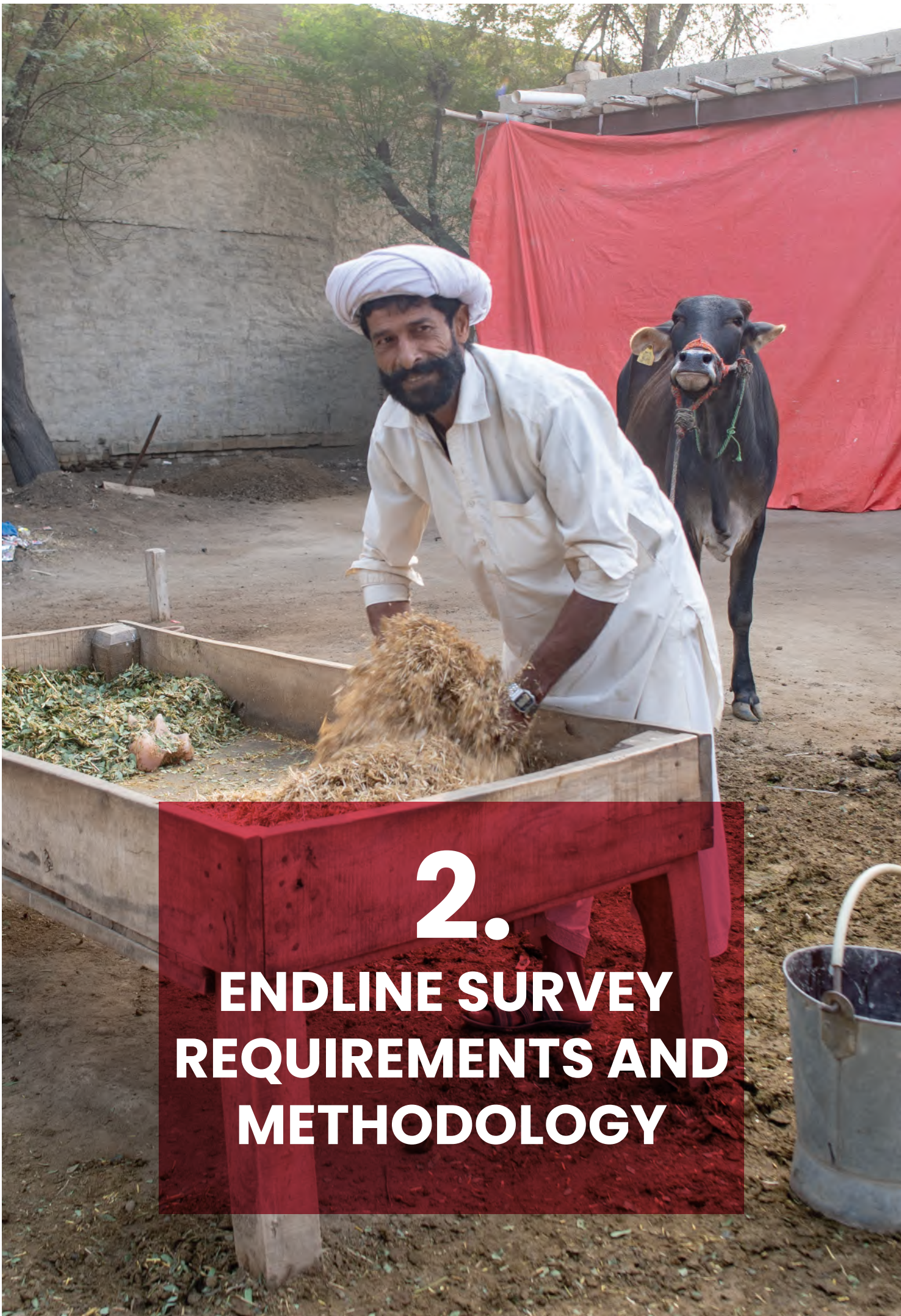
was managed by the Pakistan Poverty Alleviation Fund (PPAF) through its distinct POs including Akhuwat and SERVE etc. Each NPGP IFL beneficiary household was eligible to receive IFL three times, i.e., once per annum for three years, upon successful repayment of the previous loan.

Under the Social Mobilization component, the NPGP beneficiary households also received awareness-raising support from the CRPs on topics related to child and women's health and nutrition (H&N), environment and climate change resilience, gender, and inclusion.

In addition, the programme also organized the community members, including NPGP beneficiary households, working in the common economic sector/ sub-sector into interest-based groups. These included Common Interest Groups (CIGs), which served as a platform for the community members to develop collective market linkages for accessing inputs and selling their products. The high-performing CIGs were further supported by NPGP to graduate to local associations or Production Centers (PCs). The NPGP's conceptual and programmatic package for poverty graduation is summarized in the Figure 4 below.

Figure 4 NPGP's poverty graduation approach





2.
ENDLINE SURVEY REQUIREMENTS AND METHODOLOGY

2.1 Purpose

The NPGP PMU has commissioned this Endline Survey of NPGP to "assess and measure the overall impact and effectiveness of the interventions implemented throughout the programme duration". The overarching objective of the endline survey is to examine the extent to which NPGP results have been achieved and objectives have been met. The survey also has a learning orientation in that it is expected to identify lessons learned, best practices, and recommendations, which will inform design and implementation strategies of follow-on/ future poverty graduation initiatives of the Government of Pakistan and other development partners.

The endline survey Terms of Reference (ToR) set out the following overarching objectives of the endline evaluation:

- Evaluate the extent to which the programme or intervention has achieved its intended outcomes and objectives by measuring changes in key indicators or metrics from baseline to end of the programme
- Measure the overall impact of the programme on the targeted population.
- Analyze the effectiveness of different components of the programme, identifying which strategies or activities were most successful and which areas need improvement for other graduation programmes
- Compare end-line data with baseline data to identify progress, trends, and areas for improvement
- Gather insights and lessons learned, including best practices, challenges, and recommendations for future programmes or similar interventions

2.2 Audience

The primary audience of the endline evaluation is MoPASS and IFAD. The secondary audience includes other federal government departments, provincial poverty alleviation ministries/ departments, development partners, and local stakeholders (including POs and local communities).

2.3 Evaluation Questions (EQs)

The major areas of focus under the endline survey were framed in the ToR as five evaluation questions. In addition, some additional requirements were also noted, such as about measuring and analyzing IFAD's core outcome indicators (COI) and evaluating the effectiveness and efficiency of the program's approach to tracking poverty graduation, and during the inception stage meetings with NPGP PMU, the Endline Survey Team (ET) also received additional guidance on aligning the endline survey closely with OECD-DAC evaluation criteria[4].

[4] https://www.oecd.org/en/topics/sub-issues/development-co-operation-evaluation-and-effectiveness/evaluation-criteria.html

The ET translated these requirements into three distinct evaluation questions and seven sub-questions. These questions and their alignment with OECD-DAC's evaluation criteria are presented in Table 2:

Table 1 Evaluation questions and sub-questions

Evaluation Question	*Corresponding OECD-DAC's Evaluation Criteria*
EQ 1: To what extent did the programme intervention achieve the objectives and results of the programme? **Sub-Questions 1.1:** To what extent have programme interventions resulted in changes in the Poverty/ PMT Score of the target households? **Sub-Questions 1.2:** To what extent have programme interventions yielded results (quantitative and qualitative) against the outcome indicators outlined in the programme log frame, and IFAD's COIs? **Sub-Questions 1.3:** What key unintended changes have occurred as a result of programme interventions at the household level and community level?	Relevance Effectiveness Impact
EQ 2: How sustainable are the results/ outcomes of NPGP interventions? **Sub-Question 2.1:** To what extent have the programme benefits at the household and community levels lasted/ are expected to last?	Sustainability
EQ 3: To what extent did NPGP ensure efficient implementation? **Sub-Question 3.1:** : To what extent did the NPGP ensure the timely implementation of programme activities? **Sub-Question 3.2:** Did NPGP provide timely performance information necessary for programme course correction? **Sub-Question 3.3:** How well has the programme measured and tracked poverty graduation trends by using the poverty scorecard baseline and all annual PSC survey results?	Efficiency

The explanation of each of these questions and sub-questions is presented in Appendix B.

2.4 Overview of Methodology

To answer the EQs and sub-questions, the endline survey has been carried out using Mixed Methods Evaluation Design (as shown in Figure 5), whereby a mix of qualitative and quantitative data from primary and secondary sources has been employed to generate evidence-backed evaluation findings. For drawing the lessons learned and recommendations, ET's expert input has been complemented with stakeholders' input and reflections through a debriefing workshop.

Figure 5 Summary of endline survey design

A comprehensive Evaluation Design Matrix developed at the inception stage is presented in Appendix C. Beginning with the evaluation questions, the design matrix broke down each question into judgment criteria or assumptions, which were further dissected into dimensions and variables clarifying the stages in the reasoning process required to answer the questions. For each variable, sources of information and proposed approaches for analyzing the data were identified. This design matrix has formed the basis for designing the detailed evaluation data collection tools and analysis approaches. The sources of information needed to address the evaluation questions and sub-questions are identified in Appendix C. These included:

Primary Quantitative Data: In line with the requirements of the study, the endline survey applied a quasi-experimental design whereby the ET carried out a face-to-face quantitative survey with male and female NPGP beneficiary households serving as the treatment group and non-NPGP BISP beneficiary households serving as the comparison group. The survey sample was distributed across 59 UCs of all 21 NPGP districts. The evaluation findings are based on rigorous analysis of the quantitative survey data, including descriptive analysis of frequency distribution and statistical significance tests, where relevant. The details of the methodology for the household survey are presented in Appendix D. The survey questionnaire is reproduced in Appendix E.

The ToR for the study required a sample size of 750 each for treatment and comparison groups to produce independently generalizable results for each group. At the evaluation design phase, based on the MoPASS and NPGP PMU's suggestion to stratify the sample for

provinces, gender, type of assistance and households falling in all poverty bands, the sample size for both groups were adjusted with treatment group sample increasing to 884 households and comparison group reduced slightly to 624 households. These adjusted sample sizes were calculated to produce independently generalizable results for both groups with 95% confidence and an absolute margin of error of 5% or less, which are well within the industry standard for similar evaluations. Moreover, the proposed sample sizes exceed the minimum required (i.e., 398) to detect a minimum programme impact of 5%. Additionally, the adjusted sample sizes were sufficiently large to generate independently generalizable results for each beneficiary type (asset, IFL and, both asset and IFL) with 95% confidence and an absolute margin of error of less than 9%, which would help ensure a high level of confidence in the evaluation findings for each of these groups and comparison of the results across beneficiary type.

Against the targeted sample size of 884 treatment group and 624 comparison group households, the ET completed 968 and 608 surveys, respectively. 75% of treatment group survey respondents were women, and 8% were youth. In the comparison group, this percentage is 85 and 10 respectively. The province-wide distribution of surveyed treatment group households by type of NPGP support is presented in Table 3.

Table 3 Quantitative survey sample size by key stratification parameters

Province	Beneficiaries (Treatment Group) by Type of NPGP Support					Non-Beneficiaries (Comparison Group)
	Tangible Assets	Intangible Assets	IFL	Assets & IFL	Total	
Punjab	98	3	34	16	151	102
Sindh	203	30	83	68	384	249
KP	205	9	58	57	329	190
Balochistan	68	6	7	23	104	67
Total	**574**	**48**	**182**	**164**	**968**	**608**

The details of the distribution of the survey sample by respondent type, province, district, and beneficiary type are presented in Appendix F.

The sample for the treatment group has been selected by applying a two-stage stratified cluster random sampling approach. In the first stage, union councils from all 21 NPGP districts were sampled using the Probability Proportional to Size (PPS) method, with the number of programme beneficiaries as the measure of size (MoS)[5]. At the second stage, from each sampled UC, a pre-determined number of treatment group households were selected through simple random sampling. The comparison group sample was taken from the same UCs (and the same communities, to the extent possible) from which the treatment group sample was taken. The comparison group consisted of BISP beneficiary households who were eligible for NPGP assistance but did not receive it.

Primary Qualitative Data: The primary qualitative data collection entailed 22 Key Informant Interviews (KIIs) with CRPs, 11 KIIs with NPGP POs and PMU officials, and 24 Focus Group Discussions (FGDs) with 166 beneficiaries (85 women and 81 men) selected purposively from 21 NPGP districts. The FGD participants included members of NPGP beneficiary households, representatives of local community institutions and CIGs. Rigorous thematic and narrative analysis of the qualitative data was carried out to

[5] Using the beneficiary population as the MoS in the PPS method of selection implies that the probability of a geographic cluster being selected in the sample is proportional to the population of beneficiaries in that village.

triangulate and further contextualize the findings from the quantitative data and generate supplementary evidence to answer the EQs and sub-questions. The methodology for qualitative data collection, list of FGDs by district and details of key informants are given in Appendix G. The qualitative data collection instruments are reproduced in Appendices H and I.

Secondary Information: The ET reviewed available secondary information including the planning documents (work plan, Monitoring, Evaluation and Learning (MEL) Plan, thematic strategies/ plans), project data (BISP and NPGP's annual PSC survey data), project reports (annual and quarterly progress and performance reports), external evaluation reports (Outcome Indicators Measurement Survey Report, and PIDE's Impact Assessment Report) and evidence from other regional poverty graduation programmes. As identified in the Evaluation Design Matrix (Appendix C), the secondary data directly contributed to answering some evaluation sub-questions and triangulating the primary data/ information. Figure 6 provides summary of evaluation data sources.

Figure 6 Key Components of the Graduation Approach

Household Quantitative Survey

- Poverty Scorecard + Quantitative survey
- -968 treatment and - 608 comparison HHs
- 75% women, 25% men, 8% youth

Key Inormation Interviews

- NPGP PMU (2)
- Partner organizations (9)
- Community Resource Persons (22)

Focuse Group Discussions

- 24 FGDs (12 male groups and 12 female groups) spread across all 4 provinces

Secondary Informations

- Project data and documents
- Independent data/ Statistics

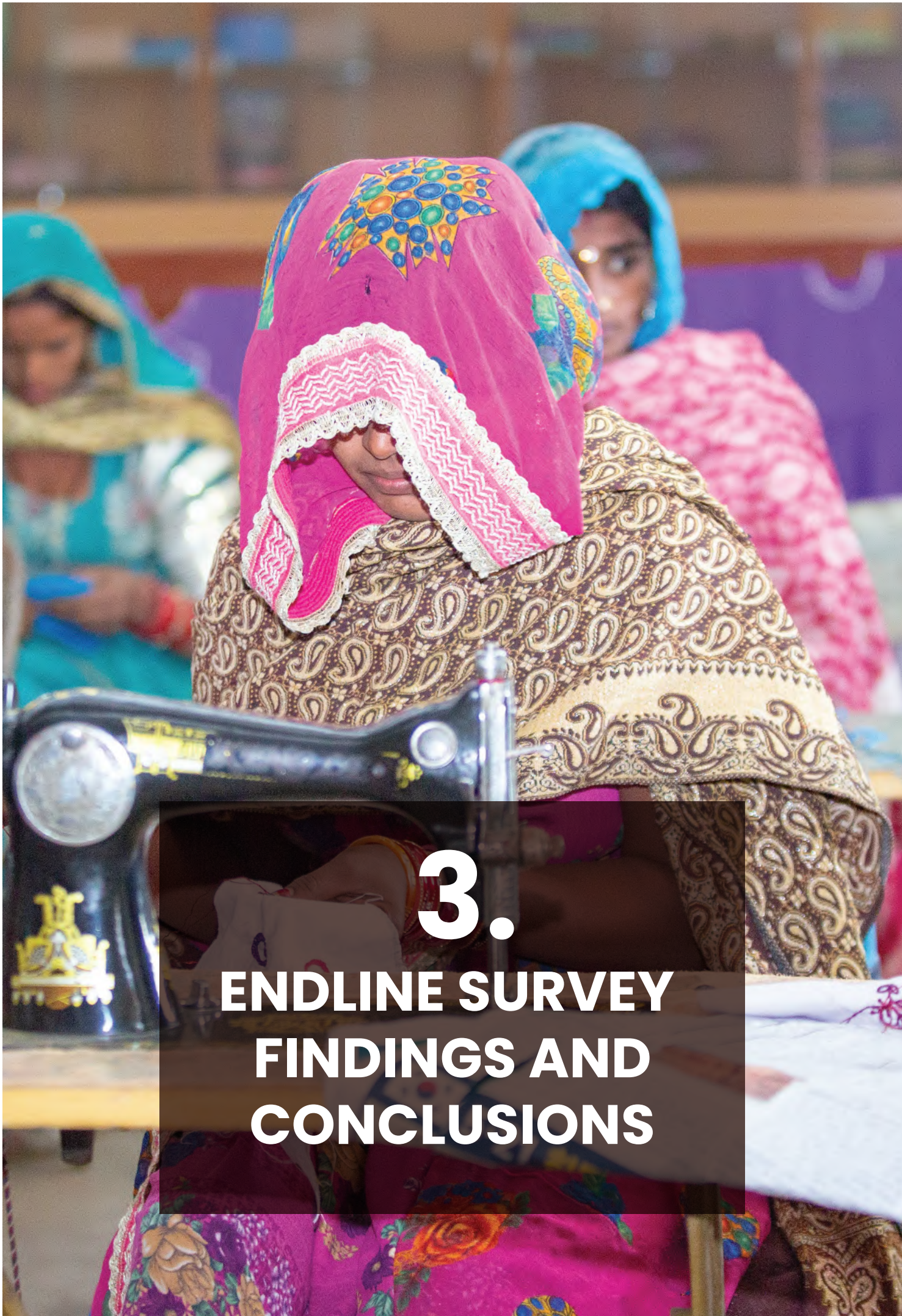
2.5 Strengths and Limitations of the Methodology

The mixed methods evaluation methodology, whereby the findings and conclusions have been drawn from three comprehensive and complementary data sets, is a key strength of this endline survey. The data sources have included secondary information (including NPGP implementation and M&E data), sample quantitative survey data, and primary qualitative data. Implementation data and programme documents highlighted implementation strategies and operational aspects, survey data allowed wide-ranging hypothesis testing, and qualitative data added respondents' voices in all their diversity. Mixing these data sets provided great depth and breadth of evidence and strengthened the triangulation of findings.

The field-level implementation of the survey, however, proved to be challenging. Locating the treatment group households required considerable time and effort. While the field research teams started by trying to find the households on their own and seeking assistance from the CRPs, the methodology had to be revised early in the data collection process. Two mitigation measures were devised and adopted in consultation with the NPGP PMU MER Unit. First, for each sampled UC, a higher proportion of the reserve sample was drawn through SRS. Second, the field researchers were put in contact with the district programme staff of the POs to understand the distribution of beneficiary households in that UC before embarking on the survey visits. These two approaches greatly enhanced the efficacy and efficiency of identifying the treatment group households, enabling ET to complete surveys with 968 households, exceeding its planned sample of 884 households.

While the overall survey results are generalizable with a high level of accuracy and confidence, the same level of generalizability does not apply to certain population subsets due to smaller sample sizes. For example, findings related to the use of IFL are based on a sample of only 399 IFL beneficiaries.

Locating the comparison group households proved to be even more challenging. The sampling framework received from NPGP PMU, which was based on the data provided by BISP, provided limited information to locate the sampled households. Despite the efforts of the field research team, very few randomly selected comparison group households could be located. The methodology for the comparison group, therefore, was also revised in consultation with the NPGP PMU MER Unit; whereby, the field research team consulted the community institutions and local elders to identify the BISP beneficiaries in that UC who had not received NPGP support and conducted surveys with members of these households. Against the planned target of 624, the ET was able to complete 608 comparison group surveys selected from both the sampling frame and through CIs. This revision in comparison group selection introduces potential selection bias and limits the internal validity of the analysis, as the comparison households may not be fully comparable to the treatment group. It also reduces the generalizability of findings to the broader population of non-beneficiaries.



3.

ENDLINE SURVEY FINDINGS AND CONCLUSIONS

3.1 Programme Relevance to National Policies, Provincial Strategies and Local Community Priorities

The NPGP support has been highly relevant to Pakistan's national and provincial development priorities, the Sustainable Development Goals (SDGs), and community-defined needs. Its integrated design addressed structural poverty, social exclusion, and livelihood vulnerability, making it a strategic tool for long-term poverty reduction and social protection.

NPGP also aligned with Vision 2025, supporting inclusive growth, human development, and social protection (Planning Commission, 2014). It has complemented the GoP's BISP and other initiatives by enabling a graduation pathway from cash transfers to sustainable livelihoods. The programme also supported the National Financial Inclusion Strategy (NFIS) through interest-free loans, vocational skills, and financial literacy, especially targeting women and youth (NFIS, 2015).

NPGP contributed to Pakistan's SDG 2030 commitments through its multi-dimensional graduation model:

- **No Poverty (SDG 1)** – targeting ultra-poor households (PMT 0–32) with productive assets and training.
- **Gender Equality (SDG 5)** – 60% women-focused interventions in asset transfers and skills development.
- **Decent Work (SDG 8)** – job creation via enterprise and vocational training.
- **Reduced Inequalities (SDG 10)** – targeting rural, female, and disabled populations.
- **Climate Action (SDG 13)** – promoting climate-resilient livelihoods and recovery in flood and drought-affected areas.

At the provincial level, NPGP supported rural development and disaster resilience priorities in all provinces. Implementation through local partner organizations ensured the alignment with district plans and community structures. The programme has also remained highly responsive to community needs. The use of the Poverty Scorecard (PSC) and community-based targeting ensured accurate identification of ultra-poor households. Consultations with VOs and LSOs shaped asset packages (e.g., livestock, tailoring, retail kits) and training based on local livelihoods priorities. Women reported increased income control and decision-making power, reinforcing the programme's relevance to gender empowerment. Youth-focused enterprise and vocational support also responded to employment gaps in underserved regions.

Finally, NPGP promoted climate resilience, offering diversified livelihood options tailored to areas affected by floods, droughts, and inflation—strengthening household coping capacity.

3.2 Programme Effectiveness and Impact (EQ 1)

3.2.1 Changes in the Poverty/ PMT Score of the NPGP Target Households (EQ 1.1)

NPGP Result	Indicator	Unit	Target	Endline Result Value	
Project Goal (LFA)	Households falling between 0 - 16.17 on the scorecard have graduated out of this category by project end (Project goal indicator)	Overall Programme	50%	80%	✓
Development Objective (LFA)	Households in PSC 0-18 receiving asset transfers move to a higher PSC band.	Overall Programme	60%	92%	✓
	Households in PSC 0-18 move to a PSC band of higher than 23 (= out of poverty)		20%	56%	✓

The foremost objective of the endline survey was to measure NPGP's performance concerning the reduction in poverty levels amongst the targeted rural-poor households. To measure poverty levels, the endline survey utilized the Proxy Mean Testing (PMT) approach, whereby the poverty score of the household is calculated using data on thirteen dimensions of household members, living conditions, and asset ownership. Each of these dimensions is assigned a specific weightage to determine the HH's poverty score between 0 and 100. These poverty scores serve as the proxy means for determining the household poverty levels. To ensure robust findings, the endline survey utilized a quasi-experimental survey design and calculated current poverty scores of both beneficiary (treatment group) and non-beneficiary (comparison group) households. Based on these scores, the number and percentage of households falling in different poverty bands were determined at both baseline and endline stages, with baseline poverty scores taken from NPGP's MIS. The ET then analyzed the graduation rate of treatment and comparison group households through the Difference-in-Difference (DiD) approach to arrive at the results attributable to NPGP assistance. The programme logframe included the following three indicators of change in poverty levels:

A. Households falling between 0 - 16.17 in scorecard have graduated out of this category by project end (Project goal indicator)

B. Households in PSC 0-18 receiving asset transfers move to a higher PSC band

C. Households in PSC 0-18 move to a PSC band of higher than 23 (= out of poverty)

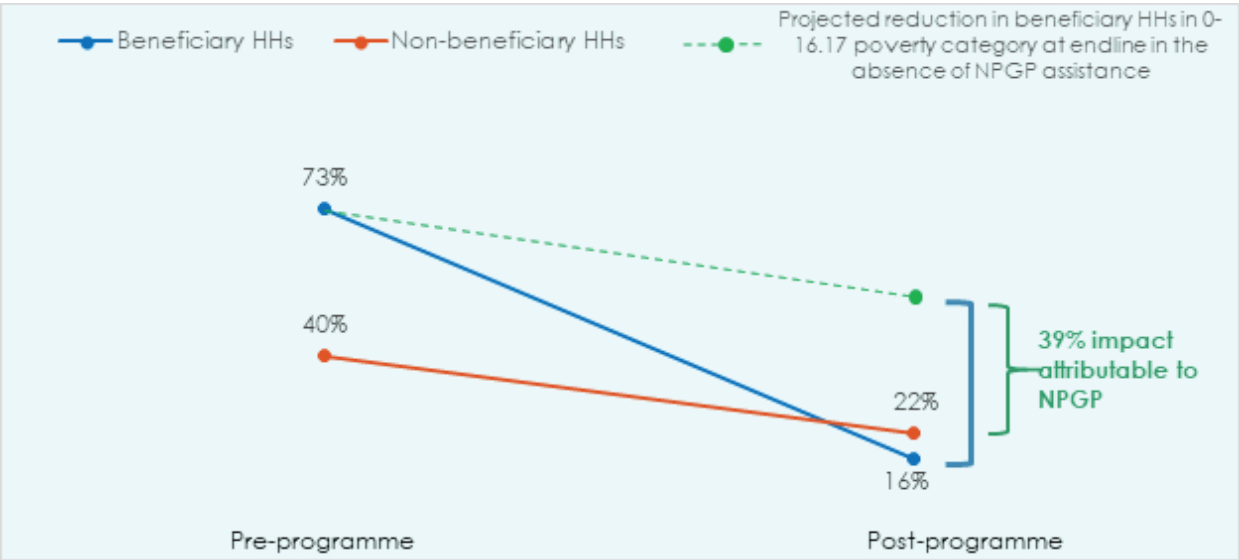
The findings for each of these are presented separately in the following sub-sections:

A. Graduation of households falling between 0-16.17 poverty score

NPGP set a target of graduation of at least 50% of the beneficiary households with baseline (pre-programme) poverty scores of 0 to 16.17 to poverty bands higher than 16.18. 73% (710 of 968) of the beneficiary households and 34% (242 of 608) non-beneficiary households included in the survey sample had baseline poverty scores of 0-16.17 and form the populations ('n') for determining the respective results of this indicator.

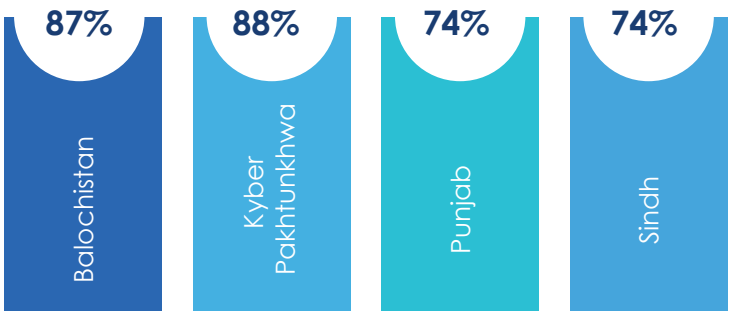
80% of the beneficiary households with pre-programme poverty score of 0-16.17 have graduated to a higher score. In comparison, 74% of the non-beneficiary households, who previously had a score of 0-16.17, graduated to a score of 16.18 or higher. While both beneficiary and non-beneficiary groups are showing similar transition rates, a more nuanced analysis of the data shows that transition levels to higher poverty categories are much more pronounced amongst the beneficiaries than the non-beneficiary households. Before the programme, 73% of the beneficiary and 40% of the non-beneficiary households had a baseline poverty score less than 16.17. The percentage of beneficiary and non-beneficiary households still in the 0-16.17 poverty category at the endline stage stand at 16% and 22% respectively, showing 57% beneficiary households graduating to scores of 16.18 or higher compared to only 18% of the non-beneficiary households. This difference of 39% is the net impact which is attributable to NPGP assistance. The higher percentage of treatment group households in 0-16.17 category at the baseline also points towards the efficacy of NPGP's targeting and community-based validation approach; whereby, the ultra-poor and most vulnerable households were enrolled in the programme.

Figure 7 Percentage of beneficiary and non-beneficiary households in 0-16.17 poverty category before and after the programme



Across all provinces, 74% or more households have transitioned to higher PSC scores, which demonstrates the programme's relevance and effectiveness in poverty reduction across all areas. The results for Balochistan are based on relatively smaller number of observations i.e., 39, and are less generalizable than those of other provinces.

Figure 8 Percentage beneficiary households with baseline PSC of 0-16.17 who've transitioned to a higher poverty score

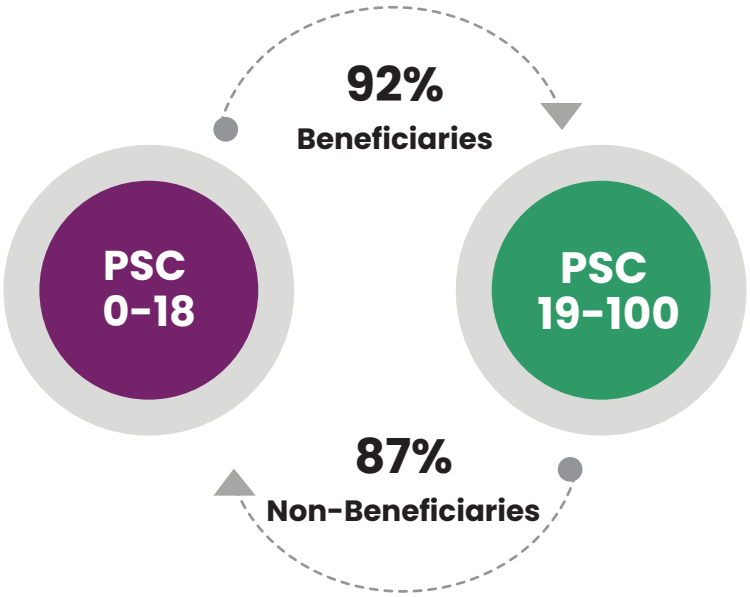


B. Households in PSC 0-18 receiving asset transfers move to a higher PSC band

As elaborated above, the households falling in 0-18 poverty scores were eligible to receive asset transfer assistance under NPGP. The survey sample included 668 households who had a poverty score of 0-18 before receiving NPGP tangible and intangible asset assistance. Amongst the comparison group households, 306 of 608 had a baseline PSC of 0-18. These households form the respective populations 'n' for determining the results of this indicator.

Overall, 92% of the beneficiary households with baseline PSC of 0-18 have moved to a higher poverty band against the programme target of 60%. Amongst non-beneficiary households, 87% with a baseline poverty score of 0-18 have moved to a higher band.

Figure 9 Graduation of households with baseline PSC of 0-18 to higher bands



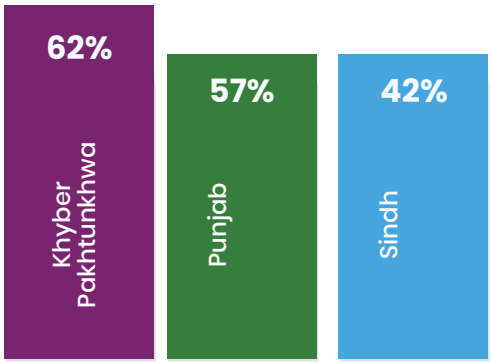
A closer analysis of the transition trends shows that approximately 85% of the beneficiary households were in the 0-18 PSC category at the baseline stage. At the endline, 24% of beneficiary households are still in the same poverty category, i.e. who have not graduated to higher poverty categories. In comparison, amongst non-beneficiaries, the percentage has fallen from 50 to 26 percent. This translates into 61% of beneficiary households with baseline PSC of 0-18 moving to higher poverty bands compared to 24% non-beneficiary households. This difference of 37% is the net impact which is attributable to NPGP assistance.

C. Households in PSC 0-18 move to a PSC band of higher than 23 (= out of poverty)

Overall, 768 beneficiaries and 306 non-beneficiary households had a baseline PSC of 0-18. For determining the value of this indicator, these are taken as the population ('n').

56% of the beneficiary households with baseline poverty scores of 0-18 have moved out of poverty by the end of the programme, i.e., have an endline PSC of 23 or higher. In comparison, 52% of the non-beneficiary households have graduated from 0-18 to PSC higher than 23. The percentage of ultra-poor and vulnerable poor households moving out of poverty in KP is 62%, 57% in Punjab and 42% in Sindh. In Balochistan, the percentage is quite high at 90%; however, the survey population in Balochistan was relatively small and the results may not be generalizable for the province.

Figure 10 Percentage of ultra poor and vulnerable poor households graduating out of poverty by province



The study participants attributed poverty reduction mainly to NPGP's asset and IFL support and also acknowledged the relevance of the training on numeracy, financial literacy, and enterprise development in this regard. They also highlighted that the combination of NPGP support and BISP cash assistance has been a significant contributing factor in poverty reduction.

Amongst those who reported not to have experienced poverty reduction, rapid inflation was identified as the leading cause across all regions and among both men and women. Participants noted that although NPGP support had brought some improvement, many households continued to struggle. The beneficiaries pointed out that their living standards would have improved even further if it were not for the sharp and ongoing rise in prices.

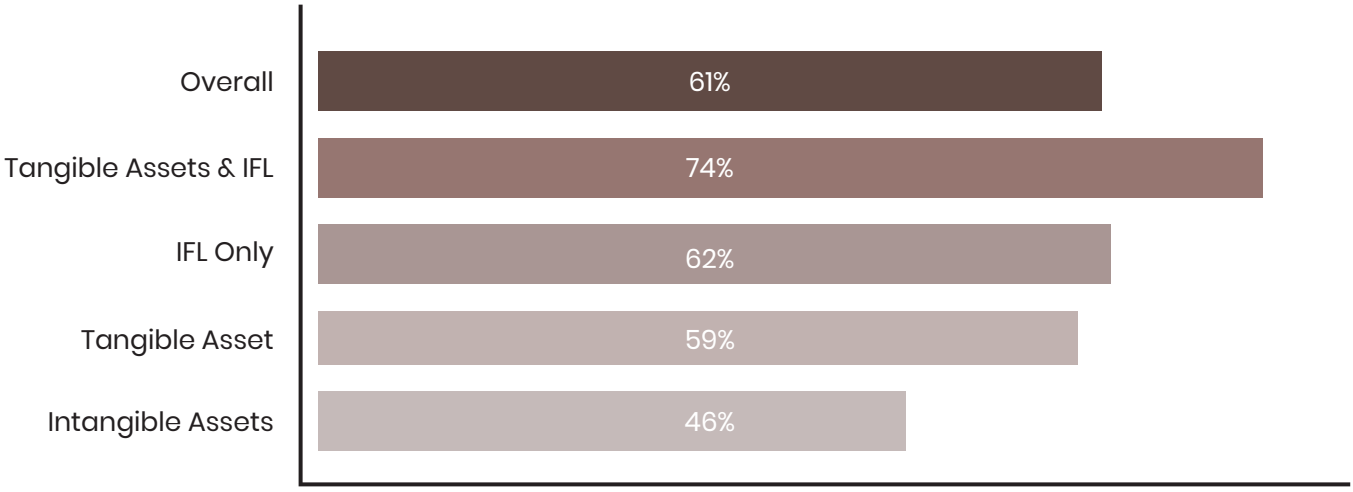
> *"High inflation and the rising cost of basic needs also make it very hard to escape poverty. Even when we try to earn more through small businesses, if food and essentials keep getting more expensive, we can't improve our living conditions", a woman FGD participant of Dera Ismail Khan, KP.*

The second most cited reason for poverty reduction levels was the impact of climate change on their livelihoods and assets. The rising temperatures, unpredictability of weather patterns, and disasters caused by climate change have had a direct impact on livelihoods, particularly in areas where agriculture, farming, livestock rearing, and fishing are the primary sources of income. In fishing communities, fish availability has decreased, and fish deaths have increased due to extreme heat. The participants from Sindh and Punjab shared that the rising temperatures have also taken a toll on their livestock, which is their main source of income, causing disease and death. The heat has also had an adverse effect on the fodder crops, compounding their losses and pushing them further into poverty. In KP, the beneficiaries highlighted frequent floods as a significant challenge. These natural disasters have caused widespread damage to homes, farmland, and livelihoods, leaving families with little or nothing to rebuild with. Beyond climate and inflation, participants also pointed to the lack of regular employment opportunities outside of agriculture. When harvests fail or off-season work is unavailable, many families are left with no source of income, which further entrenches them in poverty.

> *"Floods are a recurring problem here. They destroy our homes and farmland, wash away everything we own, and make it incredibly hard to start over. These disasters push families back into extreme poverty, undoing years of effort and progress", a woman FGD participant of Upper Kohistan, KP.*

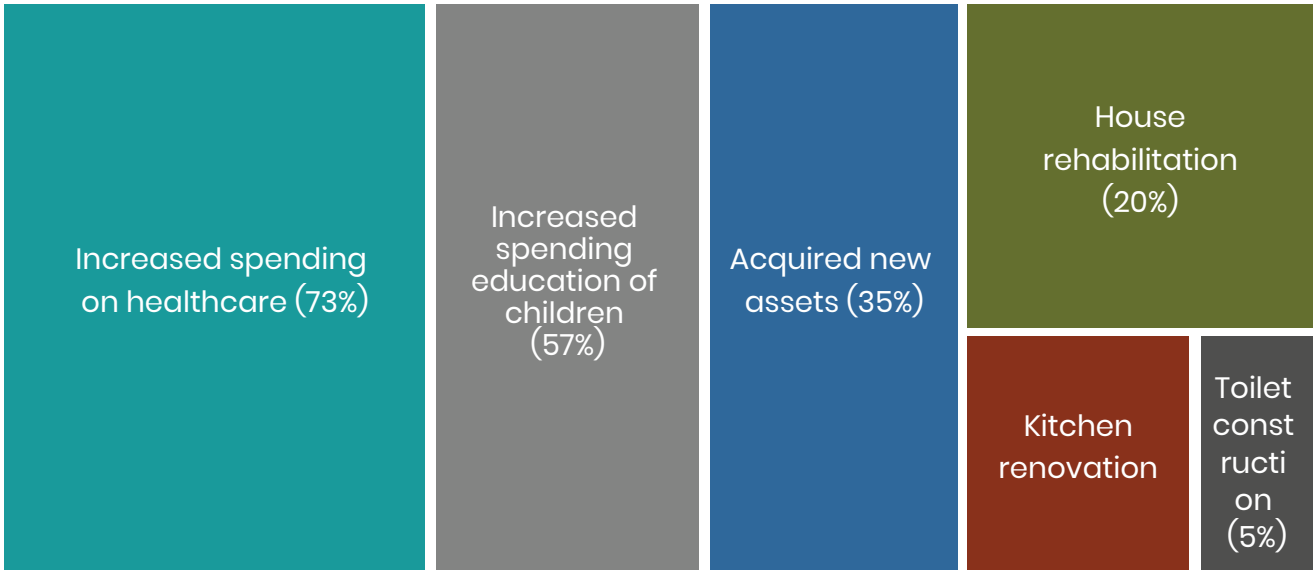
The endline survey also explored beneficiary households' perceptions of and experiences with changes in poverty levels. Overall, 61% of beneficiary households noted that they have experienced poverty reduction. The highest reduction in poverty levels was observed among beneficiaries who received both assets and IFL assistance, at 74%. Significant reductions were also reported among asset-only and IFL-only beneficiaries, at 59% and 62%, respectively (see Figure 11).

Figure 11 Percentage of beneficiary households reporting reduction in poverty - by type of NPGP support



The reduced poverty levels have translated into enhanced asset creation amongst the beneficiary households, with approximately 35% beneficiaries reporting to have acquired new assets such as livestock and motorbikes with the increased income that they have been generating after receiving NPGP assistance (see Figure 12). Beneficiary households are also spending more on accessing basic services, including the education of the children, reported by 57% of the households with increased income after receiving NPGP assistance, and increased spending on healthcare, reported by more than 70% of the beneficiary households. In addition, 30% of the beneficiaries have also used the income generated from the productive use of NPGP-provided assets and IFL for improving their living conditions, including rehabilitation and construction of additional rooms in their houses and the addition of toilets.

Figure 12 Benefits of poverty reduction reported by the beneficiaries



3.2.2 NPGP Results against Outcome Indicators (EQ 1.2)

3.2.2.1 Employment and New Jobs

NPGP Result	Indicator	Unit	Target	Endline Result Value
Outcome 1 (Programme Design)	Percentage of those who have received skills training and/or assets are employed/self-employed	Overall	93,744	179,159 ✓
		Men	37,498	94,939 ✓
		Women	56,246	84,220 ✓
		Youth	28,123	34,836 ✓

A key part of NPGP's strategy to poverty graduation was creating additional work opportunities for the beneficiary households using the productive tangible and intangible assets and interest-free loans (IFL). Fully cognizant of the prospects of both formal and informal on-farm, off-farm, and non-farm nature of work that rural poor are engaged in, the programme design aimed to promote both employment and self-employment with a focus on employment of women and youth. To present a complete picture of the program's performance regarding job creation, the endline survey has analyzed it from the following three angles:

A. Percentage of the beneficiaries who are employed/ self-employed

B. Number of new jobs created (corresponds to IFAD's COI on new jobs)

C. Number of additional full-time-job equivalent (FTE) work opportunities

The findings for each of these are presented in the following three sub-sections.

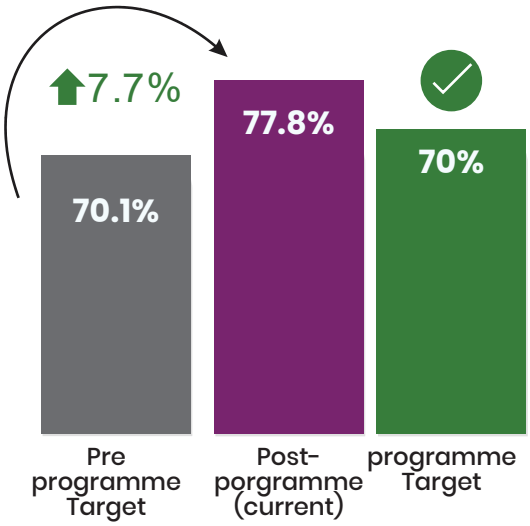
A. Percentage of the beneficiaries who are employed/ self-employed

Before receiving NPGP assistance, 70.1% households were employed. Post-NPGP assistance, 77.8% of the beneficiary households of tangible assets and skills training assistance, one or more household members are employed, demonstrating a 7.7% improvement in employment of beneficiary households (see Figure 13). For the comparison group households, a downward trend in employment has been observed, with employment falling by 0.2%. The DiD analysis therefore indicates that a 7.9% increase in employment among beneficiary households can be attributed to NPGP assistance.

A gender-wise analysis shows that women are employed/self-employed in 42% of the households, exceeding the target of 30%. This percentage stood at 28 before NPGP interventions.

An interesting trend has been observed regarding employment within beneficiary households. Women's participation in income-generating activities has increased significantly. Before the NPGP interventions, in 72% of the beneficiary households, only men were involved in income generating work, and in 26% households, both men and women were working. The number of households where both men and women are working has increased to 38% demonstrating women's increased participation in income generating activities after receiving NPGP assistance.

Figure 13 Percentage of asset beneficiary households employed



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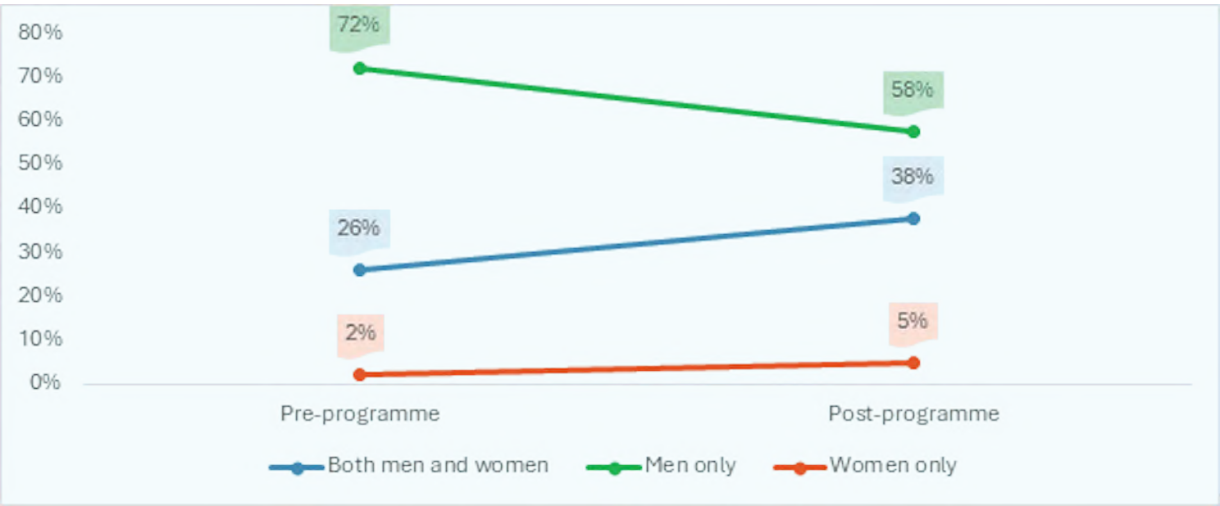
The percentage of households where only women are working has also increased from 2 to 5 percent. In some cases, women may be the sole earners due to the illness, disability, or death of male household members, or because male children are too young to work. However, the specific reasons for the rise in women-only income-earning households were not explored in depth in this study and warrant further investigation in a follow-up study.

Figure 14 Change in gender-wise employment trends at the household level



As for youth, they are employed in 21.2% of the beneficiary households, against the programme target of 30%. This proportion was 14.6% before programme interventions.

B. Number of new jobs created

In line with IFAD's COI measurement methodology, the endline survey collected data, disaggregated by gender and age groups, on the number of people employed in the household before receiving NPGP assistance and currently. As per the definition used in IFAD's COI guide, a "job" is defined as full-time or recurrent seasonal on-farm and off-farm work, either as independent individuals (self-employed) or as employees of micro, small, and medium-sized enterprises. The temporary work opportunities created for a limited period have been excluded from this analysis. For calculating "new jobs", pre-programme number of employed and self-employed persons at the household level has been deducted from the current number.

In the 968 treatment group households, a total of 1,472 persons currently have a job compared to 1,136 before the programme. Of the 336 new jobs, 179 have been created for women and 124 for men. 70 of these new jobs are taken up by youth. In addition, the programme beneficiaries have also hired 33 new workers in their home-based and market-based small enterprises.

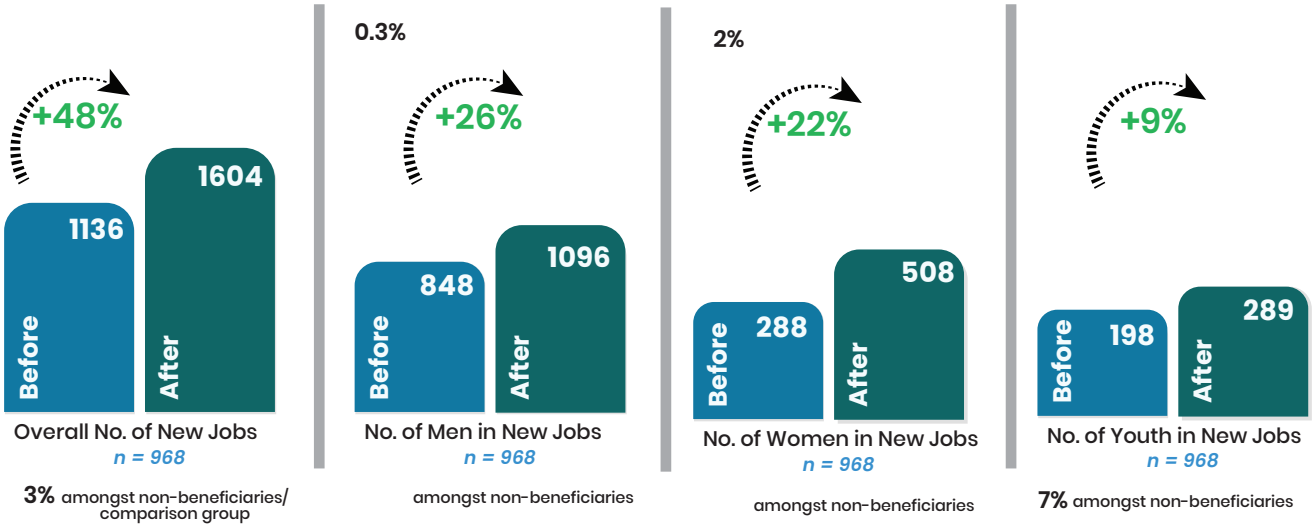
C. Additional FTE Work Opportunities

The analysis presented above, based on IFAD's COI definition, mainly covers the household members who have become economically active, i.e., "started" working, after receiving NPGP assistance. However, the NPGP assets and IFL support has also helped create additional work opportunities in the following two ways which are not covered above; i) additional time spent by the previously employed household member on income generating activities after receiving NPGP assistance, and ii) hired workers employed at the rural enterprises of NPGP-supported household.

To present a complete picture of NPGP's contribution in terms of creation of new jobs, the FTE of these two types of work opportunities has been calculated on the following basis: 4 hours of additional work on on-farm activities such as agriculture and livestock farming, or 8 hours of work on rural enterprises including that of hired workers count as one full time job. In line with IFAD's definition, irregular/ occasional work is not included in this analysis.

In addition to the 336 new jobs presented in the previous sub-section, the programme has created 132 additional jobs as per the FTE calculations elaborated above, bringing the total number of new jobs created by the programme to 468. This is approximately 48% overall increase in number of people employed in the sample households, i.e., 1,604 people in the beneficiary households employed at the endline survey stage compared to 1,136 people employed prior to receiving programme support. The gender- and age-wise breakdown of the new jobs is presented in Figure 15.

Figure 15 NPGP assistance increased the number of new jobs amongst men, women, and youth



These results, when extrapolated to the 370,567 asset and IFL beneficiary households, indicate that the programme has created approximately 179,159 new jobs, including 84,220 jobs for women and 94,939 for men.

Table 3 Extrapolation of endline survey results on new jobs to the total NPGP beneficiary population

Indicator	Endline Survey Results	Men	Women	Youth[6]	Hired Workers
Number of new jobs created (as per IFAD COI methodology)	336	137	199	70	33
Number of additional FTE jobs created	132	111	21	21	-
Total number of new jobs (based on sampled survey with 968 beneficiary households)	**468**	**248**	**220**	**91**	**33**
Total number of new jobs created by NPGP (extrapolated for the total beneficiary population based on quantitative analysis of 968 programme beneficiary survey respondents)	**179,159**	**94,939**	**84,220**	**34,836**	**12,633**

The programme assistance also has had multiplier effect, whereby, some beneficiary households, particularly those who received IFL and started an enterprise, have employed additional workers at their enterprise, thus contributing to poverty reduction of their own and other households of the area.

"The motorcycle spare parts shop that I received through NPGP has been hugely beneficial for me and my family. I now have a full-time job and have also employed two to three people in the shop", a male FGD participant from district Jhang, Punjab.

[6] Youth and hired workers are counted in men and women as well

As a result of NPGP assistance, a marked decrease in work as daily wage earners has been observed amongst beneficiary households alongside an increase in employment and self-employment, particularly in agriculture and livestock farming. As presented in Table 4 Among both men and women, the percentage of daily wagers has decreased by 6 and 16 percent, respectively, while increasing in other sectors. 6% more men and 9% more women are now working in the livestock sector, which they attributed to NPGP's livestock assets assistance. Moreover, 6% more men and 5% more women are now running businesses/ small enterprises, which has been attributed to NPGP's IFL assistance.

Table 4 NPGP's contribution to increased livestock and agriculture farming and small enterprises as sources of livelihoods

Sector of Employment	Percentage of employed men working in these sectors			Percentage of employed women working in these sectors		
	Before NPGP	After NPGP	Change	Before NPGP	After NPGP	Change
Agriculture	18%	20%	↑ 2%	18%	13%	↓ -5%
Livestock	19%	25%	↑ 6%	55%	63%	↑ 9%
Daily Wager	72%	67%	↓ -6%	47%	30%	↓ -16%
Business	7%	13%	↑ 6%	3%	8%	↑ 5%
Transport services	5%	6%	↑ 1%	0%	0%	↑ 0%
Other Sectors/ Types of Jobs	4%	5%	↑ 1%	7%	8%	0%

A small proportion of the study participants raised concerns about the sustainability of the work opportunities created through NPGP assistance. They emphasized the need for future projects to prioritize the creation of stable and sustainable employment opportunities. This demand is especially urgent in areas where existing work options are scarce and unreliable. The participants, particularly men, stressed the importance of skill-building and business development support—such as training in tailoring, IT, or furniture making—as a pathway to self-employment and wider job creation within the community. Both men and women urged future efforts to be more inclusive, reaching those who had previously been left out and helping entire communities move towards greater economic resilience. The beneficiaries also identified the need for more hands-on assistance for the establishment of market linkages for their products and services.

3.2.2.2 Adoption of New/ Improved Inputs, Technologies or Practices [IFAD Core Outcome Indicator 1.2.2]

NPGP Result	Indicator	Unit	Target	Endline Result Value	
Outcome 1 (LFA)	Percentage of households reporting adoption of new/improved inputs, technologies, or practices (IFAD COI 1.2.2)	Overall Programme	50%	58%	✓

There is sufficient evidence from the private sector and development partners, including IFAD's global poverty alleviation programs[7] to support the positive prospects of adoption of improved farm and non-farm inputs, technologies, and practices (ITPs)[8]. The programmes targeting rural ultra-poor and poor communities, however, need to be cognizant of the contextual relevance, affordability, and ease of adoption of new ITPs. Learning from this evidence, and because of the impact of climate change-induced disasters and extreme weather events, the NPGP set out to promote the adoption of improved ITPs through direct and indirect means. This was realized under the asset creation component of the programme by introducing/ enhancing beneficiary households' access to technologies such as improved breeds of livestock, improved fishing nets, modern equipment for setting up small enterprises, and engine-powered vehicles such as loader rickshaws and fishing boats. Under the awareness raising component on environment and climate change adaptation, the programme promoted the use of productivity enhancement and climate change adaptive technologies and practices for livestock farming, agriculture farming, and fisheries. Some examples of the practices and inputs promoted in awareness raising are the use of improved livestock farming tools or machinery, the use of improved/ climate-resilient seed, improved pest management practices, the adoption of water-saving techniques such as drip irrigation, crop preservation and storage methods, and the use of organic or improved fish feed, etc.

To track and measure the adoption levels of NPGP-promoted ITPs, IFAD's relevant core outcome indicators were included in the programme log frame. This endline survey has employed IFAD's COI measurement methodology to evaluate the programme results against this indicator. As per the COI questionnaire and guide, the data have been collected through a COI survey with beneficiary households on the awareness, productive utilization, satisfaction levels, and continued use of the programme-promoted ITPs. In line with COI measurement guidelines, the performance has been measured only for those households that have been involved in agriculture farming, livestock farming, or fisheries since receiving programme assistance. The analysis of quantitative data is complemented with insights from the qualitative study to comprehend the factors contributing to or hindering the adoption levels. As per the COI value determination guidelines, the results are based on the following criteria:

Formula for determining the value of the indicator[9] The households that've remained involved in livestock and agriculture farming and fisheries since receiving programme assistance report "ALL" of the following: i) are aware of ITPs; ii) have used these for productive purposes; iii) are satisfied with these; and iv) continue to use these.

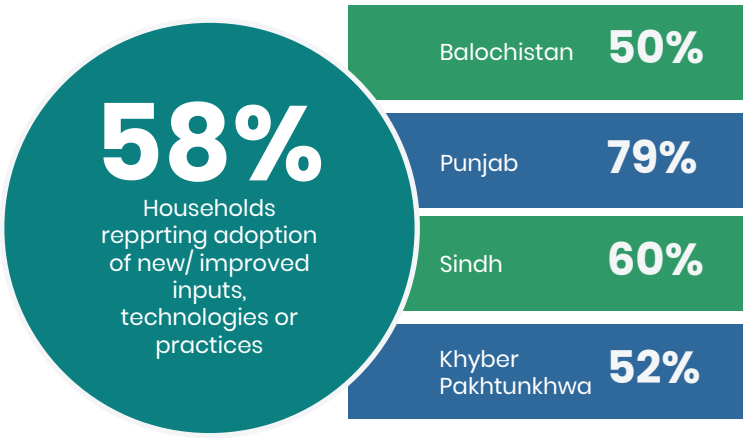
Overall, 546 of the 968 (56%) surveyed beneficiary households reported having been involved in livestock farming, agriculture farming, or fisheries since receiving NPGP assistance. These 546 households constitute the total population, i.e., 'n', for determining the value of this indicator.

[7] The adoption of improved agricultural technologies, A meta-analysis for Africa, IFAD Research Series, August 2020

[8] Policy Research Working Paper, The Effect of Agricultural Input Subsidies on Productivity, A Meta-Analysis, The World Bank Group, April 2023

58% of the beneficiaries have adopted the NPGP-promoted ITPs (see Figure 16). This proportion entails the beneficiaries who are aware of project-promoted ITPs, have used these themselves since receiving NPGP assistance, have found it helpful in their work, and continue to use these. The beneficiaries in Punjab have demonstrated the highest adoption levels, followed by Sindh.

Figure 16 Households reporting adoption of new/ improved ITPs

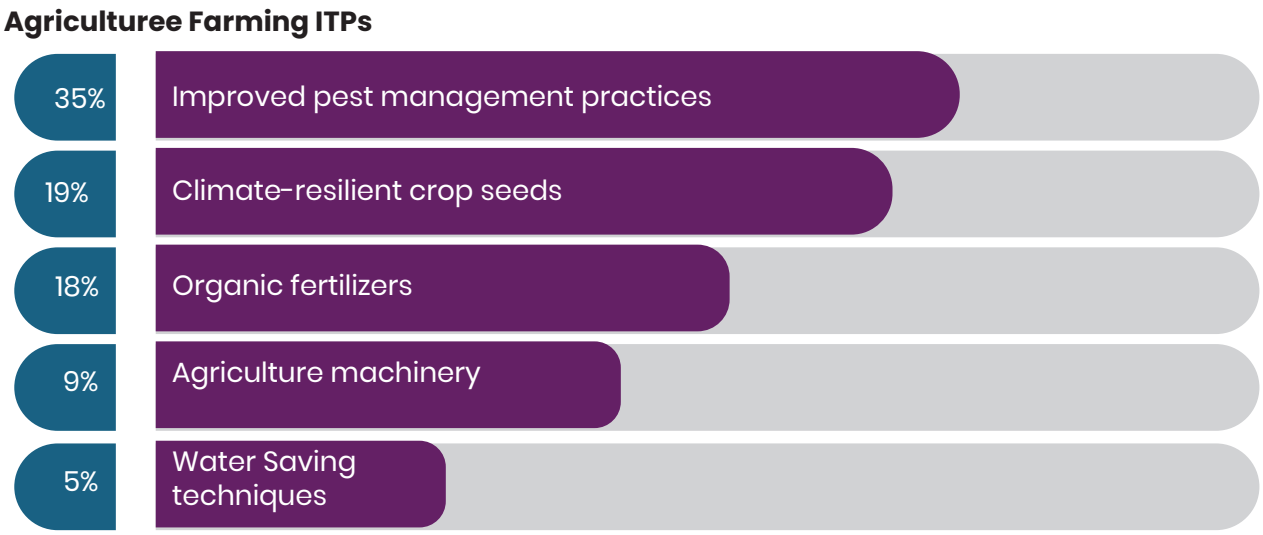


Unpacking the adoption levels further, 52% of the beneficiaries were found to have worked on livestock farming, followed by agriculture farming, reported by 11% beneficiaries. Only 1% of the beneficiaries, all of whom were from Sindh and Balochistan, had worked on fisheries. Amongst the beneficiary households who have remained involved in some form of farming, the overall awareness levels of ITPs promoted by the programme are pretty high at 82%. The awareness levels were 90% or higher in Balochistan, Punjab, and Sindh. In Khyber Pakhtunkhwa (KP), however, these were found to be substantially lower than in other provinces at 57%. 82% of beneficiaries also reported using the NPGP-promoted ITPs in their farming endeavors. Refer to the graphs below for details of the use of key ITPs for livestock and agriculture farming. As evident, the use of ITPs is high in livestock farming (up to 61%) and relatively low in agriculture farming (up to 35%). The beneficiaries reported the low relevance of the agriculture farming ITPs in farming at very small level and affordability issues as the key reasons for low levels of use.

Figure 17 Key NPGP-promoted livestock and agriculture farming ITPs used by the beneficiaries

Livestock Farming ITPs

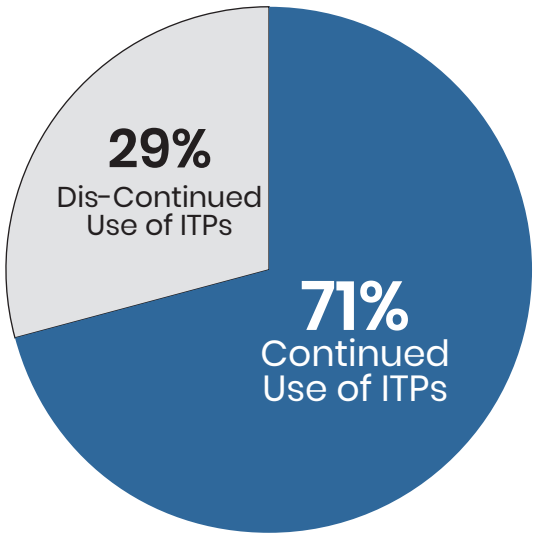
[9] Guidelines for indicator 1.2.2 and module G of IFAD's COI Measurement Questionnaire and Guide



Of those who had used one or more of these ITPs, 96% found them helpful. The utilization levels were high across all provinces, i.e., 80% or higher. The key reported benefits included increased income (52%), increased prospects of sustainability of income (35%), increased production levels (30%), reduced time input in farming (28%), and reduced input cost (17%).

However, there was a drop in the proportion of beneficiaries who continued to use the NPGP-promoted ITPs. 71% of the beneficiaries who had reported using the ITPs continued to use these.

Figure 18 Percentage of beneficiaries reporting continued use of NPGP-promoted ITPs



Affordability of the ITP was the most common reason, quoted by approximately 75% of those who discontinued the use. Other key reasons included a lack of availability of the technologies or inputs in the local market, and a lack of relevance to their specific farming needs.

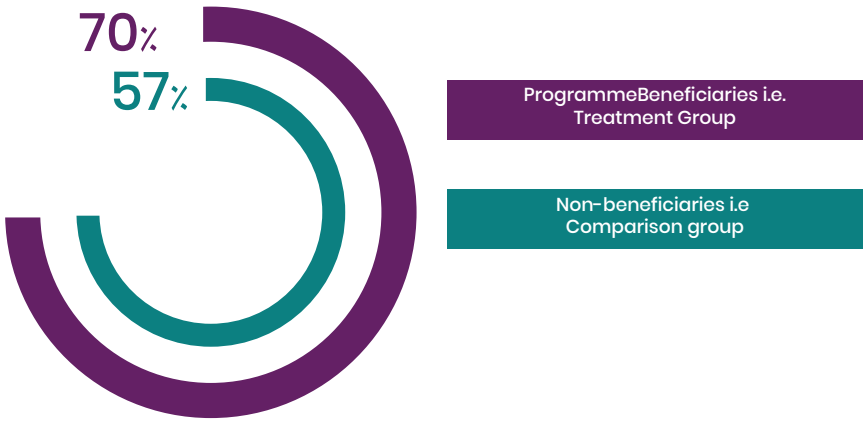
3.2.2.3 Increase in Income of NPGP Beneficiaries (because of productive use of assets and access to working capital)

NPGP Result	Indicator	Unit	Target	Endline Result Value
Outcome 1 (LFA)	Households experiencing 30% increase in income as a result of the productive use of assets and access to working capital	Overall Programme	60%	47%

Enhancing the income-generating capacities of rural-poor households is a key outcome that NPGP aimed to achieve. The asset creation and IFL support, as well as the supplementary training on financial literacy and enterprise development, etc., were primarily focused on increasing household incomes and thus contributing to these households' graduation out of poverty or to a higher poverty band. In addition to calculating the poverty scores of the beneficiary households, the findings for which are presented in the preceding sections, the endline survey also collected data on the household incomes. To provide meaningful findings, the analysis of the change in monthly income is based on comparisons of pre-programme assistance (based on recall method) and current household income levels. The NPGP PMU has also collected data on pre-programme incomes as part of the LIPs and may run the analysis of change in income again taking that data as the baseline. The cumulative household monthly income as reported by the beneficiaries is used for this analysis, with a retrospective recollection approach used for pre-programme income.

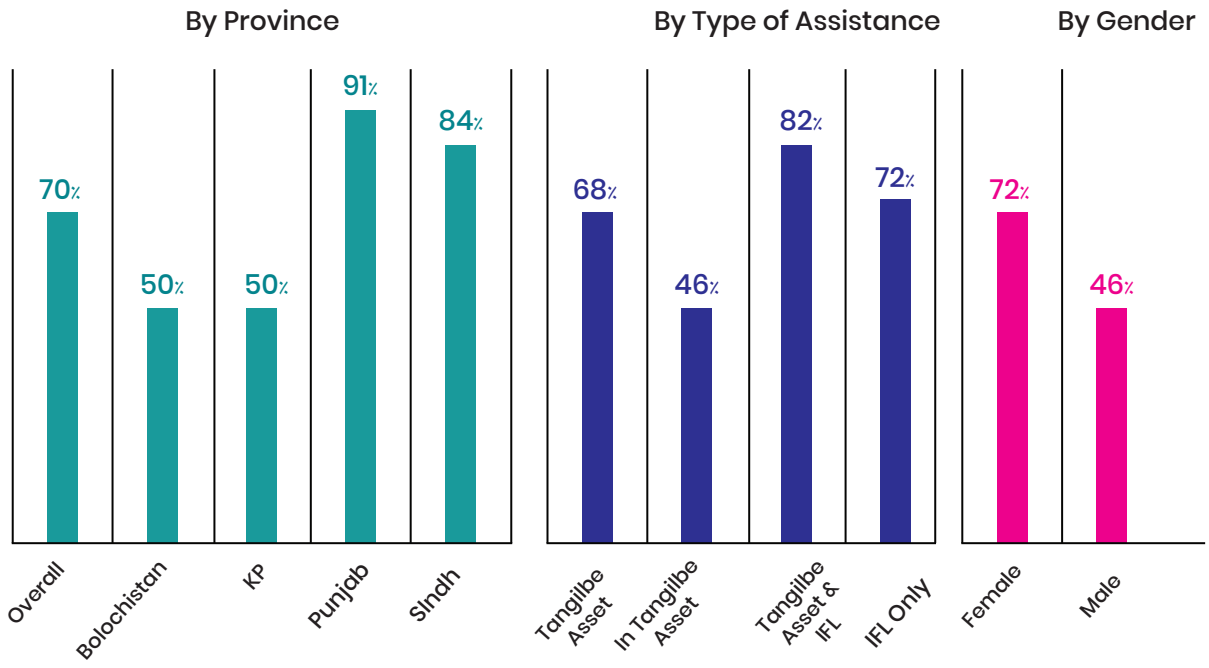
Overall, NPGP's contribution to the increase in income is quite pronounced, with approximately 70% of the programme beneficiaries reporting increased income as compared to only 57% of the comparison group households.

Figure 19 A higher proportion of NPGP beneficiaries have reported an increase in income as compared to non-beneficiaries



The proportion of beneficiaries reporting increased incomes are the highest in Punjab and Sindh at 91 and 84 percent respectively. As for the type of assistance, 82% of the beneficiaries who received a combination of tangible assets and IFL have reported increased income as compared to 72% of the IFL-only beneficiaries and 68% of the asset-only beneficiaries. Incomes of only 46% of the intangible asset beneficiaries have increased; however, the total population of these in the survey sample is small and the findings therefore are not generalizable. 72% of women recipients of NPGP assistance reported increase in income as compared to 62% men recipients, which indicates the programme's success in terms of equity and gender inclusivity of its benefits.

Figure 20 Proportion of beneficiaries reporting increased income by province, type of assistance and gender



The qualitative discussions with communities revealed that experiences of the beneficiary households about poverty reduction went beyond increased income. In a significant number of cases, the beneficiaries experienced reduced poverty at the household level indirectly in addition to the income generated directly through the asset. This was particularly pronounced amongst the beneficiaries who had received livestock assistance. Reduced expenditure on milk and its by-products for those who had received cows/buffaloes and increased herd size for those who had received goats were perceived as positive outcomes concerning poverty reduction, even in the absence of a direct increase in cash flows.

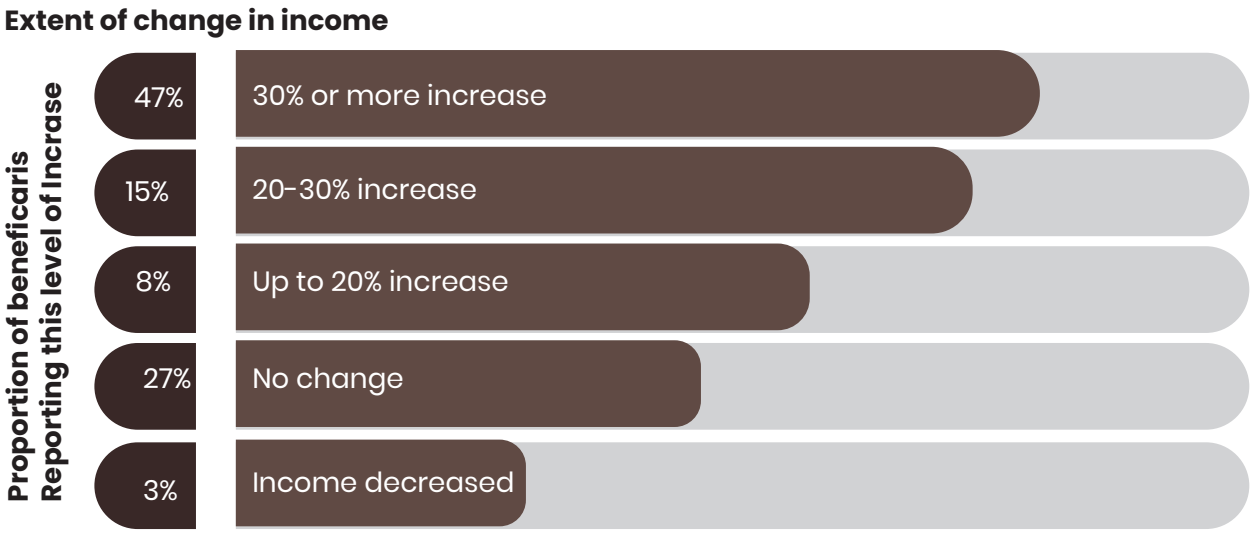
"Our family received two goats, which have now increased to eight. We use their milk at home and can afford to cash in on these as well if any such need arises", a woman FGD participant in Thatta.

Not all beneficiaries have been able to retain the assets provided to them, including IFL and other assets. A small proportion of the beneficiaries, the majority of whom have received livestock, reported that they currently do not have the NPGP-provided assets. The death of animals was the key reason reported by more than half of these households. Six programme partners shared that beneficiary households were provided with livestock insurance. However, the Endline survey did not collect data on insurance claim amongst the above-mentioned cases of reported livestock deaths. In the qualitative discussions, a small proportion of beneficiaries in KP reported concerns about the quality of assets provided, particularly weak and unhealthy livestock. In a small number of cases, the family sold the assets to meet the immediate consumption or healthcare needs.

"My son was very sick, and I had to sell the cow to pay for his treatment. Now I'm just as poor as before", a male asset beneficiary from KP.

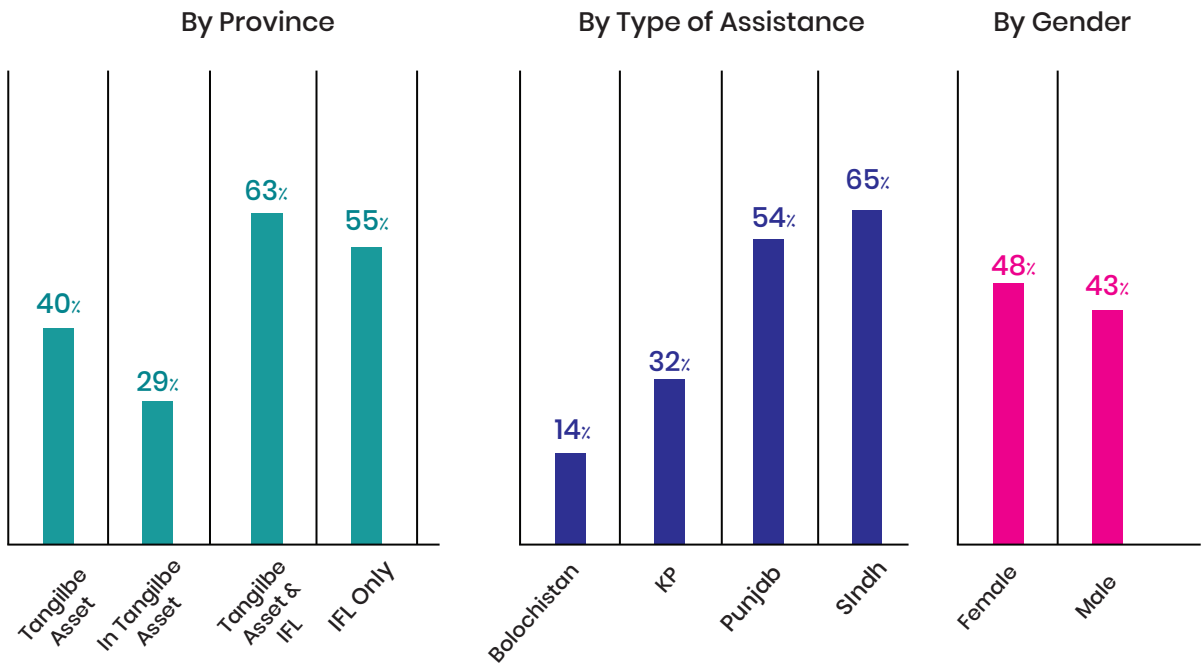
The programme set a target for achieving a 30% increase in income amongst 60% of the beneficiaries. Against this target, the programme has underachieved slightly, with 47% beneficiaries reporting an increase in income of 30% or more. Another 15% of beneficiaries are on the borderline of this target with an income increase between 20 and 30 percent. In addition, there are 27% of beneficiaries whose incomes have not changed at all, and the incomes of 3% households have decreased.

Figure 21 The extent of the percentage increase in beneficiaries' income



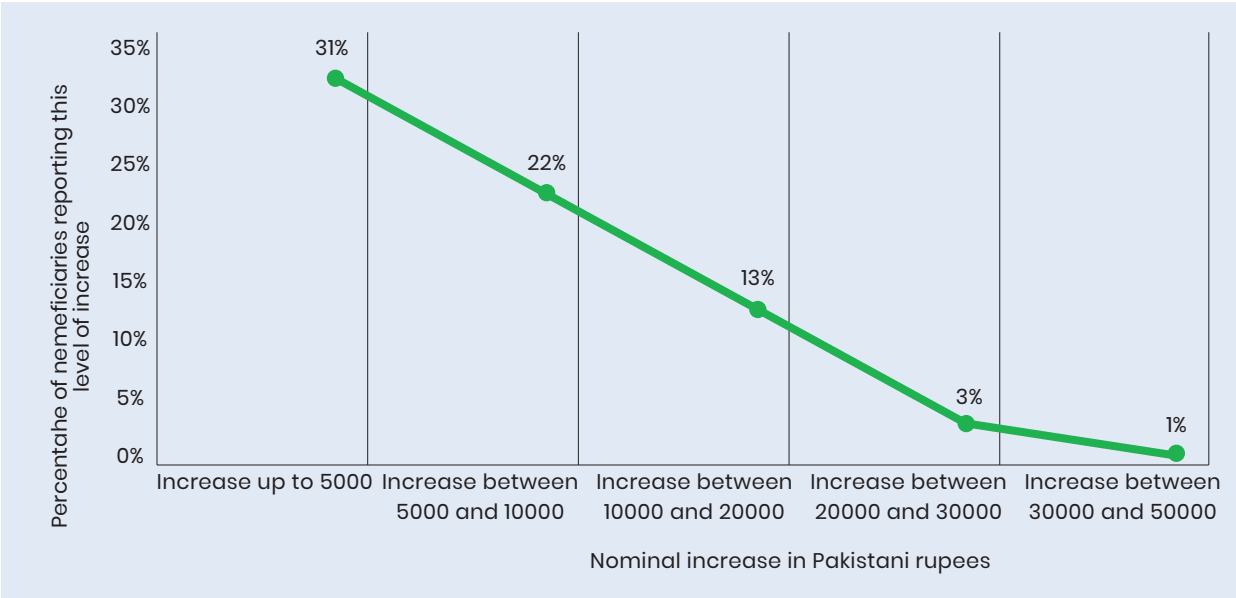
In line with the trend of the increase in income, the proportion of beneficiaries with 30% or more increase in income is highest amongst those who received both assets and IFL assistance with 63% of the beneficiaries achieving this increase. 55% of the IFL-only beneficiaries and 40% of the tangible asset beneficiaries reported a 30% or higher increase. Amongst the beneficiaries of intangible assets, only 29% are reporting this level of increase. In case of asset beneficiaries, income benefits are complemented by reduced household expenditure and creation of new assets positively impacting the overall poverty reduction outcomes. 48% women beneficiaries as compared to 43% men beneficiaries achieved an increase of 30% or higher in their incomes. A province-wise comparison shows that Sindh has fared the best with 65% of the beneficiaries reporting this level of increase, followed by Punjab and KP where 54 and 32 percent beneficiaries reported an increase of 30% or higher.

Figure 22 Proportion of beneficiaries with 30% or higher increase in income – By type of assistance, province and gender



To put the change in income in perspective, the nominal increase has been divided into categories. The percentages are based on the total population size, i.e., 968 treatment group beneficiaries. The monthly income of 31% of beneficiaries has increased by up to PKR 5,000, and 22% of beneficiaries experienced an increase between 5 and 10 thousand rupees. 17% of beneficiaries have reported an increase of more than 10,000 per month.

Figure 23 Nominal increase in monthly income



The beneficiaries attributed the increase in incomes to a locally relevant menu of assistance (49%), quality of assets (34%), complementary training provided under NPGP (35%), and support of community organizations and CIGs (6%). 78% of the households with increased income reported that the work they were doing (or have started) with NPGP assistance is providing regular and predictable income. However, only 37% of them were fully confident of the sustainability of the increase.

The nominal monthly increase presented above is quite significant for rural-poor households. All of these – the overall proportion of households reporting increased income (70%), the level of both nominal and percentage increase, reported contribution of NPGP assistance to increased incomes, and beneficiaries' perception of its sustainability- demonstrate the success of NPGP's assistance model in increasing household incomes. The long-term sustainability of the impact on incomes remains to be seen, though, and should be tracked through tracer studies.

3.2.2.4 Women's increased role in household decision making

NPGP Result	Indicator	Unit	Target	Endline Result Value
Outcome 2 (LFA)	Women reporting an increased role in household decision-making	Overall Programme	60%	48% ⧖

Under Outcome 2 of the NPGP, the programme aimed to enhance the socioeconomic empowerment of women of ultra-poor households. To this end, the programme prioritized the provision of assets and IFL assistance in the names of women in these households, which, in addition to direct benefits in terms of increasing household income and reduced poverty, would also contribute to the increased role of women in decision-making. The programme's complementary training and awareness raising assistance was also aimed at contributing to increased knowledge of beneficiary household members on these critical subjects. This also indirectly contributed to women's increased participation in decision-making on social and economic matters. As per the relevant logframe indicator, the programme set out to achieve a higher role of women in decision-making in at least 60% of the beneficiary households.

The endline survey has employed IFAD's COI methodology on improvement in empowerment levels[10]. To measure the change in women's role in decision-making. This entailed collecting data on who held the decision-making role currently and before receiving programme assistance (latter through recall questions) with regards to fourteen dimensions, i.e., most common household, social, and economic matters. For all matters where women were reported to be involved in decision-making either solely or together with the men of the household, the response was marked "adequate" and assigned a score of 1. The mean score of each respondent against the 14 dimensions provided the household's score on women's participation in decision-making before the

[10] Indicator 4.2.3 in IFAD's COI Questionnaire and Guide

programme and currently. In households where the current score is higher than the previous score, women's role in decision-making is considered improved.

The score of this indicator is based on responses of only women survey respondents in line with the indicator i.e., "women reporting" increased role in household decision-making.

Overall, 48% women have reported increased role in decision-making at the household level against the programme target of 60%. The increase has been reported in all provinces; however, the extent of it varies. The proportion of women reporting an increased role is high in Punjab and Sindh. In contrast, women beneficiaries in Balochistan and KP—except those in Dera Ismail Khan district—reported a very moderate level of increase. Respondents from Punjab and Sindh attributed the shift to women becoming earning members of their families, and the financial contribution that they were making to household income.

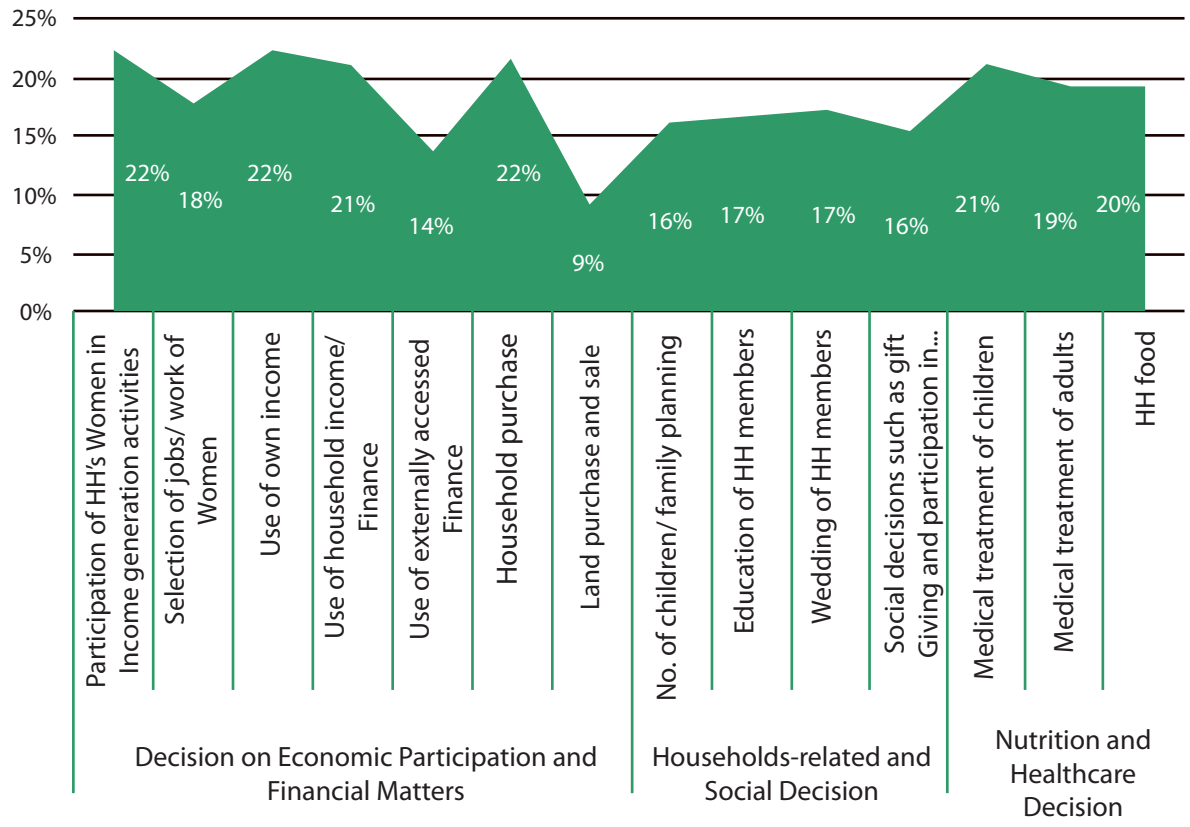
"In the past, when we wanted to buy or sell an asset, we rarely consulted our women about it. However, now that women have also become earning members of their household, their decisions are given importance, and advice is sought from women as well, a male member of the local Community Institution in district Thatta, Sindh.

Earlier, my husband used to make all decisions in the household. Now, we both decide together because I contribute to the children's school expenses. I also have a say in household budgeting and purchasing decisions, which was not the case before, a woman FGD participant from district Layyah, Punjab.

The participants from Battagram, Lower Kohistan, and Upper Kohistan reported no change in the role of women in decision-making in their status owing to the cultural barriers. The women indicated that their names were only on the documents; the men of the household decided which assets were to be allocated to them, and they continue to utilize the income generated from these assets. The women were complacent about this situation; they said that in their culture, men always make the decisions.

An analysis by the dimensions across the women survey respondents shows that there is an overall increase across all types of decisions, with the highest growth seen in women's role in decision-making on their participation in income generation activities and use of women's income. The percentage of women reporting these increases ranges from 9 to 22 percent, which demonstrates a positive effect of the programme assistance.

Figure 24 Percentage of women reporting increased role in specific household decisions



Receiving assets directly, having full responsibility for managing them, and controlling the income generated was widely seen as a powerful and meaningful form of empowerment by the women. This shift has improved not only their confidence but also the well-being of their families. Study participants strongly advocated for continued efforts to strengthen women's empowerment at both household and community levels. They also stressed the importance of giving women ownership over productive resources and supporting their ability to contribute to family health, education, and income.

The qualitative discussions also explored changes in women's roles in decision-making at the community level. The analysis shows that the role of the women of rural poor households in community-level decisions is nearly non-existent, except in two districts (Layyah and Tharparkar). This is due to deeply embedded cultural norms and traditional gender roles that continue to shape daily life, especially in KP and Balochistan. Despite receiving support and training through the programme, many women were still unable to take on more visible or active roles in the community. Social expectations, restrictions on mobility, and male-dominated decision-making structures remain substantial barriers. As a result, meaningful shifts in women's community-level participation remain slow and limited.

"In our community, women don't interfere much, nor do we allow them to do so; however, there are certain decisions in which women are consulted, such as when attending a family wedding and seeking their input on specific religious matters and nothing more.", a male FGD participant from district Thatta, Sindh.

"At the community level, if I, as a man, do not have the rights and power to make decisions, then how will women make decisions at the community level?", a male FGD participant from Upper Kohistan, KP.

In Layyah and Tharparkar, both men and women reported some positive changes. Women's confidence increased after they received IFL, which enabled them to start small businesses in areas such as clothing, cosmetics, and groceries. Men from these districts also acknowledged a noticeable increase in women's confidence and mobility, as they began to manage the businesses they had established with NPGP support actively. Over time, women gradually started to engage more in community matters.

"We needed a water pump in our hamlet, so the women got together and reached out to an NGO on their own. They secured the funding and chose the installation site themselves—somewhere easily accessible for all the women." (a woman FGD participant of district Tharparkar, Sindh)

"Now women also attend village committee meetings, which used to be for men only. Last month, during one such meeting, women raised concerns about the water supply scheme. Their suggestions were listened to and accepted." (a woman FGD participant of district Layyah, Punjab)

Raising men's awareness about the value of women's voices in decision-making was seen as essential, especially in contexts where cultural norms still limit women's public roles. Building confidence among women and encouraging them to take an active role in social and community matters remains a key priority. Leadership training, safe spaces for dialogue, and the institutionalization of women's roles in local governance were also seen as vital. Participants called for the formation of self-help groups, awareness campaigns, and greater recognition of women's contributions, particularly in decisions related to children's futures, including their education and marriage.

3.2.2.5 Use of Rural Financial Services [IFAD Core Outcome Indicator 1.2.5]

NPGP Result	Indicator	Unit	Target	Endline Result Value
Outcome 3 (LFA)	Percentage of households reporting using rural financial services (IFAD COI 1.2.5)	Overall Programme		53.%

As part of its strategy to assist the rural poor graduate out of poverty, the NPGP has worked on promoting access to formal finance amongst the rural poor, termed rural financial services (RFS) in the programme strategy, as a means to achieve enhanced income generation and asset creation capacities. The programme design included two key RFS in its menu of assistance: i) interest-free loans, and ii) microfinance. The programme directly offered IFL to eligible families which was channeled through PPAF-managed GoP's PMIFL. The beneficiary households were eligible to receive the IFL three times over the programme duration, once per annum upon successful repayment of the previous loan. In line with the program's approach, the IFL was complemented with training on financial literacy and enterprise development to enable the households to optimize their use of the IFL.

In addition to the two above-mentioned RFS included in programme design, the ET learnt from the six programme partners also promoted livestock insurance which would offer a layer of protection to the rural poor against loss of livestock caused by natural disasters and death of the livestock. The endline survey collected data on the use of livestock insurance as well to offer additional insights for future programming.

To measure NPGP's performance about promoting RFS amongst the rural poor, IFAD's COI on RFS is included in the programme log frame, i.e., "Percentage of people/households reporting using RFS". This endline survey adopted the COI measurement methodology to calculate the value for the indicator. The endline survey collected data from the beneficiary households on the use of RFS through the quantitative survey using contextualized survey questions included in COI questionnaire and guide. In line with this guide, data was collected by gender and age groups on availing and utilization of RFS, decision-making authority on access and utilization, satisfaction levels with the NPGP-promoted RFS, and continuation of the use of these. As per the COI value determination guidelines, the results are based on the following criteria:

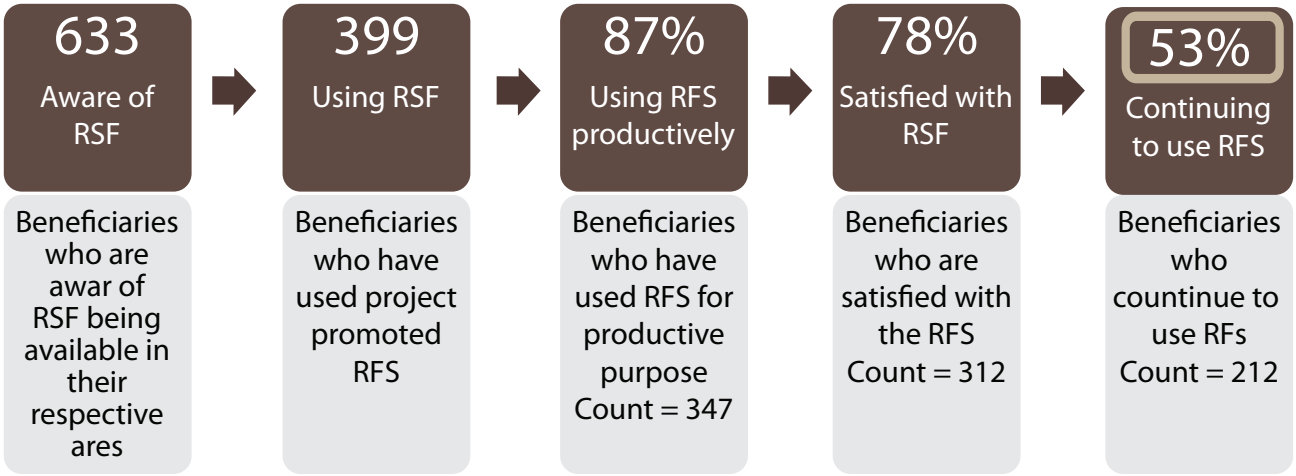
Formula for determining the value of the indicator[11]: The households who've used at least one of the programme-promoted RFS (IFL, Microfinance or livestock insurance) report "ALL" of the following: i) used the RFS for productive purposes i.e. for purchase inputs, invest in business or productive assets ii) satisfied with the RFS, and iii) continue to use the RFS.

Overall, 633 of the 968 beneficiary households reported that programme-promoted RFS were available in their respective areas. Of these, 399 confirmed that they have used these RFS at least once since receiving NPGP assistance. These 399 households constitute the total population i.e., 'n', for determining the value of this indicator.

As per the above-mentioned formula for determining the value of this indicator, 53% of the beneficiaries are using project-promoted RFS. This proportion represents those beneficiaries who accessed the RFS, used these for productive purposes, expressed satisfaction with the RFS and continued to use these.

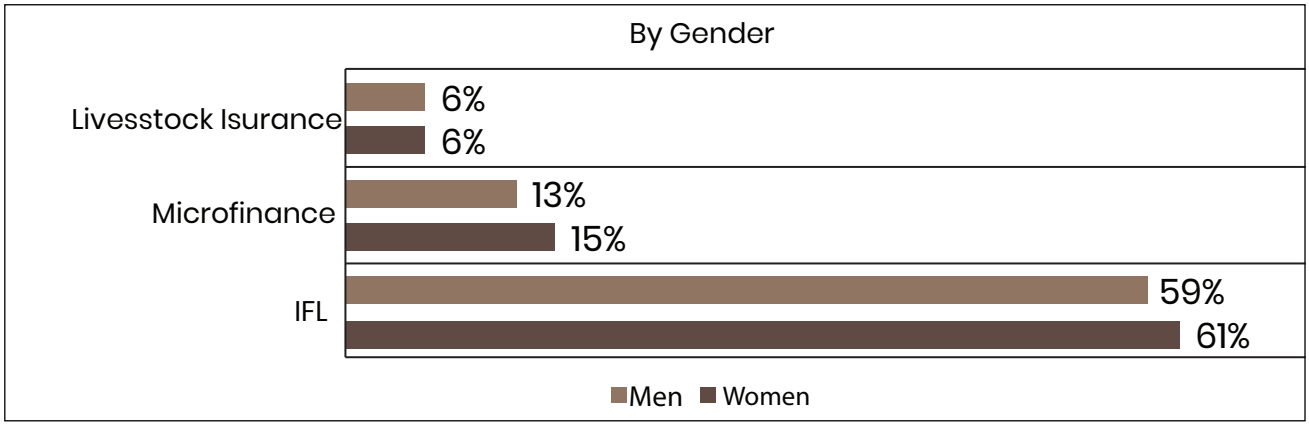
[11] Guidelines for indicator 1.2.5 and module E of IFAD's COI Measurement Questionnaire and Guide

Figure 25 Use of NPGP-Promoted RFS (as per IFAD COI Methodology)



Unpacking the sub-variables of the indicator, the awareness on the availability of NPGP-promoted RFS was highest amongst beneficiaries of Punjab and KP, 72% and 71% respectively. The awareness levels are also reasonably high in Balochistan and Sindh, where 65 and 59 percent of the beneficiaries reported that program-promoted RFS were available in their respective areas. The awareness levels were found to be consistently high amongst both men and women of the three focused RFS.

Figure 26 Awareness of availability of NPGP-promoted RFS by province and gender



Since PPAF has worked extensively on IFL across Pakistan since 2013, and NPGP beneficiaries were provided IFL directly under the programme, the awareness levels of IFL were the highest consistently across all provinces. The awareness of the availability of microfinance was relatively low, though, with only 13% of beneficiary households confirming that it was being offered in their area. Awareness of microfinance was highest in Balochistan and Sindh, 26% and 16% beneficiaries, respectively, confirming its availability. The study participants elaborated that although financial services such as loans and insurance are available through banks, Telenor banking, and NGOs, these are not accessible to the rural-poor because they are interest-bearing loans, and repaying with interest is problematic for low-income individuals. Furthermore, other requirements such as collateral, guarantees, lengthy documentation, and inflexible instalments contribute to the inaccessibility of these services.

''The biggest reason is that getting a loan other than IFL is high interest rates, and they require a lot of documentation, and collateral is also required, which is not possible for poor people to arrange.'', a male FGD participant from Battagram.

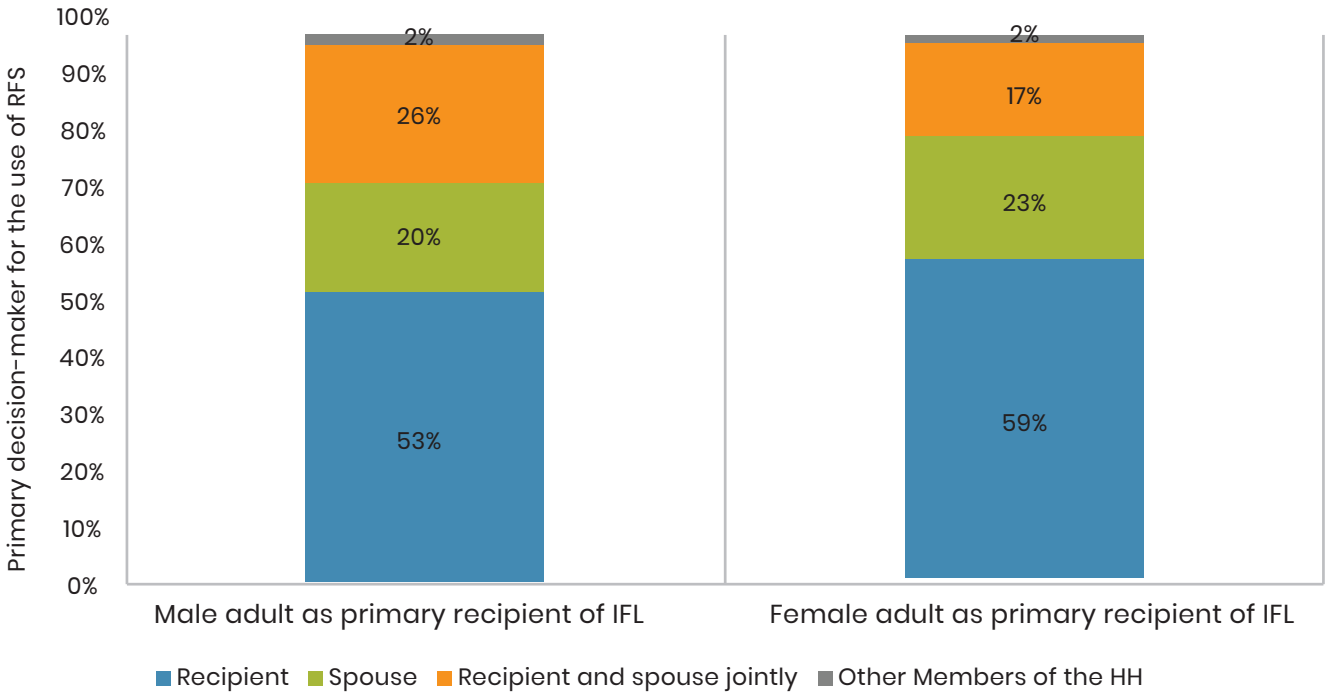
The level of understanding of livestock insurance amongst beneficiaries confirm that it is of high interest to households involved in livestock farming. The rural-poor households find themselves vulnerable in the face of the risk of losing their productive livestock due to the increasing incidence of natural disasters, including heavy rains, floods, and heat strokes, and weak outreach of livestock extension services.

The endline survey also collected data on the decision-making authority at the household level on how the finances accessed from the RFS providers, including IFL extended through NPGP assistance, are to be utilized.

In 65% of the households, the primary recipients of the program-promoted RFS are women. Amongst these, 76% women recipients reported that they were involved in the decision on the utilization of the finances. In 24% cases, the decision on loans received by women was made by their spouses (males) in the household. Men primarily headed 31% of households that received RFS, while women were involved in decision-making in 46% of these households. In the remaining 54% cases, only men of the household decided on the use of the financing accessed from the RFS.

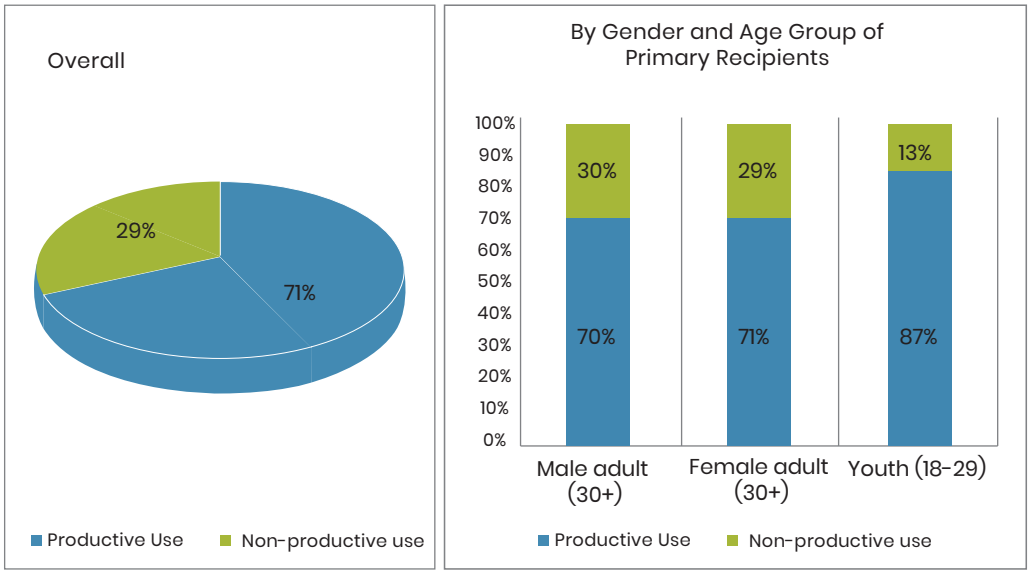
The data and the qualitative discussions both confirm that women are involved in a majority of the cases in decision-making about the use of finances at the household level, including finances accessed through RFS providers. Where women are the primary recipients, their involvement is substantially higher (76%) as compared to cases where men are the primary recipients (46%).

Figure 27 Decision maker on the use of RFS - By gender and age group



Overall, the RFS have been used for productive purposes by 71% of the beneficiaries. As per IFAD's COI guidelines, the use is considered productive where the RFS/ loan have been utilized for purchasing inputs, investing in business or on productive assets. Across all beneficiaries including adult women, adult men and youth, there is a consistent trend of utilization of RFS (70% and higher) for productive purposes. The number of observations for youth are low though, and the results are not generalizable for the youth users of the RFS.

Figure 28 Productive use of RFS – Overall, by gender and age group of primary recipients of IFL



The table below presents the various purposes that the programme-promoted RFS were used for:

Table 5 Uses of RFS/ IFL reported by the beneficiaries

Table 5 Uses of RFS/ IFL reported by the beneficiaries	
Purchase inputs	24%
Invest in business	27%
Livestock	29%
New technology/ equipment/ machinery	4%
Livestock veterinary needs	7%
Education of family members	12%
Daily consumption	5%
Healthcare expenses	9%
House repair work	4%
Repayment of the previous loan	4%
Others (Marriage and onward loaning to someone else etc.)	4%

90% of those who have used the RFS expressed satisfaction with these, with satisfaction levels higher amongst those who made productive use of these.

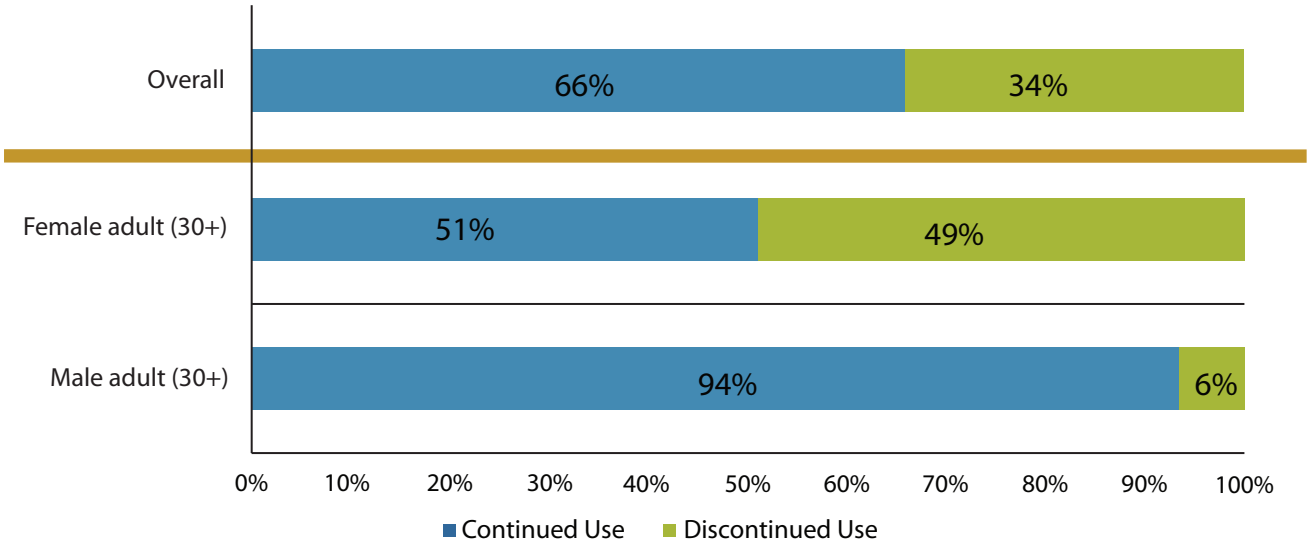
The overall experience and feedback of the beneficiaries with IFL has been quite positive, with implementing organizations perceived as approachable, the required documentation manageable, and the POs' staff cooperative throughout the process. Repayment instalments were also considered easy to manage. Notably, many participants reported that women who received IFLs often supported their young sons in starting businesses, suggesting that young men have been among the primary beneficiaries of IFL support.

"We availed the IFL facility, but we did not face any problem such as having to bribe or avail any undue favor; the process was tension-free and interest-free loan, and we paid it back in six easy instalments", a male FGD respondent of Thatta, Sindh

In terms of transparency of the IFL process, a dominant majority is delighted, with only a few men from Battagram, Upper Kohistan, and Lower Kohistan districts of KP expressing dissatisfaction with the IFL disbursal process. They reported having to seek the support of influential community members to access the IFL.

Despite high satisfaction levels, 68% of the overall RFS beneficiaries reported that they continue to use the NPGP-promoted RFS. There is a marked difference between adult men and women on the continued use, with only 51% of the women reporting continued use compared to 94% men. It must be noted here that the survey did not collect data on which services specifically the household members continue to use, the financing value from various sources, and whether this response includes the second or third IFLs accessed as part of NPGP's assistance package.

Figure 29 Continued use of RFS by Gender



The participants expressed a desire to see the IFL offered with NPGP facilitation continue. They suggested making the process easier by reducing paperwork and limiting the number of conditions required. To help more people access financing - especially young people, they suggested that the IFL services should be expanded to reach a wider group. They also recommended simplifying the application process to support those with limited reading and writing skills. They noted that more local branches or mobile banking services from microfinance institutions would also make a big difference.

Currently, travel to pay back the loan instalments is a big hurdle, so bringing the services closer to our villages would significantly improve accessibility. Additionally, offering more flexible repayment options, such as seasonal repayment plans for IFL loans, would be very helpful, a woman FGD participant of Layyah, Punjab

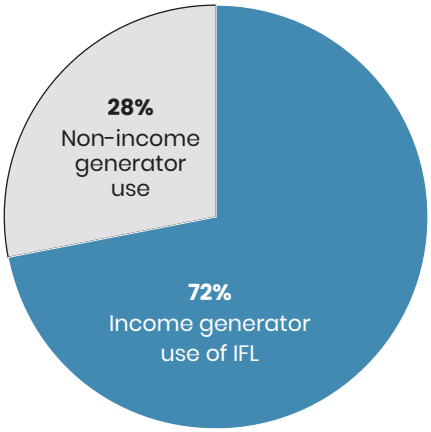
3.2.2.6 Use of Interest-Free Loans for Income Generating Purposes

NPGP Result	Indicator	Unit	Target	Endline Result Value
Outcome 3 (LFA)	Percentage of target households reporting using interest-free loans for income-generating purposes	Overall Programme	90%	71%

The IFL was a key support extended to eligible families as part of the program's menu of assistance. It was primarily aimed at enhancing the income generation prospects of beneficiary households. As per the logframe, the programme set out to achieve income-generating use of IFL amongst 90% of the NPGP-IFL clients. While the endline survey findings on the use of all programme-promoted RFS are covered in the preceding section, this section presents these specifically for IFL beneficiaries.

Overall, 71% of the beneficiaries reported having used the IFL for income-generating purposes, such as buying farming inputs, including new equipment/ machinery, investing in business, purchasing additional livestock, and meeting livestock veterinary needs. 29% of households used the IFL to meet other household needs, including daily consumption, healthcare, and repayment of previous loans. Among both men and women clients, this proportion ranged from 71 to 75%. The non-income generating use, reported by 29% of the households, is relatively high compared to the programme target. This shows that BISP's assistance in some cases has not been sufficient to meet the household consumption needs, and they understandably prioritize this to meet their immediate needs over the productive use of assets. Similarly, healthcare is also a crucial and immediate need, which in some cases has taken precedence over investing the loans in livestock, businesses, or other productive ventures.

Figure 30 Percentage of beneficiaries who used IFL for income generating purposes



It must be pointed out that these findings are based on survey of 399 households who reported to have accessed IFL. Moreover, some households have used the IFL for more than one purpose, and the survey did not collect data on the breakdown of use of IFL. Similarly, due to the very wide scope of FGDs, there is very limited qualitative data on the factors affecting the decision-making on the use of IFL. A more targeted and robust follow-on study on the use of IFL may be needed to comprehend these aspects better to help inform design of future IFL and RFS interventions focusing on rural poor households.

3.2.2.7 Improvement in Households' Nutrition Knowledge, Attitudes and Practices [IFAD Core Outcome Indicator 1.2.9]

NPGP Result	Indicator	Unit	Target	Endline Result Value
	Percentage of households with improved nutrition Knowledge, Attitudes and Practices (KAP) (IFAD COI 1.2.9)	Overall Programme	60%	80% ✓

Under the Social Mobilization component, the NPGP implemented a comprehensive nutrition education campaign through awareness sessions at the community level, targeting both women and community members, as well as youth. This awareness and education campaign was aimed at contributing to the program's overall objective, i.e., improving beneficiary rural poor households' food security and nutritional status, and Outcome 2, i.e., women from ultra-poor and poor households experience higher levels of socioeconomic empowerment. A cadre of more than 2,900 CRPs delivered awareness sessions across all programme districts, whom the NPGP POs trained. The programme set out to improve the KAP of 60% of the beneficiary households and communities about nutrition and preventing malnutrition, with a high focus on women and children.

This is also IFAD's core outcome indicator, and the endline survey has adopted IFAD's COI assessment methodology to measure the program's performance against it; whereby, households with 60% or higher score of KAP are counted as those with "improved KAP". ET collected data from the programme beneficiaries on KAP through the household survey. The questionnaire was contextualized based on a review of the IFAD's Health and Nutrition (H&N) Manual, which has been developed by the National Rural Support Programme and concurred by the GoP and IFAD. It included questions about KAP of the following four aspects, which are also generally aligned with the key components of nutrition KAP assessment included in IFAD's COI guide.

a) Water and Hygiene (aligned with Component A of IFAD's COI Guide for this indicator)

b) Sanitation and Hygiene (aligned with Component B of IFAD's COI Guide)

c) Intake of Micronutrients (aligned with Component D of IFAD's COI Guide)

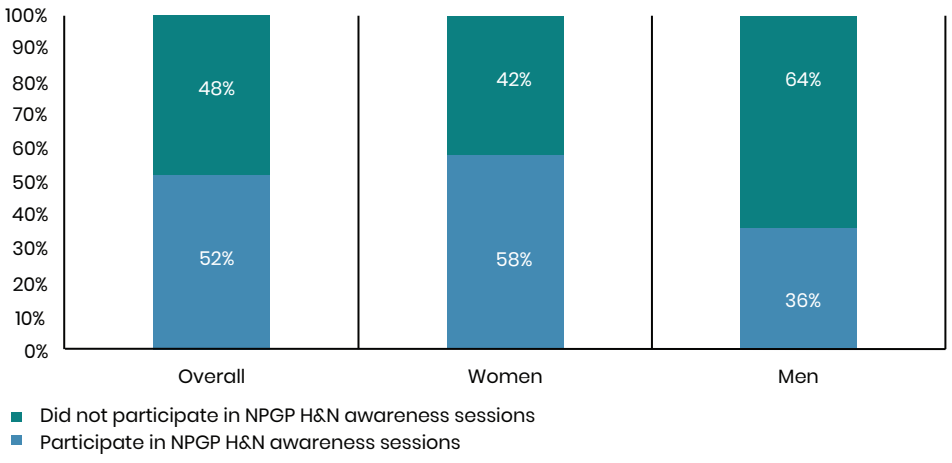
d) Feeding practices/Complementary feeding (aligned with Component E of IFAD's COI Guide)

According to the IFAD COI Assessment Guide, the score for this indicator is based on the responses of only those beneficiaries who have attended the nutrition awareness sessions. The programme-level score of this indicator is calculated by taking the mean of the scores for the four aspects listed above, with equal weight assigned to each element. To determine the score of each aspect, an "adequate" response to the questions on knowledge, attitudes, and practice was assigned a score of 1, and the mean score of all responses provided the score for that aspect[12].

52% (507 of 968) of the surveyed beneficiary households confirmed that they had participated in H&N awareness sessions delivered under NPGP by the CRPs. 58% of women reported attending these sessions, compared to 36% of men survey respondents. These beneficiaries form the total population ("n") for the value of this indicator. It must be noted here that participation in these sessions was not mandatory for all beneficiaries, and non-beneficiaries were also allowed to attend these.

Participation levels were 70% or higher across all provinces, except KP, where only 18% of the surveyed beneficiaries confirmed participation in any such activity.

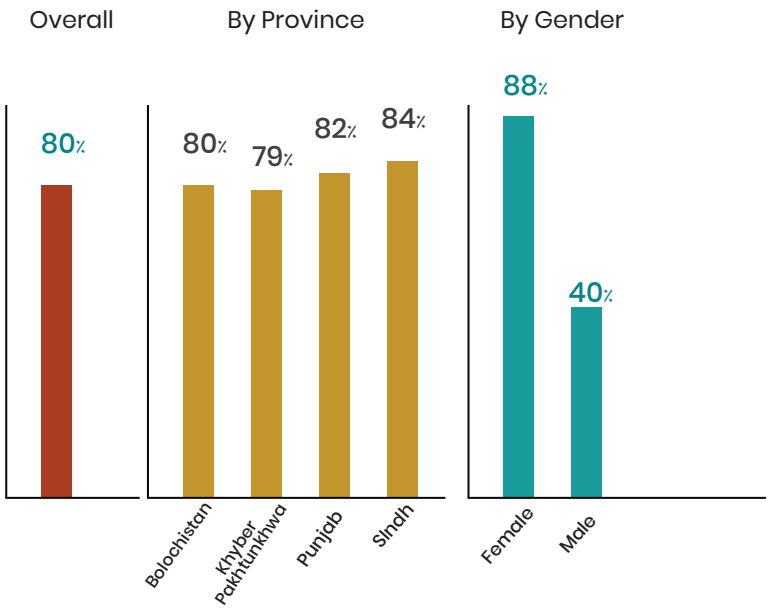
Figure 31 Participation in NPGP H&N awareness sessions



[12] For further details of the scoring guidelines, refer to Appendix II of IFAD's COI Questionnaire and Guide

Overall, 80% of the households surveyed have reported improvement in knowledge, attitudes and practices about nutrition and preventing malnutrition against the programme target of 60%. These overall results demonstrate the effectiveness of the programme's H&N awareness approach. However, the disaggregated data trends present a marked difference in the KAP improvement amongst women and men. 88% of the women respondents reported an improved KAP (individual score of 60% or higher on the KAP survey) compared to only 40% of the men.

Figure 32 Percentage of NPGP Households with Improved KAP about Nutrition and Preventing Malnutrition



In the in-depth qualitative discussions, it was however observed that a large majority of the beneficiaries could not recall the specific practices promoted in H&N sessions. The participants responded positively—but somewhat passively—to the questions on H&N awareness sessions, noting that while the content was helpful, it often felt too general and not sufficiently tailored to their real-life needs. A majority of participants offered general and vague responses, such as that the sessions were designed to teach them how to keep their homes and children clean. A few participants were able to recall the specific messages.

"These sessions helped us understand the importance of a balanced diet and proper nutrition for our families, especially for pregnant women and young children". (a woman FGD participant from Dera Ismail Khan)

The participants offered a range of suggestions to improve the training, including restructuring the sessions to focus on specific health concerns relevant to each community, with a greater emphasis on preventive practices and everyday health challenges. There was strong interest in expanding the content to include practical skills such as basic first aid, managing common illnesses, and kitchen gardening to support household nutrition. Many participants emphasized the importance of delivering these trainings through qualified medical doctors, as they are more trusted than Community Resource Persons (CRPs), particularly in matters related to health.

To ensure inclusive participation, especially among women in remote areas, participants suggested creating women-only training centers. Additionally, participants called for the development of simple, visual training materials and more hands-on, interactive learning methods to better engage participants with lower literacy levels. Despite the identified limitations, the sessions did raise awareness, especially among women and children, about essential hygiene practices like handwashing, body cleanliness, and safe water use. In some areas, the training helped reduce open defecation and initiated open conversations about sensitive topics such as menstruation and child hygiene, which were previously considered taboo.

3.2.2.8 Adoption of Environmentally Sustainable and Climate-Resilient Technologies and Practices [IFAD Core Outcome Indicator 3.2.2]

NPGP Result	Indicator	Unit	Target	Endline Result Value
	Households reporting adoption of environmentally sustainable and climate-resilient technologies and practices (RMF 11) [IFAD Core Outcome Indicator] (IFAD COI 3.2.2)	Overall Programme		95% ✓

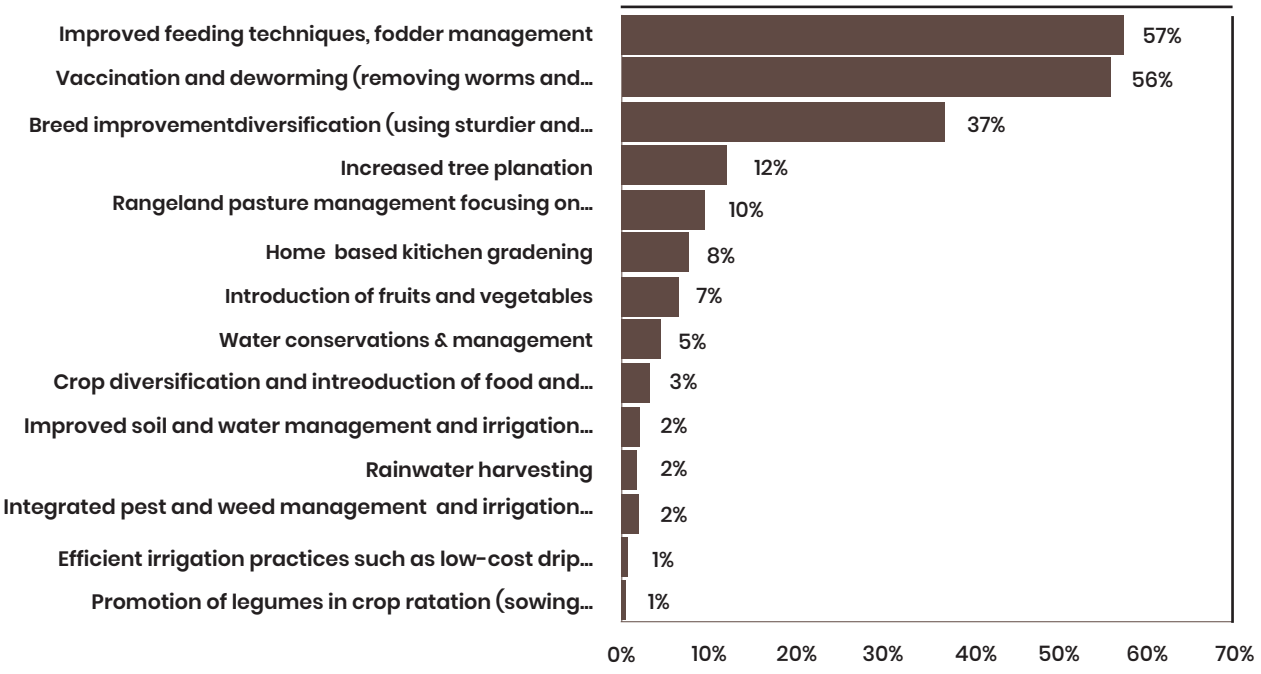
In the face of increasing incidence of disasters caused by climate change including extreme weather events, floods and droughts etc., and its disproportionate effects on the livelihoods, food security, health, assets and overall resilience of the poor and ultra poor population, NPGP worked on raising awareness amongst the focused communities and beneficiary households on use of environmentally sustainable and climate-resilient technologies and practices relevant to the needs and context of rural communities. The topics covered in these awareness sessions, delivered by the local CRPs, climate resilient livestock management strategies, change in cropping patterns, improved climate resilient crop seed varieties, and post-harvest management. The endline survey measured the adoption levels of various practices and technologies promoted under NPGP by asking about their use since receiving programme's assistance. While the questions about this subject were administered to all survey respondents, in line with IFAD's COI methodology, the analysis presented in this section is based only on the responses of those who confirmed participation in awareness sessions organized under NPGP.

Participants across all provinces reported a noticeable increase in the frequency and intensity of climate-related events. Heavy rainfall, heatwaves, and floods are the most common types of climate change-related adverse events experienced by the beneficiary households and communities. The other less frequent events reported by them included smog in Punjab, drought in Sindh, mountain fire, heavy snowfall, and landsliding in KP and Balochistan. These shifting climate conditions have had a devastating impact on their lives: destroying crops, lowering yields, damaging homes, killing livestock, and disrupting already fragile livelihoods. The urgency of the climate crisis was strongly emphasized, with participants calling for comprehensive community-level education and preparedness measures.

Only 36% of the surveyed beneficiaries reported participating in awareness sessions on the subject organized under NPGP. Participation in these sessions was not mandatory for all beneficiaries. The qualitative discussions demonstrated that the participants, including women, were not only able to recall the practices and technologies promoted through these sessions, but they also mentioned the practices they had already adopted. Most participants said that, had it not been for financial constraints and a lack of technical skills, they would have been ready to adopt all the practices promoted.

Of those who confirmed attending these sessions, more than 95% of the beneficiary households have reported using one or more of the program-promoted technologies and practices since participating in the awareness sessions. The programme promoted "practices" that had higher uptake than the technologies. The practices employed by the highest proportion of beneficiary households included breed diversification, vaccination and deworming of livestock, improved feeding techniques, fodder management, strategically planting suitable tree species, and constructing shelters to protect animals from rain.

Figure 33 Percentage of Trained Households Reporting Use of Programme-promoted Practice or Technology



Qualitative discussions with the communities on the subject revealed that adoption levels - continued use of these, of both practices and technologies, is low. The participants were eager to adopt these, but they were unable to do so due to financial constraints. They stated that, despite their willingness, they failed to adopt certain practices, such as installing windows and ventilators, due to financial constraints. Therefore, participants from all regions strongly requested technical and financial support to help them adopt climate-resilient technologies. It must be noted here that the scope of NPGP only included awareness raising on the adoption of these technologies, and the programme did not provide any direct financial support for availing these technologies.

The beneficiaries recommended that future projects should incorporate both climate adaptation and mitigation components to enhance resilience and safeguard livelihoods from further harm. Many also expressed a need for practical support—such as infrastructure, early warning systems, and training—that would allow them to better prepare for and respond to extreme weather events. In Sindh, particularly in districts where livestock is a primary source of income, the beneficiary communities requested follow-up support for fodder, vaccines, and climate-resilient agriculture and livestock farming. In KP, they identified the need for training in measures to protect crops from hailstorms, support for drought-resistant crops, efficient irrigation, and building climate-resilient homes. The study participants from Punjab suggested the provision of technical assistance and equipment support for drip irrigation kits, climate-resilient crop seeds, veterinary services, water storage tanks, and greenhouses.

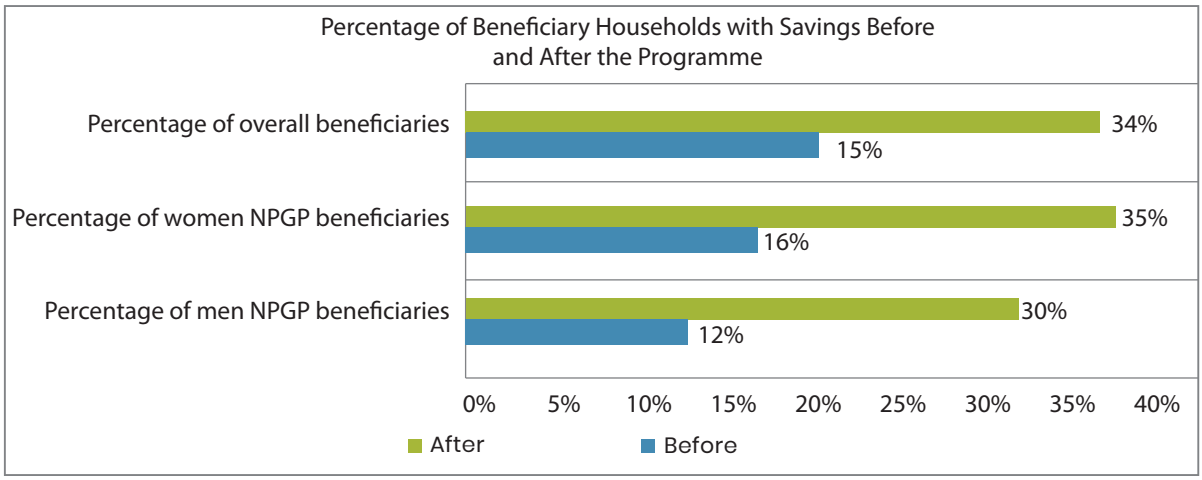
To enhance community resilience and preparedness in the face of climate change, future interventions should include comprehensive strategies and preparedness programs to minimize the damage caused by climate-related events. Communities need to be equipped to better respond to extreme weather through resilient infrastructure and access to financial support for recovery. Training on climate-resilient agricultural practices—such as cultivating drought-resistant crops and adopting efficient irrigation techniques—should also be expanded. Livestock protection can be improved by providing essential resources like fodder seeds, veterinary services, and water storage tanks. In addition, access to climate-resilient seeds and agricultural inputs at subsidized rates will help bolster food security. Financial and technical assistance must be provided to enable the adoption of climate-smart technologies. Government agencies and future projects should prioritize the construction of climate-resilient infrastructure and facilitate access to timely climate information and early warning systems.

3.2.3 Unintended Results of the Programme (EQ 1.3)

In addition to the above-mentioned results and impacts of the programme, a range of positive impacts have been reported by the beneficiaries at the household level, reflecting the profound impact of the NPGP interventions on their daily lives. Many spoke of small but meaningful improvements that made their homes safer and more dignified. “We have done some repair work in our homes or built toilets,” said one woman, highlighting the increased attention to health and hygiene. Others shared how, with a better income, they were now able to access private healthcare services they had previously been unable to afford. “Earlier, we were not able to show our children to a private doctor. After an increase in our income, we are providing them with better health facilities,” a father from Sindh said with pride.

The programme has also helped the poor households start saving as well, with the percentage of households who are saving increasing from 15% before the programme to 34% after the programme. 35% of households where women were the primary recipient of programme assistance have reported savings compared to 30% male recipients. The saving amounts reported by the beneficiaries range from 500 to 10,000 rupees per month.

Figure 34 Percentage of Beneficiary Households with Savings Before and After the Programme



One of the most heartening changes reported was the return of children to school. Several parents shared that the financial strain that had earlier forced them to withdraw children, especially girls, from education, was now easing. "Now, many children have started going to schools," said a mother from South Punjab, with hope in her voice.

For women, the changes were especially transformative. Through the IFL grants, vocational and livestock training, and support from community institutions, many entered the economic sphere for the first time. "The biggest change for us is that we are working now. We are earning, contributing to the household, and our opinions are listened to," said a woman from Balochistan, describing the growing respect and recognition of women's voices in family decisions. The livestock packages—comprising goats and cows—provided a steady source of milk, which helped meet both daily nutritional and financial needs. Coupled with training in business planning, record-keeping, and health and hygiene, beneficiaries developed not just income but confidence. "We had no idea how to plan or save. Now I track my earnings and have even started saving for my daughter's wedding," shared one young entrepreneur proudly. Across all groups—men, women, the young, and the elderly, from Balochistan, Punjab, KP, and Sindh—there was a remarkable consensus that the NPGP interventions brought tangible improvements and dignity without any reported harm or conflict at the household or community level. If anything, the programme helped foster more cooperation, confidence, and hope for a better future.

3.3 Sustainability of NPGP Results (EQ 2)

3.3.1 Continuation of NPGP Results and Benefits Post-programme End (EQ 2.1)

NPGP weaved sustainability considerations into the programme design through its "Building exit into entry" approach. This endline survey has focused on one key aspect of sustainability, i.e., sustainability of benefits. This entails analyzing the extent to which the beneficiaries continue to benefit from the programme assistance and programme-promoted practices and technologies. The key elements of the program's strategy for sustained benefits included social mobilization, participatory priority setting,

UC-based targeting, and implementation through a toolbox approach, sharing the graduation roster with BISP, and developing linkages with public sector departments and private sector entities. In addition, the programme also planned to create community-led market entities such as CIGs, Production Centers, and Employment or Enterprise Centers.

The continuation of the benefits achieved under the NPGP has been assessed to be likely, depending on the type of intervention, regional conditions, and the availability of post-intervention support mechanisms. The institutional and programmatic strengths of the programme, complemented by training sessions, awareness-raising sessions, and community engagement through community institutions and youth engagement events, have contributed to a positive perception of the program's benefits/ results. The ownership, relevance, and usability of assets, as well as the beneficiaries' capacity to manage them, are identified as the key enablers for continued benefits. The contextual challenges, such as effects of climate change and macroeconomic factors, are, however, seen as key factors that could negatively influence the long-term durability of its results.

Of the surveyed beneficiaries who have reported increased income, a significant proportion (69 percent) have been able to earn a regular, predictable income from the NPGP-provided assets and IFL. However, only 37% of those with increased incomes were confident about the sustainability of their increased income. The provision of income-generating assets has been a key enabler, as it has helped poor households diversify their livelihoods and reduce their dependence on irregular or seasonal labor. However, a large proportion (63%) of beneficiaries expressed concerns about the prospects of continued income growth and attributed these to climate change-induced natural disasters, the loss of livestock, health problems affecting an earning family member, and rising inflation levels.

Regarding the adoption of NPGP-promoted ITPs, a large majority of those involved in agriculture, livestock farming, and fisheries (92%) confirmed having used these and expressed confidence in their benefits. However, about two-thirds of them have continued to use it. The beneficiaries reported that the affordability and availability of ITPs in their local market were the key factors negatively impacting their continued use of these.

Where women have reported an increase in their participation in decision-making, a key result targeted under the programme, they have experienced continuation of their increased role thus far and are also confident of its continuation. However, continuation of their economic participation has been identified as a key factor that could affect the sustainability of their enhanced role in decision-making. 68% of overall RFS beneficiaries continue to access it, with this proportion being relatively lower amongst the women (51%).

The sustainability of programme benefits is particularly challenged in areas affected by climate-related events, such as floods and prolonged droughts, as well as inflation. In flood-affected areas, such as Shikarpur in Sindh, significant losses of livestock and agricultural assets were reported, leading to partial reversals in poverty graduation outcomes (IFAD IOE, 2023). Community members confirmed that households in flood-affected regions faced difficulties in recovering their livelihoods. These findings highlight the need for future programmes to incorporate climate-resilient asset strategies, shock-responsive support mechanisms, and risk insurance. Post-graduation, many women and vulnerable groups still lack access to markets, extension services, and formal credit, limiting their ability to scale or diversify income-generating activities independently.

3.4 Efficiency of NPGP Implementation (EQ 3)

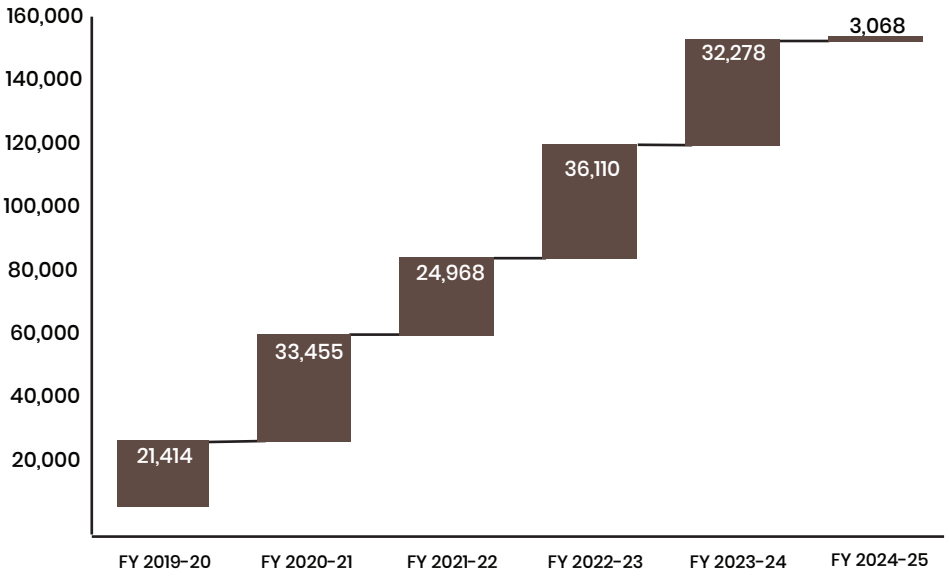
3.4.1 Timeliness of NPGP Implementation (EQ 3.1)

This endline survey focuses on the time efficiency of programme implementation, i.e., the extent to which the programme adhered to the implementation schedule for the timely completion of interventions, and whether adaptation measures were made in a time-efficient manner to keep the programme on course.

An analysis of programme implementation progress reports, IFAD's Implementation Support Missions (ISM), and time series trends of beneficiary targeting and rollout of NPGP assistance across the four provinces shows that the timeliness of NPGP on-ground rollout faced delays in the first two years due to revisions to the institutional implementation arrangements. These changes were necessitated as the Government of Pakistan's Economic Coordination Committee (ECC) determined that the programme should be led by a government department - MoPASS, instead of PPAF. The ECC's decision was guided by the agreement signed between IFAD and the Economic Affairs Division (EAD) for NPGP financing. Moreover, MoPASS was also mandated to spearhead all government-level programs on poverty alleviation and poverty graduation. PPAF, being the lead implementation agency for the PMIFL program, continued to implement the IFL sub-component.

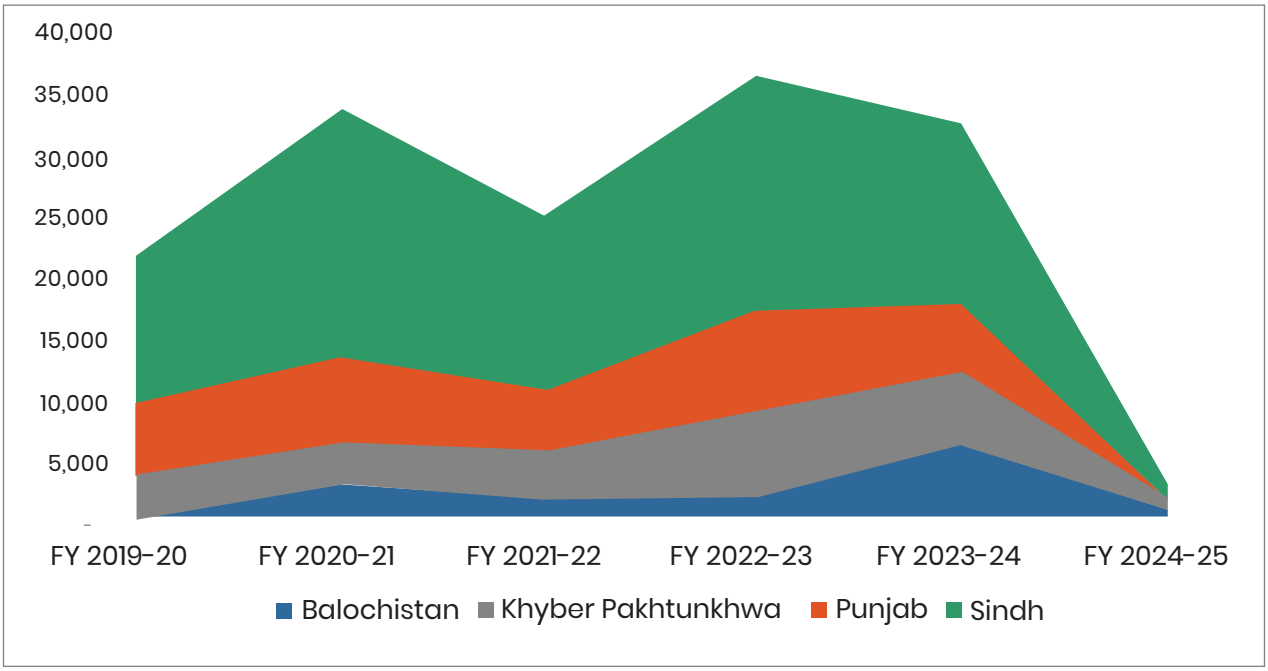
Overall, NPGP demonstrated a high level of programme efficiency in terms of the timeliness of on-ground implementation after the establishment of a dedicated PMU housed within MoPASS. The key steps to enable on-ground implementation were completed promptly by the PMU, including finalization of POs across the focused districts, coordination with BISP for beneficiary targeting data, and on-ground execution of the beneficiary targeting process. The graph below demonstrates steady achievement of programme targets for asset creation from FY 2019-20 to FY 2024-25. In all years except FY 2021-22, the programme assisted 32,000 to 36,000 households, with slightly lower progress achieved in FY 2021-22.

Figure 35 Progress of assets beneficiaries



The beneficiary targets for each province varied, with the highest number of NPGP beneficiaries targeted and reached in Sindh, followed by Punjab, KP, and Balochistan. In line with the overall targets, the trajectory of progress is relatively similar across all four provinces and project duration, which demonstrates equitable focus on implementation pace across all provinces. In 2021-22, progress remained low across all provinces compared to other years as the programme was being shifted to MoPASS.

Figure 36 Province-wise project progress trajectory in terms of beneficiary outreach



The entrustment of MoPASS to implement NPGP proved to be a key contributor to enhanced efficiency of social mobilization and assets creation sub-components. Since BISP also comes under the ambit of MoPASS, NPGP PMU was able to officially engage with and exchange BISP's PSC data without any significant delays. In addition, MoPASS facilitated access to the POs to obtain the required permissions for on-ground implementation and coordinated with the local administration, helping to avoid the delays typically experienced under other donor-funded programs.

NPGP leveraged its network of experienced POs with established local presence and strong organizational resource infrastructure. This enabled rapid roll-out and avoided duplication of structures. This institutional leverage also contributed to reduced start-up time and transaction costs.

NPGP used BISP's PSC data to identify the prospective programme beneficiaries. It carried out cross-checking of the PSC data with National Socio-Economic Registry (NSER) data and engaged with community institutions to further validate the households' poverty status. This approach, which was included in the programme design and further refined during implementation, helped ensure that programme resources reached ultra-poor households without extensive field verification, thereby reducing the time needed for initial beneficiary targeting.

For the rollout of assistance at the district level, NPGP adopted a phased approach. The programme completed the implementation process in one block of UCs, encompassing beneficiary targeting, PSC validation, LIP development, and linkage development for IFL, before moving on to the next block. This phased approach was aligned with the capacities of the POs and also helped ensure that the programme could materialize its assistance at the UC level soon after initial engagement with selected beneficiary households. In addition to enhancing beneficiaries' satisfaction levels with the program's responsiveness, this phased approach also contributed to the efficient achievement of quarterly and annual targets.

The time efficiency of implementation was moderately affected by some internal and external factors. The external shocks include the COVID-19 outbreak, floods, and extreme weather events. COVID-19 and the 2022 floods in KP, Punjab, and Sindh disrupted field operations and supply chains, resulting in delayed asset delivery. The POs continued to engage with the beneficiaries while complying with COVID-19 health and safety protocols. The NPGP PMU and POs collaborated in parallel to adapt the work plans and make necessary adjustments to the implementation timelines.

The NPGP Programs team also reported some delays emerging from the gaps in the disbursement of programme funds by the Ministry of Finance (MoF) in the last quarters of fiscal years owing to fiscal constraints, leading to slower implementation in the last quarter.

Since the IFL sub-component was being led by PPAF independently through a separate group of POs across Pakistan, the NPGP had to coordinate with PPAF to link the eligible NPGP beneficiaries with the PMIFL. This additional layer of coordination with an external entity added to the overall timeline of the IFL assistance rollout.

The provision of intangible assets, i.e., vocational training assistance, to eligible beneficiary households was significantly delayed due to the time taken to select TVET institutes across the focused districts. Since NPGP worked in underserved neighborhoods across the four provinces and remote rural UCs within these areas, there was a minimal number of TVET institutes operating in these remote areas that met NPGP's required quality standards. Therefore, the programme conducted a prequalification and selection process for TVETA institutes anew, mobilizing quality TVET institutes to participate in the process, including academic institutions such as the Institute of Business Administration, Sukkur. The process, however, was time-consuming and resulted in slower progress of the intangible assets support subcomponent.

Overall, apart from the initial delays due to the transition from PPAF to MoPASS implementation, NPGP has been implemented in a time-efficient manner. For a complex programme that involved operations across a geographically wide area, large volumes of procurement, and multi-stakeholder coordination, the programme has demonstrated high levels of time efficiency in implementation. The programme's beneficiary targeting mechanism, selection of government agency to lead implementation, selection of local partners for on-ground implementation, and close coordination with POs for adaptive planning have been key contributors to this efficiency.

To further enhance efficiency, future poverty graduation programs in Pakistan should consider instituting a third-party monitoring (TPM) mechanism throughout the program's duration. TPM can be configured to complement the internal monitoring system by carrying out more comprehensive monitoring of district-level planning processes and progress.

3.4.2 Timeliness of Performance Information Sharing for Course Correction (EQ 3.2)

For a programme of NPGP's scale in terms of financial overlay, beneficiary count, geographic coverage, diversity in types of assistance, and number of POs engaged in implementation, the need for instituting a comprehensive programme performance monitoring and evaluation system cannot be overstated. For the programme to deliver the services promptly and adhere to the quality standards, this M&E system must generate targeted information on performance for each programme component and all POs. This endline survey analyzed the time efficiency of the NPGP's internal performance monitoring, evaluation, and learning strategies and approaches. The evaluation study assessed whether the correct performance monitoring data were collected and key findings for course correction were shared with relevant stakeholders. Moreover, it also examined the efficacy of the tracking mechanism put in place for course corrections.

NPGP instituted a multi-pronged performance monitoring and evaluation approach. A dedicated Monitoring, Evaluation and Research (MER) unit within NPGP PMU, headed by an MER Specialist, led the internal M&E, including tracking programme performance and providing evidence-based recommendations for timely course corrections. In addition, all POs had also instituted their respective MER systems to collect performance monitoring data in their respective districts. The programme, in line with the Programme Design Report (PDR), also commissioned independent research and evaluation firms to conduct outcome and impact assessments. NPGP PMU also engaged the services of a third-party monitoring firm. Finally, IFAD carried out its implementation monitoring missions titled Implementation Support Missions (ISMs).

3.4.2.1 Internal Process and Implementation Quality Monitoring

At the PMU level, a regular field-level monitoring system was established. NPGP's MER Unit, Grants Unit, Communications Unit, and leadership made periodic quarterly visits to programme areas across all four provinces and collected systematic data using approved checklists on various aspects of the programme. These included implementation progress at the UC level in the district, the efficacy of the procurement process, verification of the program's asset provision and IFL assistance, feedback from beneficiary households and communities on the quality of programme activities, including assets, IFL, awareness raising, and training delivery. These monitoring missions documented their findings in the form of a Back to Office Report (BTR).

The issues were shared with respective POs via email and other digital channels. The corrective actions and timelines for completing these actions were agreed upon with the respective POs. The relevant NPGP teams then followed up with the respective POs on the resolution of these issues, as per the agreed-upon timelines, and documented the status of corrective actions in the BTR. The problems were also discussed in quarterly/ bi-annual review meetings between PMU and POs. The verification of the status of corrective actions was a key agenda item in the follow-up monitoring visits.

The ET's review of the BTRs and interviews with the PMU and PO staff confirmed that this monitoring and information-sharing mechanism remained effective and efficient for making timely course corrections. However, the frequency and coverage of the PMU's monitoring remained limited in the context of the program's overall geographic and beneficiary outreach, as the PMU was comprised of a lean team with each department managing significant workloads.

In addition, POs conducted monitoring at the field level and prepared standardized monitoring reports at regular intervals, tracking asset utilization, training outcomes, and household progress. Their inputs informed joint review missions and quarterly planning cycles, facilitating continuous feedback loops and adaptive planning (IFAD Supervision Report, 2022). Infrastructure and capacity limitations in certain regions, particularly in remote and underserved districts, constrained the program's ability to capitalize on performance data for swift corrective action. For example, in parts of Balochistan and rural Sindh, limited access to digital tools and inconsistent power supply disrupted timely data transmission, reducing the effectiveness of field-level follow-ups.

3.4.2.2 Independent Monitoring System

In addition to internal monitoring, TPM was designed as a core element of the MEL framework to enhance transparency, enable independent validation of results, and strengthen accountability. TPM was to be coordinated by the PMU in collaboration with the IFAD and was intended to support the identification of implementation gaps and facilitate adaptive management. However, the actual implementation of TPM was minimal. Only one formal TPM exercise was conducted by the TPM firm during the programme period. Despite the limited frequency, this exercise provided valuable external validation. For instance, TPM findings revealed low female participation in financial literacy training in Balochistan, prompting concrete remedial actions, including the employment of female trainers and the development of local language content to enhance accessibility and cultural appropriateness.

Given the limitations of the NPGP PMU in terms of available human resources, the ET recommends that the TPM firm should be engaged throughout the programme duration for periodic (quarterly or bi-annual) monitoring in future poverty graduation programmes.

3.4.2.3 Independent Evaluations and Assessments

NPGP incorporated independent thematic studies and evaluations into the programme design, which aimed to inform overall and thematic course corrections at various intervals, including mid-term and end-of-project stages. The key assessments and learning studies completed during the program's duration include a market assessment and value chain analysis study covering focused districts across all four provinces, an Outcome Indicators Measurement Survey (OIMS) conducted in 2022 (i.e., at the mid-term stage), and an impact evaluation study. Both OIMS and impact evaluation have analyzed programme systems, targeting, implementation, and results from multiple angles, providing evidence-based information and recommendations for course correction. While the NPGP team reported utilizing the findings and recommendations of these studies, documentation of NPGP's actions in tracking these recommendations was not available. Therefore, the timeliness of corrective actions identified in the OIMS, and impact evaluation could not be ascertained.

A formal Mid-Term Evaluation (MTE) has not been conducted under NPGP. According to the MER unit, the OIMS was designed to serve as a proxy for a mid-term evaluation. However, this substitution does not meet the standard expectations of a comprehensive MTE, which typically includes an in-depth assessment of programme design, implementation progress, efficiency, relevance, and likelihood of impact. Unlike a full MTE, the OIMS focused primarily on tracking selected outcome indicators and lacked a broader evaluative analysis, such as assessment of enabling or hindering factors, programme logic, stakeholder feedback, and strategic learning. As such, the absence of a formal mid-term evaluation represents a missed opportunity for structured reflection, course correction, and learning at a critical juncture in implementation.

3.4.2.4 Deployment of Management Information System (MIS) for Result-based Management and Progress Tracking

The NPGP adopted a Results-Based Management (RBM) approach, primarily operationalized through a centralized Management Information System (MIS). The MIS was designed to capture near-real-time household-level data on key programme indicators, including targeting accuracy, asset distribution, training completion, and poverty graduation status. It provided a systematic foundation for continuous progress tracking and informed decision-making at both district and national levels. The MIS was complemented with a structured reporting mechanism for POs, whereby the POs submitted monthly, quarterly, and annual reports highlighting progress and achievements of the reporting period.

This dual reporting and management approach, and MIS in particular, was found to be valuable and efficient by all implementing partners for submitting project progress data. The POs noted that implementing partners should have access to various digital dashboards of the MIS to enable them to track their progress more efficiently. The Endline Survey identified some weaknesses in the MIS that affected data quality and consistency. Notably, in areas with poor internet connectivity, POs faced difficulties in uploading data to the MIS, resulting in delays in reporting and decision-making.

The MIS and MER teams should also institute a more systematic mechanism to track the resolution of identified issues. Considering the geographic scope of the programme and the number of beneficiaries, a TPM firm could be tasked with supplementing the NPGP PMU's efforts in identifying, reporting, and tracking these issues. Moreover, bi-annual or more frequent training and refresher sessions for the data entry staff of the POs would also help reduce the incidence of these issues.

3.4.2.5 Grievance Redressal Mechanism (GRM)

The NPGP integrated a Grievance Redressal Mechanism as part of its broader commitment to transparency, accountability, and participatory programme management. The GRM was designed to ensure that beneficiaries and community stakeholders had accessible and responsive channels to raise concerns, report irregularities, and provide feedback on programme activities, thereby improving service delivery and trust in the programme. The GRM included both community-based feedback mechanisms, and field offices, as well as dedicated helplines in some districts. These were intended to address a wide range of issues, including targeting errors and asset quality, as well as staff conduct and delays in service delivery.

Overall, while the GRM structure was in place and conceptually strong, its effectiveness was hindered by gaps in outreach, follow-up, and gender sensitivity. Both internal reviews and external evaluations recommended greater investment in awareness-raising, local grievance resolution capacity, and integration of grievance data into the programme's MIS to enable learning and systemic improvements. Especially, the usage of the GRM varied significantly across regions, mainly due to limited awareness, low literacy levels, and social norms, particularly in parts of Balochistan and rural Sindh. According to the IFAD Independent Office of Evaluation (IOE) report (2023), many beneficiaries were unaware of their rights to lodge complaints or were unsure of the appropriate channels. Additionally, in areas with weak digital and transport infrastructure, access to grievance platforms remained limited.

Insights from POs and FGDs further underscore these challenges. While POs acknowledged the value of the GRM in promoting accountability and course correction, they also noted that beneficiary uptake was low and that grievance redress processes were often informal and undocumented at the field level. In FGDs, beneficiaries expressed hesitation in lodging complaints, citing fear of losing programme support or distrust in the resolution process.

3.4.3 Efficacy of NPGP's Poverty Measurement and Tracking Mechanism (EQ 3.3)

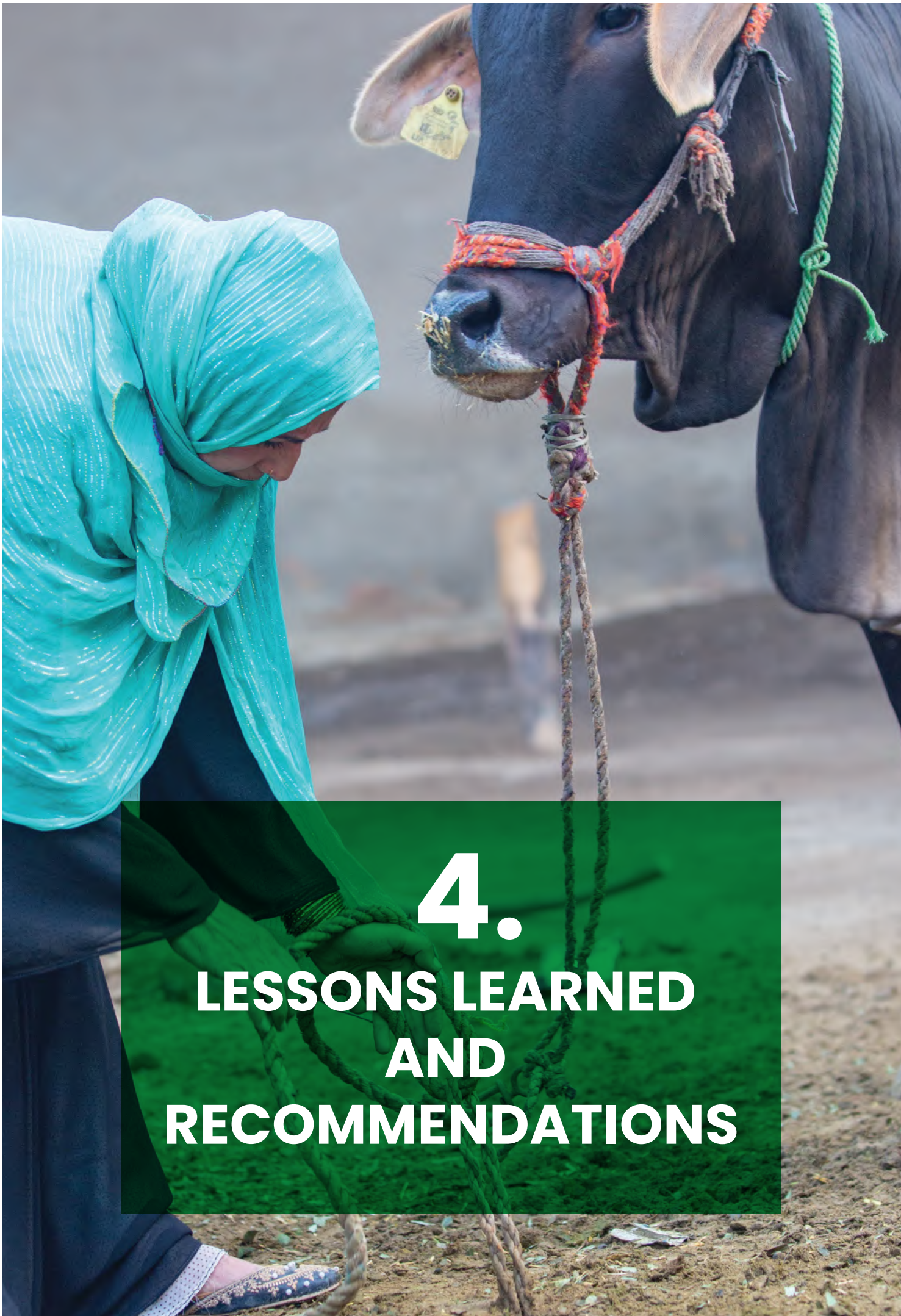
For measuring household poverty levels, NPGP adopted a Proxy Mean Test approach, which BISP and past poverty alleviation and graduation programs are already using. The preliminary identification of eligible households in focused UCs was done based on poverty scores calculated by BISP as part of its socioeconomic registry. These were further validated through the community organizations to address inclusion or exclusion errors. The programme then conducted a PSC survey through the POs to collect the latest poverty score at the time of beneficiary enrolment in the programme. Finally, annual PSC surveys were conducted with the assistance of POs, and the newest poverty scores were recorded in the MIS. Additionally, the NPGP PMU commissioned a COI assessment at both the mid-term and end-term stages, which also collected PSC data on a sample basis. In terms of approach, NPGP PMU conducted initial training of the staff of POs on administering PSC surveys and organized refresher training sessions as well. The MIS team closely coordinated with the POs for uploading the data into the MIS.

NPGP's approach to measuring poverty graduation through annual PSC surveys and external studies is highly relevant and practical. The periodic collection of PSC data helped the programme track poverty graduation trends annually. The poverty score data provided the NPGP leadership, key MoPASS officials, and the IFAD team with the basis for decision-making regarding the program's effectiveness.

In addition, the regular measurement of poverty levels was also a crucial step in the programme design, as it provided evidence of the eligibility of beneficiary households for follow-up assistance.

While NPGP instituted quality assurance and process monitoring mechanisms for the PSC survey administered by the staff of the POs, weaknesses existed in the data management system. In future poverty graduation programmes, it is recommended that the same approach of annual PSC surveys is replicated. However, more human resources should be allocated for quality assurance of data, including conducting background checks.

Moreover, Artificial Intelligence (AI) based data quality assurance tools should be incorporated in the MIS to identify inconsistencies and data entry errors, particularly in cases where marked increase or decreases in poverty scores are noted.



4.
LESSONS LEARNED AND RECOMMENDATIONS

Participatory decision-making on programme assistance: The programme's approach of developing the Livelihood Investment Plans by closely involving all adult household members, and giving the beneficiary households the lead role in decision-making with regards to the type of asset or other assistance to be received has not only been instrumental in ensuring relevance of programme support, but has also been a major contributor to sustainability of poverty graduation results. This approach should be replicated in future poverty graduation programmes, whereby the selection of assets aligns closely with the existing skills of household members, and material assistance is complemented with relevant financial literacy and asset management training.

Integrating Targeted Climate Resilience Technical and Financing Assistance into Poverty Graduation Programming: Climate change-induced disasters and extreme weather events have had a significant impact on poverty levels across Pakistan, particularly in rural communities. The impact on micro-level livestock rearing, agriculture farming, and fishing has been particularly high, with rural-poor households experiencing decreased income, loss of productive assets, increased burden of healthcare and veterinary expenses, and erosion of overall economic resilience. This, in turn, has hindered the ultra-poor and vulnerable poor households from fully capitalizing on the NPGP's assistance for poverty reduction. Future poverty alleviation and graduation programmes should allocate more technical and financial resources for providing direct assistance to poor and ultra-poor households, aiming to improve their climate resilience. The GoP, IFAD, and other development partners should consider including climate-resilient technologies and inputs in the programme's menu of assistance. Moreover, awareness-raising efforts at household and community levels should be complemented with targeted financing assistance through IFL and microfinance to access climate-resilient ITPs. The programmes should also scale up livestock and crop insurance assistance as a risk mitigation measure.

Reduced asset transfer wait time: A small proportion of beneficiaries across all four provinces have reported significant delays between the LIP finalization and the receipt of assets and IFL assistance, sometimes exceeding 6 months in the case of tangible assets. While the beneficiaries appreciated the efforts made under the programme to ensure the provision of quality assets, future programmes should focus on improving the efficiency of the procurement process and the timeliness of asset delivery. For that, the MoPASS and implementation units should consider taking measures to strengthen its vetted suppliers' roster for each focused/ targeted region and involve communities more closely in supplier feedback loops.

Strengthen Monitoring and Adaptive Learning: NPGP had a multi-layered monitoring and evaluation mechanism at the level of POs, PMU, and external evaluation service providers. However, a comprehensive independent monitoring system was not fully instituted and operationalized. In view of the geographic and programmatic scale of the poverty graduation initiatives, and to ensure effective and efficient periodic/ ongoing monitoring of all stages of the programme delivery, MoPASS should institute data-driven real-time process, progress, and risk monitoring mechanisms, potentially through an independent monitoring and verification service provider. The M&E system should provide data-based targeted insights to decision-makers including senior programme leadership, ministry officials and funding agencies (IFAD). The TPM scope may encompass compliance assessment of targeting and procurement processes, quality and reliability of the

beneficiary data in the MIS, quality of assistance delivery and tracking adherence to agreed corrective actions, amongst other aspects. A stronger and robust M&E system can greatly enhance the relevance, effectiveness, and efficiency of poverty graduation assistance. Moreover, the programme should also incorporate longitudinal impact tracking to assess sustainability.

Mainstreaming Gender-Transformative Approaches: The NPGP's focus on transferring assets on women's names, efforts to enhance women's knowledge of households' health and nutrition needs, and targeted awareness raising on gender equality and equity, delivered through local CRPs, has positively impacted women's participation in economic activities in both farm and non-farm sectors. However, their mobility and participation in community-level decision-making remain quite limited across all regions, particularly in KP and Balochistan. The awareness raising component in future poverty graduation and community development programmes should have a greater focus on behavior change amongst both men and women around women's participation in community-level development activities and decision-making. The women's participation in existing CIs and women-specific CIs should be engaged more closely in programme activities to build their confidence and encourage them to take a more active role in social and community matters. In this regard, future programmes should consider including leadership training designed especially for women and institutionalization of women's roles in local governance in their design and implementation strategies.

Health and nutrition capacity building around preventive and practical skills: While awareness raising on health and nutrition practices has been appreciated overall, future poverty graduation programmes should have a higher focus on awareness raising and capacity building on preventive practices and practical skills such as basic first aid, managing common illnesses, and kitchen gardening to support household nutrition. The implementing agencies should also consider engaging community members with a background in the medical field, such as healthcare workers, as CRPs for delivering health and nutrition-related awareness and capacity-building sessions. The content should be designed to be more visual, serving as a resource material for future use at home.

Implementation Arrangements for IFL Assistance: Learning from the experience of implementing assets creation and IFL by two different agencies, the future programmes should also consider bringing the IFL component under the purview of the lead implementation agency, either by assuming the direct implementation role itself or placing a dedicated IFL team of the IFL-lead agency within the premises of the NPGP PMU.

Sustainability Considerations in Poverty Graduation Programme's TVET Strategy: Future poverty graduation programmes should develop their TVET support strategy to contribute to the institutional strengthening of grassroots-level public and private TVET institutions, which can enhance the sustainability of TVET support to local youth/ communities. This may entail onboarding grassroots-level TVET institutes and building their infrastructure and human resource capacities before engaging them to deliver TVET support to NPGP beneficiaries.

5.
APPENDICES

The following appendices are presented as attachment to this main report.

5.1 Appendix A - Literature Review of Poverty Graduation Programmes

5.2 Appendix B - Evaluation questions and sub-questions

5.3 Appendix C - Evaluation Design Matrix

5.4 Appendix D - Quantitative Survey Methodology

5.5 Appendix E - Household Survey Questionnaire

5.6 Appendix F - Distribution of the Survey Sample by Gender, Type of assistance and Location

5.7 Appendix G - Qualitative Data Collection Methodology

5.8 Appendix H - Qualitative Data Collection Instruments

5.9 Appendix I – Community Focus Group Discussion Guide

5.10 Appendix J – NPGP Logframe with Endline Results

5.12 Appendix K – Endline Survey Photo Gallery

Appendix A – Literature review of NPGP Impact Assessment

Conceptual Framework: Poverty Graduation Approach

NPGP's focus is on "graduation" ensures households transition from dependence to sustainable self-reliance. The Poverty Graduation approach is rooted in the **"big push" theory of development** (Banerjee & Duflo, 2011), which suggests that individuals living in extreme poverty are often caught in poverty traps due to a combination of constraints—such as lack of assets, limited access to credit, inadequate skills, and social exclusion. According to this theory, a significant, coordinated investment—a "big push"—can help poor households overcome these barriers and initiate a path toward sustainable livelihoods.

Graduation programmes address this by delivering a **comprehensive, time-bound package of support** that integrates elements of **social protection**, **livelihoods development**, and **financial inclusion**. Evidence from multiple countries has shown that such integrated interventions can produce lasting improvements in income, food security, and well-being (Banerjee et al., 2015; Hashemi & Montesquiou, 2011).

Key Components of the Graduation Approach generally are:

- **Asset Transfers**
  Participants receive productive assets (e.g., livestock, inventory, tools), which serve as a foundation for launching or expanding income-generating activities (BRAC, 2013; Banerjee et al., 2015).
- **Skills Training**
  Technical and business skills training, including financial literacy, are provided to improve the management and productivity of the selected livelihood activity (Hashemi & de Montesquiou, 2011).
- **Social Mobilization**
  Engagement in community-based groups—such as savings groups or self-help groups—enhances social capital, peer learning, and community-level resilience (Devereux & Sabates-Wheeler, 2004).
- **Cash Transfers or Safety Nets**
  Temporary support through cash or food transfers helps stabilize consumption during the early stages, allowing participants to focus on building assets and skills (Arnold et al., 2011).
- **Coaching and Mentoring**
  Regular household visits by programme staff provide personalized guidance, confidence-building, and encouragement. Coaching has been identified as a critical success factor for sustained graduation (Banerjee et al., 2015; BRAC, 2013).

Together, these components form a **sequenced, synergistic approach** that enables ultra-poor households to "graduate" from extreme poverty into more stable, self-reliant livelihoods.

Globally, graduation programmes have been piloted and scaled in over 40 countries across Asia, Africa, and Latin America, with growing evidence of their effectiveness in addressing extreme poverty (Banerjee et al., 2015; World Bank, 2021). Evaluations over the past decade

indicate that, when well-designed and tailored to local contexts, these programmes can generate lasting improvements in income, asset accumulation, and social well-being.

Table 1 provides comparative analysis of the graduation programmes in some selected countries. The comparative analysis of global poverty reduction programs highlights that multi-sectoral, sustained, and context-sensitive interventions are the most effective in enabling ultra-poor households to graduate from extreme poverty. Programmes that combine productive asset transfers, regular coaching, social protection, and access to services consistently demonstrate positive long-term impacts. These graduation programmes have consistently shown **positive and sustained impacts** across a range of development outcomes (as shown in the table 1). The review highlights notable progress in **economic empowerment, social inclusion, and resilience**:

Economic Empowerment

Graduation initiatives have led to significant improvements in income and asset accumulation. For instance:

- The BRAC's *Targeting the Ultra-Poor (TUP)* programme in Bangladesh demonstrated significant increases in household consumption and asset ownership, largely due to its integrated coaching and diverse asset packages (Bandiera et al., 2017). The programme resulted in a **37% increase in household consumption** and a **96% rise in productive assets** over seven years, along with improved savings, food security, and self-employment.
- Similarly, Ethiopia's Productive Safety Net Programme (PSNP) illustrates how public works combined with climate-resilient livelihood strategies can enhance household income and resilience (World Bank, 2020). The programme recorded a **15% increase in household income** and enhanced livelihood diversification, particularly in non-farm and climate-resilient sectors (World Bank, 2020).
- These examples reinforce the NPGP approach, which combines technical assistance—such as skills training, financial literacy, and advisory support—with the provision of agricultural assets like livestock, tools, and seeds. This integrated strategy not only equips beneficiaries with the knowledge to manage their assets effectively but also ensures they have the means to generate income and build resilient livelihoods. By addressing both capacity and resource gaps, NPGP enhances the likelihood of sustained poverty reduction and successful economic graduation.

Social Inclusion, Gender Empowerment and Community Cohesion

Graduation programmes also foster **gender empowerment and community cohesion**

- Social inclusion models from India and Peru complement NPGP's gender-sensitive approach by empowering women through enhanced access to resources, which directly contributes to poverty reduction. The evidence shows increased **women's decision-making power**, mobility, and participation in community institutions—facilitated by coaching, savings groups, and asset access (Kumar et al., 2019).
- **Social capital gains**, such as enhanced group cohesion and trust, have contributed to improved community resilience especially among women. It therefore highlights the importance of designing targeted interventions for marginalised populations (Kumar et al., 2019).

Resilience and Sustainability

A core strength of Graduation models lies in their ability to deliver **lasting impact**:

- A **multi-country assessment** by the CGAP-Ford Foundation found that **75–90% of participants maintained or improved their income** 3 to 5 years after programme completion, due to the combined influence of asset transfers, financial inclusion, and coaching (Hashemi & Umaira, 2020).
- In **fragile contexts** like Niger and Yemen, tailored Graduation models have helped strengthen **household coping mechanisms** and reduce dependence on humanitarian aid (Trickle Up, 2021).

Responding to current and future challenges and opportunities

To respond to current and future challenges and opportunities, Kenya's Ajira Digital Programme and Rwanda's Vision 2020 Umurenge Programme (VUP) offer innovative directions for the NPGP, highlighting the importance of reaching youth and urbanising communities through modern tools such as digital literacy, financial inclusion, and adaptive social protection.

Table 1: Comparative Analysis of the graduation programmes in some selected countries

Programme	Country	Reported Positive Impacts	Key Success Factors	Relevance to NPGP
BRAC TUP	Bangladesh	Targeting the Ultra-Poor (TUP) increased household consumption by 37% and asset value by 96% over 7 years.	Intensive coaching + asset diversity	NPGP's focus on mentorship for technical assistance aligns well
PSNP	Ethiopia	Productive Safety Net Programme (PSNP) raised incomes by 15% and diversified livelihoods.	Climate-resilient livelihoods	Lessons for NPGP's climate-smart agriculture
Social Inclusion Programmes	India and Peru	Social inclusion models improved women's decision-making power and reduced gender disparities.	Gender empowerment + community-based implementation	Supports NPGP's gender-sensitive approach
Ajira Digital Programme	Kenya	Expanded digital skills and employment opportunities among youth.	Digital literacy + public-private partnerships	Offers models for integrating digital inclusion in NPGP
Programme	**Country**	**Reported Positive Impacts**	**Key Success Factors**	**Relevance to NPGP**

Implementation and scalability challenges

While Graduation programmes have demonstrated positive impacts across multiple dimensions, several **implementation and scalability challenges** persist. These include high

costs, contextual limitations, and weak market systems—all of which affect long-term sustainability and the potential for national scale-up (Table 2).

Cost-Effectiveness and Scalability

Graduation programmes are relatively expensive due to their comprehensive nature, which includes coaching, asset transfers, financial services, and social support. A **six-country randomized evaluation** by Banerjee et al. (2015) found that **implementation costs ranged between $1,200 and $1,800 per household** across countries including Ethiopia, Ghana, India, Pakistan, Honduras, and Peru. Although the study concluded that the programmes delivered **sustained increases in consumption and well-being**, the **high upfront costs** pose a barrier to large-scale government adoption, especially in low-income settings with constrained fiscal space.

Contextual Barriers

The success of Graduation programmes heavily depends on **local socio-cultural and institutional contexts**. Inappropriate design or poor alignment with local realities can undermine outcomes. **Gender norms** often restrict women's ability to control assets or participate in income-generating activities, particularly in South Asian contexts. Additionally, **weak local institutions and governance structures** can inhibit coordination between programme components such as coaching, monitoring, and financial inclusion. Hussain et al. (2021)[1] emphasize that Graduation efforts in South Asia require **contextual adaptation**, including engagement with local power structures, religious leaders, and community norms to be effective.

Labour Market Constraints and Market Linkages

In many implementation settings, limited market access and oversaturation of micro-enterprises can restrict income growth even after successful graduation. Trickle Up (2021) notes that in **fragile and remote environments**, such as parts of the Sahel and Yemen, participants often lack access to viable value chains, infrastructure, and customer bases. These constraints reduce the profitability and scalability of livelihood activities launched through asset transfers and training. Without **market linkage strategies**, such as value chain development or demand-driven vocational training, graduation participants risk reverting to poverty after programme support ends. The Consultative Group to Assist the Poor (CGAP 2020) and Trickle Up (2021) have noted that without **strong market ecosystems**, Graduation interventions risk becoming short-term fixes rather than transformational solutions.

Table 2: Summary of Challenges with References

Challenge	Description	Source
High Cost of Implementation	$1,200–$1,800 per household; limits scalability in low-income countries	Banerjee et al., 2015 (Science)
Contextual Barriers	Gender norms, weak institutions, socio-political dynamics affect effectiveness	Hussain et al., 2021 (ODI)

Market Constraints	Limited access to profitable markets and value chains hinders sustainability	Trickle Up, 2021 (Graduation in Humanitarian Contexts Brief)

In addition to above constraints and challenges, globally, several important **research and implementation gaps** remain in the Graduation programmes, These gaps are crucial for refining and contextualising the NPGP in Pakistan, especially as it seeks to enhance long-term sustainability, inclusiveness, and efficiency.

Long-Term Sustainability

Most Graduation studies evaluate impacts within a 2 to 4-year timeframe. There is a **paucity of longitudinal studies** that examine how outcomes evolve **beyond 5 years**, particularly in terms of sustained income, asset ownership, and resilience to shocks. **Bandiera et al. (2017)** conducted a rare 7-year follow-up of BRAC's Targeting the Ultra-Poor (TUP) programme in Bangladesh, showing that positive impacts on consumption, assets, and savings were maintained. However, such long-term evaluations are exceptions rather than the norm. The need for more **multi-year evidence** is especially pressing in fragile or climate-sensitive contexts, where external shocks may erode gains after programme exit. Economic shocks and high inflation among the poor nations could also erode the positive impacts of the graduation programmes.

Intersectional Analysis

There is limited evidence on how **poverty graduation outcomes vary across intersecting identities**, such as **gender, caste, ethnicity, and disability**. This is especially relevant for NPGP's inclusion strategy. **Mugeere et al. (2023)** evaluated a disability-inclusive Graduation programme in Uganda, noting that while the model showed promise, it needed significant adaptation to address the **specific vulnerabilities of persons with disabilities**. Similarly, **Gupta (2019)** discusses caste-based disparities in access to education and economic mobility, reinforcing the importance of tailored interventions in South Asian contexts.

Cost-Benefit Trade-offs

While Graduation is often lauded for its cost-effectiveness over time, there remains **limited evidence on how to optimise resource allocation**—for instance, deciding between cash transfers, asset support, or intensive coaching. **Sulaiman (2018)**, in a comparative analysis of livelihood programmes, found that while Graduation programmes yield **higher impact**, they are also significantly **more expensive** than standalone cash transfer schemes. However, the study also notes that **evidence on optimal sequencing or combinations** of interventions is still lacking.

Digital Innovations

The role of **digital tools**—such as mobile banking, digital financial literacy, e-training, and remote mentoring—is underexplored in the Graduation literature. Although **CGAP** and partners have begun exploring tech-enabled delivery models, there is **insufficient evidence on the effectiveness** of such tools in enhancing outreach, efficiency, and outcomes—especially for **women, youth, and rural households**. For instance, CGAP's work on digital

finance in Graduation models (CGAP, 2020) underscores the potential but calls for more rigorous pilots and evaluations.

Addressing these gaps through rigorous research and adaptive programming will be essential for NPGP's evolution. Insights on **long-term impact, inclusivity, resource allocation, and digital innovation** can help policymakers and implementing partners tailor interventions for **greater scale, resilience, and equity**.

Addressing these challenges requires strategic adaptations:

- **Cost-sharing** through integration with national social protection systems;
- **Context-sensitive design** based on gender and institutional assessments;
- And **market-based solutions** that go beyond asset provision to ensure long-term viability.

By tackling these constraints head-on, Graduation programmes can become more scalable, inclusive, and resilient—delivering on their promise of lifting the ultra-poor out of chronic poverty in a sustainable manner.

Documented Evidence from Pakistan's National Poverty Graduation Programme (NPGP)

The National Poverty Graduation Programme (NPGP) has demonstrated measurable success in tackling multidimensional poverty in rural Pakistan, particularly among ultra-poor households and women. Empirical evidence from programme evaluations, midline outcome assessment, and national reports underscores NPGP's significant contributions to improving household incomes, expanding financial inclusion, enhancing gender empowerment, and fostering resilience to economic and environmental vulnerabilities. However, its effectiveness varies across regions due to socio-cultural constraints and geographic disparities—necessitating more context-sensitive and adaptive implementation models.

NPGP has enabled substantial transitions from extreme to moderate poverty, particularly through productive asset transfers and skills development. The endline survey shows that more than 75**% of ultra-poor households graduated from extreme to moderate poverty**, with **47% beneficiaries reporting increase in income by 30% or more.** This was largely attributed to asset acquisition, such as livestock, seeds, and vocational equipment (IFAD 2022).

While the National Poverty Graduation Programme (NPGP) has yielded promising results in addressing multidimensional poverty—particularly through gender-responsive programming and financial inclusion—its long-term effectiveness depends on overcoming key structural and contextual barriers. The variability in outcomes across regions underscores the need for localized strategies, robust monitoring, and stronger integration with national frameworks.

Despite demonstrated successes, several persistent challenges continue to constrain the program's scalability, inclusivity, and sustainability:

- **Geographic Disparities**: In underdeveloped and insecure regions such as **Balochistan**, the uptake of program interventions remains limited due to weak infrastructure, conflict, and poor connectivity. This regional imbalance constrains equitable program impact (IFAD, 2022).

- **Climate Vulnerability**: Environmental shocks—including **droughts and floods**—disrupted asset productivity and income generation of a significant number of households, highlighting the residual fragility of ultra-poor communities to climate-related risks (ICIMOD, 2022).
- **Market and Digital Access Limitations**: In remote districts, limited access to digital platforms, physical markets, and logistical infrastructure restricts the growth of rural enterprises and inhibits financial inclusion, particularly among women and youth (State Bank of Pakistan, 2020).
- **Gendered Constraints and Social Norms**: Deep-rooted **patriarchal norms and restricted mobility** continue to hinder women's full participation in economic and community decision-making processes—especially in conservative regions such as KP and southern Punjab (PPAF, 2021).
- **Post-Programme Vulnerability and Dependency Risks**: Without integrated exit strategies and market linkages, some households reverted to **aid dependency** in the aftermath of external shocks such as inflation, livestock disease, or crop failure (World Food Programme, 2023).

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Appendix B – Evaluation Questions and Sub-questions

EQ 1: To what extent did the programme intervention achieve the objectives and results of the programme?

The question will examine the extent of achievement of the objective-level results i.e., 1) NPGP Goal: To assist the ultra-poor and very poor in graduating out of poverty on a sustainable basis; simultaneously improving their overall food security, nutritional status and resilience to climate change, and 2) Development Objective: To enable the rural poor and especially women and youth, to realize their development potential and attain a higher level of social and economic wellbeing. Answering this evaluation question will entail collecting independent evaluation data on the associated performance indicators included for these higher-level results in the programme logical framework/ log frame. These indicators primarily relate to measuring poverty graduation of the beneficiaries to higher PSC bands.

Sub-Questions 1.1: To what extent have programme interventions resulted in changes in the Poverty Score (PMT) of the target households.

This sub-question requires specifically examining the changes in incidence of poverty amongst targeted households based on their PMT score. To answer this question, the evaluation will perform a more nuanced analysis of the trends of changed PMT scores across the targeted households falling into different poverty bands at the time of induction into the programme, and how the changes to these scores relate to the type of assistance these households received under NPGP. In addition, the evaluation will also identify/ assess the external factors (outside NPGP's sphere of influence) which may have resulted in these reported changes in PMT scores.

Sub-Questions 1.2: To what extent have programme interventions yielded results (quantitative and qualitative) against the outcome indicators outlined in the programme log frame, and IFAD's core outcome indicators.

This sub-question will specifically examine the effectiveness of the programme interventions by measuring the extent to which the four intended outcomes outlined in the programme log frame have been achieved. Where relevant, the evaluation will offer insights into the factors which may have contributed to or hindered the achievement of these outcomes, and lessons learned, including best practices, challenges, and recommendations for future programmes or similar interventions. In addition, programme results against IFAD's core outcome indicators which are aligned with NPGP interventions will also be assessed. The evaluation will take guidance from IFAD's Core Outcome Indicators (COI) guidelines while evaluating the achievement of programme outcomes.

Sub-Questions 1.3: What key unintended changes have occurred as a result of programme interventions at the household level and community level?

This sub-question will analyze significant intended or unintended higher-level impact of the programme on targeted households and communities. To the extent possible, evaluation will specifically assess and report these effects/ impact for women and youth.

EQ 2: How sustainable are the results/ outcomes of NPGP interventions?

Sub-Question 2.1: To what extent have the programme benefits at the household and community levels lasted/ are expected to last?

This sub-question will assess sustainability of NPGP outcomes by examining whether the interventions have led to lasting improvements in beneficiaries' livelihoods, financial stability, and resilience to socio-economic and environmental challenges. This includes evaluating the long-term sustainability of asset transfers and interest-free loans in fostering economic self-sufficiency. The evaluation will also explore the effectiveness of asset transfer initiatives, community organizations, financial inclusion mechanisms, and policy frameworks in ensuring continuation of benefits beyond the programme's duration.

EQ 3: To what extent did NPGP ensure efficient implementation?

Sub-Question 3.1: To what extent did the NPGP ensure timely implementation of programme activities?

Efficiency has multiple dimensions in the context of programme evaluation. For the purpose of this endline evaluation, the scope of measuring efficiency will be limited to the extent to which the programme adhered to the implementation schedule for timely completion of the intervention, and if the adaptations measures were necessary and made in a time efficient manner.

Sub-Question 3.2: Did NPGP provide timely performance information necessary for programme course correction?

This sub-question relates to assessing the time efficiency of the programme's internal monitoring, evaluation and learning strategies and approaches. The evaluation will assess whether the right performance monitoring data was collected and key findings for course correction shared with relevant stakeholders. Moreover, it will also examine the efficacy of the tracking mechanism put in place for course corrections.

Sub-Question 3.3: How well has the programme measured and tracked poverty graduation trends by using the poverty scorecard baseline and all annual PSC surveys results?

This sub-question will specifically assess whether the mechanisms and processes adopted under NPGP to track poverty scores of beneficiary households were appropriate to local contexts, and how successfully the programme was able to track poverty graduation through PSC surveys. The assessment will encompass planning, execution and post-survey utilization of PSC data for informed decision-making.

Appendix C

Appendix C – Evaluation Design Matrix

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
To what extent did the programme intervention achieve the objectives and results of the programme? [Effectiveness, Relevance]						
1.1. Households falling between 0 - 16.17 in score card have graduated out of this category by project end *Project Goal Indicator*	• No. (and percentage) of 0-16.17 sampled **treatment group** households with scores higher than 16.18 by project end • No. (and percentage) of 0-16.17 sampled **control group** households with scores higher than 16.18 by project end	Baseline and annual PSC scores calculated by NPGP	Poverty-related district/ provincial/ national data including PSLM		HH quantitative survey	Poverty Transition Matrix analyzed and tested for both control/ non-beneficiaries and treatment groups/beneficiaries. Regression analysis will also be used to see which HHs level characteristic and which type and combination of support provided make the difference in the likelihood of switching from the set threshold of PMT.
1.2. HHs in PSC 0-18 receiving asset transfers, move to a higher PSC band	• No. (and percentage) of 0-11 sampled asset transfer households with PSC higher than 11 at project end • No. (and percentage) of 12-16.17 sampled asset transfer households with PSC higher than 16.17 at project end	Baseline and annual PSC scores calculated by NPGP	Poverty-related district/ provincial/ national data		HH quantitative survey	Poverty Transition Matrix analyzed and tested for both control/ non-beneficiaries and

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
Project Objective Indicator	• No. (and percentage) of 16.18-18 sampled asset transfer households with PSC higher than 18 at project end		including PSLM			treatment groups/beneficiaries. Regression analysis will also be used to see which HHs level characteristic and which type and combination of support provided make the difference in the likelihood of switching from the set threshold of PMT.
	• Reasons/ factors which have contributed to poverty reduction • Perception of the relevance of NPGP support for poverty graduation			FGDs with beneficiaries and CIGs KIIs with CRPs and POs	HH quantitative survey	Thematic Narrative Analysis approach for KIIs and FGDs Comparison of reasons for poverty reduction across beneficiaries and non-beneficiaries
1.3. HHs in PSC 0-18 move to a PSC	• No. (and percentage) of 0-11 sampled beneficiary households with PSC higher than 23 at project end	Baseline and 4th annual PSC data	Poverty-related district/		HH PSC Survey	Poverty Transition Matrix analyzed and tested for both

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
band of higher than 23 *(= out of poverty)* *Project Objective Indicator*	• No. (and percentage) of 12-16.17 sampled beneficiary households with PSC higher than 23 at project end • No. (and percentage) of 16.18-18 sampled beneficiary households with PSC higher than 23 at project end	collected by NPGP	provincial/ national data including PSLM			control/non-beneficiaries and treatment groups/beneficiaries. Analyses will be disaggregated by the type of support or combination of support provided to see which is more effective. Further, regression analysis will also be used to see which HHs level characteristic and which type and combination of support provided make the difference in the likelihood of switching from the set threshold of PMT.
	• Reasons/ perception/ factors which have contributed to poverty reduction			FGDs with beneficiaries and CIGs KIIs with CRPs and POs	HH quantitative survey	Trends with regards to incidence of poverty based on average PMT score

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
						Comparison of reasons for poverty reduction across beneficiaries and non-beneficiaries
	• Internal and external factors which have contributed to changes in poverty (based on perception of changes in poverty) • Recommendations for improvement in future poverty graduation programming	Project Progress and M&E reports		FGDs with beneficiaries and CIGs KIIs with POs	HH quantitative survey	Thematic Narrative Analysis approach for KIIs and FGDs
To what extent have programme interventions yielded results (quantitative and qualitative) against the outcome indicators outlined in the programme log frame, and IFAD's core outcome indicators. [Effectiveness]						
3.1. New jobs created [*Outcome 1 indicator]* **IFAD's Core Outcome Indicator CI 2.2.1**: Beneficiaries with new jobs/ employment opportunities	• Number of rural enterprises owned/ managed by treatment and control group households • Number of household members and individuals outside of the household (male, female and youth) employed in the rural enterprises owned/ managed by treatment and control group households • Number of hours of additional work per day of household members and individuals outside of the household (male, female and youth) reported by treatment and control group households	Progress and M&E data reported by NPGP including Livelihood Investment Plan (LIP)			HH quantitative survey	IFAD COI Measurement Methodology

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
	• Type (economic sectors, self-employment/ job and payment status) of jobs/ work					
	• Perception of sustainability of new jobs (qualitative) • To what extent are women and youth benefitting from creation of new job/ work opportunities?			FGDs with beneficiaries and CIGs KIIs with CRPs and POs	HH quantitative survey	Thematic Narrative Analysis approach for KIIs and FGDs
3.2. Households reporting adoption of new/ improved inputs, technologies or practices *Outcome 1 indicator*	• No. of control and treatment group households reporting adoption of new/ improved inputs, technologies or practices • Type of inputs, technologies and practices adopted • Benefits of adoption of new inputs, technologies and practices reported by control and treatment group respondents	Progress and M&E data reported by NPGP including LIPs			HH quantitative survey	IFAD COI Measurement Methodology
	• Feedback on the usefulness and sustainability of adoption of new inputs, technologies and practices			FGDs with beneficiaries and CIGs		Thematic Narrative Analysis approach for KIIs and FGDs
3.3. Households experiencing 30% increase in income as a result of	• Pre-intervention and current income reported by treatment (asset, IFL and asset+IFL beneficiaries) and control groups	Progress and M&E data reported by			HH quantitative survey	Average increase in household nominal and percentage incomes over time

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
productive use of assets and access to working capital *Outcome 1 indicator*		NPGP including LIPs				across beneficiaries and non-beneficiaries.
3.4. Women reporting increased role in HH decision making *Outcome 2 indicator*	• No. (and percentage) of treatment and control group women reporting decision-making involvement/ role in the HH before and after the reference period • Type of decisions where women report an increased/ decreased role • Type of decisions where women report increased/ decreased role • Manifestation of increased role in decision-making i.e., how is the increased role contributing to improvement in family, household and community lives	Progress and M&E data reported by NPGP		FGDs with beneficiaries and CIGs	HH quantitative survey	IFAD COI Measurement Methodology Thematic Narrative Analysis approach for KIIs and FGDs
3.5. Interest Free Loan clients with 30% increase in monthly incomes	• Pre-intervention and current income reported by IFL treatment group (NPGP beneficiaries) • Amount and use of loans				HH quantitative survey	Average increase in household nominal and percentage incomes over time

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
Outcome 3 indicator	• Number of times IFL accessed • Factors which have contributed to or hindered positive effects on income					across IFL beneficiaries. The results will be compared across beneficiaries and non-beneficiaries.
3.6. Households reporting using rural financial services *Outcome 3 indicator*	• No. (and percentage) of treatment and control group households reporting using project-promoted RFS • Purpose, frequency and benefits of accessing RFS	Progress and M&E data reported by NPGP			HH quantitative survey	Percentage of survey respondents reporting using rural financial services across beneficiaries and non-beneficiaries (Z-test for proportions and DID)
	• Any distinct requirements of ultra poor and poor from RFS, and what can be done to meet these requirements by RFS providers, government and development partners?			FGDs with beneficiaries and CIGs KIIs with IFL POs (RFS providers)		Thematic Narrative Analysis approach for KIIs and FGDs
3.7. Target households reporting using interest free loans for income generating purposes	• No. (and percentage) of treatment and control group IFL-clients reporting on the use of loan	Progress and M&E data reported by NPGP		FGDs with beneficiaries and CIGs	HH quantitative survey	Percentage of beneficiaries reporting the different uses of IFL (Descriptive states and wherever required, inferential state will be applied)

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
Outcome 3 indicator	• Experience of availing and use of IFL • Considerations for improvement in provision of IFL			FGDs with beneficiaries and CIGs KIIs with IFL POs	HH quantitative survey	Thematic Narrative Analysis approach for KIIs and FGDs
3.8. Contribution to knowledge products towards improvements in GoP's poverty alleviation policies *Outcome 4 indicator*	• No. of GoP's improved (new) poverty alleviation policies where NPGP's knowledge products contributed to the policy improvement	NPGP knowledge products	GoP's improved (new) poverty alleviation policies with references to NPGP knowledge products	KIIs with policy makers (MoPASS) NPGP's knowledge production team and POs		Thematic Narrative Analysis approach for KIIs and FGDs
Nutrition 3.9. Households with improved Knowledge, Attitudes and Practices (KAP) *[IFAD Core Outcome Indicator]*	• No. of treatment and control group HHs/ respondents reporting change in knowledge of improved health and nutrition practices • No. of treatment and control group HHs/ respondents reporting change in attitudes towards health and nutrition • No. of treatment and control group HHs/ respondents reporting adoption of improved health and nutrition-related practices	NPGP CRPs Training Manual on Health & Nutrition			HH quantitative survey	IFAD COI Measurement Methodology

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
	• Feedback on changes in knowledge, attitudes and practices with regards to health and nutrition • Feedback on the support needed to enhance knowledge, improve attitudes and adopt improved health and nutrition practices at HH and community levels			FGDs with beneficiaries and CIGs KIIs with Health and Nutrition CRPs and POs		Thematic Narrative Analysis approach for KIIs and FGDs
Climate change 3.10. **CI 3.2.2**: Households reporting adoption of environmentally sustainable and climate- resilient technologies and practices (RMF 11) *[IFAD Core Outcome Indicator]*	• No. of treatment and control group HHs/ respondents reporting adoption of environmentally sustainable and climate-resilient technologies and practices • Types of technologies and practices adopted by households				HH quantitative survey	IFAD COI Measurement Methodology
	• Types of technologies and practices adopted by households • Factors contributing to or hindering adoption of environmentally sustainable and climate- resilient technologies and practices			FGDs with beneficiaries and CIGs KIIs with Climate Resilience CRPs and POs		Thematic Narrative Analysis approach for KIIs and FGDs
What are the key unintended results that occurred as result of programme interventions at household level and community level? [Impact]						

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
4.1. Key changes occurred as result of programme interventions at household level and community level.	• Key changes reported by male, female and youth respondents over the reference period at household level • Key changes reported by male, female and youth beneficiaries which have occurred over the reference period at community level	Project Progress and M&E reports		FGDs with beneficiaries and CIGs KIIs with CRPs and POs	HH quantitative survey	Thematic Narrative Analysis approach for KIIs and FGDs
Did NPGP provide timely performance information necessary for programme course correction? [Efficiency]						
5.1. Performance information collected by NPGP was relevant for course correction	• Type of information collected by NPGP team for course corrections • Timeliness of performance information collected by NPGP	NPGP M&E reports Any other performance information including independent studies		KII with NPGP MER Unit		Thematic Narrative Analysis approach for KIIs and FGDs
5.2. NPGP shared performance information with relevant stakeholders (POs) in a timely manner	• Sharing performance information with POs and other relevant stakeholders for course correction • Timeliness (frequency and timelines) of sharing performance information with POs and other relevant stakeholders	Documentation of performance information sharing with POs (MIS/ reports/ field notes)		KII with NPGP MER Unit and POs		Thematic Narrative Analysis approach for KIIs and FGDs
5.3. NPGP-provided information contributed to course correction	• Usage of performance information by the POs and other stakeholders	Documentation of tracking mechanism		KII with NPGP MER Unit and POs		Thematic Narrative Analysis approach for KIIs and FGDs

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
	• Effectiveness of course correction tracking by NPGP					
To what extent did NPGP ensure efficient implementation? [Efficiency]						
6.1. Extent of adherence of the implementation schedules with plans	• Extent of adherence of project implementation with work plan/ schedule ○ Original implementation plan ○ Progress over the quarters/ years ○ Reasons/ rationale for changes over the years	Annual or Progress Reports		KIIs with NPGP Programs Unit and POs		Thematic Narrative Analysis approach for KIIs and FGDs
6.2. NPGP identified and targeted the right set of households	• Approaches adopted by NPGP to identify and target (and exclude) households • Adequacy of measures taken by NPGP to ensure effectiveness in identification and targeting	Project documents		KIIs with NPGP Programs Unit		Thematic Narrative Analysis approach for KIIs and FGDs
6.3. NPGP identified and targeted the beneficiary households efficiently	• Timeliness of beneficiary identification and targeting process	Project documents		KIIs with NPGP Programs Unit		Thematic Narrative Analysis approach for KIIs and FGDs
How sustainable are the results/ outcomes of NPGP interventions? [Sustainability]						
7.1. Project approaches and benefits continue	• Relevance and adequacy of project's approach to sustainability of results	Design Report (strategies), Exit strategy,		KIIs with NPGP		Thematic Narrative Analysis approach for KIIs and FGDs

Judgment criteria or assumptions	Dimensions and Variables	Data Sources				Analysis Approach and Parameters
		NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
after project closure	• Relevance and adequacy of NPGP exit strategy with a focus on geographic diversity of the programme	progress & M&E reports		Programs Unit and POs		
	• Experiences and perception of beneficiaries with regards to sustainability of benefits			FGDs with beneficiaries and CIGs	HH quantitative survey	Thematic Narrative Analysis approach for KIIs and FGDs Percentage of respondents with affirmative responses compared across beneficiaries and nonbeneficiary groups.
7.2. Project results are sustained after project life	• New jobs created by the project continue to exist o Households and the youth • HHs continue to use newly adopted improved inputs, technologies or practices • Increase in income reported by the asset beneficiary households is sustained/ expected to sustain • Beneficiary HHs continue productive use of assets • Access to working capital is sustained • Changes/ improvements in women's increased role in HH decision making is sustained/ is expected to sustain			FGDs with beneficiaries and CIGs	HH quantitative survey	Covered above

Judgment criteria or assumptions		Dimensions and Variables	Data Sources				Analysis Approach and Parameters
			NPGP Data and Documents	Third-party Data/ Statistics	Qualitative Data	Quantitative Data	
		• Income reported by the IFL beneficiary households sustained/ expected to sustain • HHs continue to use rural financial services • Target households continue to use IFL for income generating purposes					
How well has the programme measured and tracked poverty graduation trends by using the poverty scorecard baseline and all annual PSC surveys results? [Effectiveness & Efficiency]							
8.1.	Relevance of NPGP's approach to tracking poverty graduation through PSC surveys	• Process adopted by NPGP M&E team for PSC surveys o Planning o Execution o QA	PSC methodology document Annual PSC Reports		KIIs with NPGP MER unit and POs		Thematic Narrative Analysis approach for KIIs and FGDs
8.2.	Effectiveness of NPGP's execution of poverty graduation tracking through PSC surveys	• Efficacy/ effectiveness of the PSC surveys o Planning o Execution o QA • Timeliness of PSC surveys • Post-survey poverty score calculation method • Use of scores to inform decision-making	PSC methodology document Annual PSC Reports		KIIs with NPGP MER unit and POs		Thematic Narrative Analysis approach for KIIs and FGDs

Appendix D – Quantitative Survey Methodology

Household Quantitative Survey

Quantitative data has been collected through a household survey with NPGP beneficiary households (treatment group) and BISP non-NPGP beneficiaries (comparison group). The questionnaire was designed such that it could be administered with both groups. As NPGP provided support in different union councils and districts at separate times between 2019 and end of the project implementation period, to make the questions and survey data comparable for treatment and comparison group households in a UC, a reference period was used in questions where applicable. It referred to the time in which NPGP support was provided at the UC level.

Data Collection Missions

AiD mobilized a team of 4 senior Provincial Survey Supervisors and 42 Field Researchers (21 female and 21 male) for administering household surveys to cover the complete scope of data collection. All selected staff underwent comprehensive three-day training on data collection protocols, tools, survey software application and other field-level coordination processes.

Sample Design

The quantitative survey applied a ***two-stage stratified cluster random sampling method***. In the first stage, UCs were selected independently for each beneficiary type using ***probability proportional to size (PPS)***. In the second stage, both beneficiaries and non-beneficiaries were sampled using **simple random sampling (SRS)** from each selected UC. The sample was stratified by province, district, sex, and age group, targeting 75% women and 15% youth at the district level.

Sample Size

In the ToR, a sample size of 750 was recommended for both the beneficiary and non-beneficiary surveys to produce independently generalizable results for each group with 95% confidence and an absolute margin of error of less than 4%. However, we proposed a sample of 884 beneficiaries and 624 non-beneficiaries. These sample sizes were sufficient to produce independently generalizable results for both treatment and comparison groups with 95% confidence and an absolute margin of error of 5% or less, which are well within the industry standard for similar evaluations. Additionally, the adjusted sample sizes were sufficiently large to generate independently generalizable results for each beneficiary type (asset, IFL and, both asset and IFL) with 95% confidence and an absolute margin of error of less than 9%, which would help ensure high level of confidence in the evaluation findings for each of these groups. Moreover, the proposed sample sizes exceeded the minimum required (i.e., 398) to detect a minimum programme impact of 5%. For details of the planned sample size, please see the table below.

Sample size calculation for household quantitative survey

Province	# of Districts	Minimum # of UCs/ District	Total Minimum # of UCs	Beneficiaries				Non-Beneficiaries
				Assets	IFL	Assets & IFL	Total	
Punjab	3	3	9	81	36	36	**153**	**108**
Sindh	7	3	21	189	84	84	**357**	**252**
KP	8	2	16	144	64	64	**272**	**192**
Baluchistan	3	2	6	54	24	24	**102**	**72**
Total	**21**	**10**	**52**	**468**	**208**	**208**	**884**	**624**
Expected Error in estimates with proposed sample Sizes				**5.8%**	**8.7%**	**8.7%**	**4.2%**	**5.0%**

Note: *While calculating the sample sizes and expected margins of error, we assumed a 95% confidence level, a 10% non-response rate, and a design effect (Deff) of 1.5. The design effect was applied because we are proposing a cluster sampling approach for selecting respondents, rather than simple random sampling. In cluster sampling, respondents within the same cluster are likely to share similar characteristics. As a result, selecting an additional respondent from the same cluster yields less new information compared to a completely independent selection. This reduction in sampling efficiency, compared to simple random sampling, is accounted for by the design effect.*

Stratification Plan

The sample was designed to achieve approximately 75% representation of women and 25% representation of men, ensuring that the perspectives and experiences of women—who are often underrepresented—are adequately captured. In addition, the sample aimed for at least 15% representation of youth (defined according to relevant age brackets) at the district level. Further stratification was applied based on the type of assets received and the timing of support provided under the program. This approach ensured that the survey findings would be inclusive and reflective of gender and generational dynamics within the target population, thereby supporting a more comprehensive and equitable analysis.

Sampling Frame

The list of UCs where NPGP provided the interventions and number of beneficiaries of Assets Transfer, IFL, and Assets and IFL were used as the sampling frame for the selection of UCs at the first stage of the sampling. For the sampled UCs, the list of beneficiaries by type and list of eligible non-beneficiaries along with contact details were used as the sampling frame for the selection of respondents at the second stage of the sampling.

Sample Selection

Stage 1 – Cluster Selection: The survey followed a two-stage stratified cluster random sampling approach. In the first stage, Union Councils (UCs) were selected as primary sampling units (clusters) using the Probability Proportional to Size (PPS) method, with the

number of programme beneficiaries as the measure of size (MoS)[1]. This process was carried out independently for each type of beneficiary group—Assets Only, IFL Only, and receiving both. While each group's UCs were sampled separately, some UCs were selected for more than one group by chance.

Stage 2 – Beneficiary and Non-Beneficiary Selection: In the second stage, a minimum of three beneficiaries per type were selected from each sampled UC using simple random sampling (SRS), with the actual number varying by the size of the beneficiary population in the UC. An equal number of non-beneficiaries were randomly selected from the same UCs to allow for comparative analysis.

[1] Using the beneficiary population as the MoS in the PPS method of selection implies that the probability of a geographic cluster being selected in the sample is proportional to the population of beneficiaries in that village.

Appendix E – Household Survey Questionnaire

Endline Survey of National Poverty Graduation Project

Note:

1. Text in green are instructions/ guidelines for CAPI script development related to skip patterns and field data checks.
2. Text in blue are instructions for enumerators and will be reflected along with questions in the survey application.
3. The sections pertaining to IFAD Core Outcome Indicators and contextualized questions from IFAD's standard COI questionnaire are identified with two stars (**).
4. NPGP provided support in different union councils and districts at separate times between 2019 and end of the project implementation period. To make the questions and survey data comparable for treatment and control group households in a UC, a reference period will be used in questions where applicable. It refers to the time in which NPGP support was provided at the UC level. As per NPGP PMU's guidance, the reference period will be available for each UC with the enumerator, and will be cross verified with question C12.

A. Introduction and Survey Details

A1. Processing Code[1] *(to be entered by the enumerator based on the sample list provided)*		
A2. Household ID		Pre-loaded from the sample database
A3. Household Type	1. Treatment Group (NPGP beneficiary household) 2. Control Group (BISP non-NPGP beneficiary)	Pre-loaded from the sample database
A4. Date		Survey application to fill automatically
A5. Enumerator Name		Selection from dropdown
A6. GPS Coordinates		Optional
A7. Start Time		Survey application to record automatically
A8. End Time		Survey application to record automatically at the end of the survey
A9. Picture of the Household/ Survey Respondent *(with permission)*		

[1] For all sampled households, AiD will assign a processing code. When entered, the household information including district, NPGP-assigned household identification number, respondent's name, gender, CNIC and other such information will be pre-loaded in digital survey application.

A10. Sampled Respondent's Name		Pre-loaded from the sample database
A11. Gender of Survey Respondent	1. Male 2. Female 3. Transgender	Pre-loaded from the sample database
A12. Respondent's CNIC Number		Format <00000-0000000-0>
A13. Contact number of the beneficiary		Format <0333-3333333>
A14. Are you an NPGP beneficiary?	1. Yes 2. No	If '1' is selected in A3.
A15. If no, please elaborate.		If '2' is selected in A14, then survey will be concluded.
Introduction for Treatment Group My name is <Field Researcher's Name>. I have come from Associates in Development Pvt. Ltd., which is a private organization engaged by National Poverty Graduation Programme (NPGP) to conduct an evaluation of the programme. The purpose is to learn how beneficial has the project support been for the target households. As part of the research, we are conducting surveys with selected households in focused villages/ union councils. Since your household is amongst those which received NPGP support, it has been selected for this survey. We will ask you a few questions regarding the support that you had received, and its effects on your household including poverty, income, asset creation and awareness on key topics covered in the awareness raising sessions and trainings.		[If "1" is selected in A3]
Introduction for Control Group My name is <Field Researcher's Name>. As you may be aware, a programme called National Poverty Graduation Programme was implemented in this area which provided support to selected BISP beneficiary households of this village/ union council. The programme targeted some of the BISP beneficiary households in this area. I have come from Associates in Development Pvt. Ltd., which is a private organization engaged by NPGP to conduct an evaluation of the programme. The purpose of this evaluation is to learn how beneficial has the project support been. As part of the research, we are conducting survey with selected BISP beneficiary households in NPGP focused villages/ union councils. Your information has been shared with us by the Government of Pakistan and your household has been selected for this survey. We will ask you a few questions regarding your household.		[If "2" is selected in A3]
Anonymity and Consent Statement The interview will take about **forty-five minutes**. We will treat everything you say here fully confidential. Your name or any details of your households will not be shared with anyone outside our research firm, and no names will be included in the report.		
A16. Do we have your consent to participate in this interview?	1. Yes, I will participate 2. No, I will not participate	
A17. If no, please ask if they would like to share the reason and,	1. HH cannot be traced 2. Sampled respondent is not available for the survey 3. Respondent found the survey too long 4. Respondent has to work	

if given, record that below. Do not proceed with the interview.	5. Respondent does not want to disclose personal information 6. Respondent just doesn't want to/ no reason given 7. Respondent is suspicious 8. Other reason (specify): _____	

B. Household & Respondent Identification Information

B1. Who is the head of the household?	1. Respondent 2. Spouse 3. Son 4. Daughter 5. Father 6. Mother 7. Brother 8. Sister 9. Grand Father 10. Grand Mother 11. Other (specify): _____	
B2. District		To be selected from dropdown list
B3. Tehsil		To be selected from dropdown list
B4. Union Council		To be selected from dropdown list
B5. Revenue Village		To be selected from dropdown list
B6. Village		To be selected from dropdown list
B7. Age		Number higher than 18
B8. Are you aware of NPGP?	1. Yes 2. No	
B9. Are you a BISP beneficiary currently?	1. Yes 2. No	
B10. If yes, what type of support you are currently receiving from BISP	1. Cash 2. Health and nutrition support 3. Education scholarships 4. Other (specify): _____	Multiple selection If '1' is selected in B9.

C. Current Status and Use of NPGP-provided Support (Applicable only to treatment group i.e., if '1' is selected in A3)

C1. What support did you obtain from NPGP *(select all that apply)*	1. Asset - Tangible 2. Asset - Intangible (vocational training) 3. IFL 4. Participation in awareness session 5. None	If '1' is selected in A3 Multiple selection allowed
C2. What type of tangible asset did you receive?	1. Farm machinery and agriculture Tools 2. Pesticide 3. Plants	[If '1' is selected in C1]

	4. Seeds & fertilizers 5. Carpenter shop 6. Electrician shop 7. Fruits & vegetables 8. Boat engine 9. Fish cart 10. Fish farming 11. Fish net 12. Small boat 13. Buffalo 14. Bull 15. Bull calf 16. Calf 17. Camel 18. Cow 19. Donkey 20. Goats 21. Heifer 22. Heifer calf 23. Sheep 24. Goats cabin 25. Khal wanda 26. Bull cart 27. Cradle/ jhoola 28. Donkey cart 29. Electronic accessories 30. Hand cart 31. Horse 32. Ice box 33. Auto parts/ workshop 34. Barber shop 35. Catering shop 36. Chicken meat 37. Cloth shop 38. Composing shop 39. Crockery shop 40. Dates shop 41. Fast food shop 42. Flour machine 43. Fruit & vegetable cart 44. Grocery/ karyana shop 45. Handicrafts 46. Hardware shop 47. Ice Gola falooda cart 48. Jewellery/ bangles shop 49. Key maker shop 50. Ladies cosmetic shop 51. Laundry shop 52. Milk shop 53. Mobile repairing 54. Motorbike repairing & spare parts shop	

	55. Mutton and poultry shop 56. Nursery raising 57. Pakora cart 58. Plumbing shop 59. Popcorn machine 60. Pottery shop 61. Roadside hotel 62. Sanitary shop 63. Shoe/ cobbler 64. Shuttering shop 65. Stationary/ book store 66. Steel galvanized sheet shop 67. Sweets/ bakery 68. Tailoring/ sewing 69. Tea stall/ restaurant 70. Tuck shop 71. Tyre puncture shop 72. Welding shop 73. Auto rikshaw 74. Bike with milk drum 75. Chingchi 76. Cycle rickshaw 77. Loader rickshaw 78. Motorcycle rikshaw	
C3. What type of intangible asset did you receive?	1. Artificial insemination (AI) training 2. Beautician training 3. Carpentry training 4. Community Livestock Extension Worker training 5. Computer Short Course training 6. Digital Skills Training 7. Driving training 8. Electrician training 9. Fashion Designing Training 10. Heating, Ventilation, and Air Conditioning (HVAC) training 11. Heavy Machinery Operator training 12. Mason training 13. Mobile Phone repairing training 14. Motor Bike mechanic training 15. Plumbing training 16. Solar Technician training 17. Tailoring Training	[If '2' is selected in C1]
C4. When did you receive the asset?	*Month and year*	If '1' or '2' are selected in C1] Month and year to be picked from calendar
C5. Did you receive a toolkit related to the training?	1. Yes 2. No	If '2' is selected in C1
C6. Did you receive stipend during participation in the training?	1. Yes 2. No	If '2' is selected in C1
C7. Which organisation did you get the IFL from?	Drop down to be added	If '3' is selected in C1

C8. How many times have you received interest-free loan (IFL) under NPGP?		If '3' is selected in C1 Number between 1 and 3
C9. How much loan did you receive the first time?		If answer to C8 is 1, 2 or 3. Amount in numbers higher than 0
C10. How much loan did you receive the second time?		If answer to C8 is 2 or 3. Amount in numbers higher than 0
C11. How much loan did you receive the third time?		If answer to C8 is 3. Amount in numbers higher than 0
C12. When did you receive first IFL?	*Month and year*	If '3' is selected in C1. If answer to C8 is 1, 2 or 3. Month and year to be picked from calendar Date can't be after June 2024.
C13. When did you receive second IFL?	*Month and year*	If '3' is selected in C1. If answer to C8 is 2 or 3. Month and year to be picked from calendar. Date can't be after June 2024.
C14. When did you receive third IFL?	*Month and year*	If '3' is selected in C1. If answer to C8 is 3. Month and year to be picked from calendar. Date can't be after June 2024.
C15. How satisfied are you with the quality of the asset/ vocational training provided by NPGP?	1. Very satisfied 2. Somewhat satisfied 3. Somewhat dissatisfied 4. Very dissatisfied	If '1' or '2' are selected in C1
C16. If dissatisfied, please elaborate the issue.		Open ended text answer If 3 or 4 are selected in C15.
C17. If dissatisfied, did you launch any complain?	1. Yes 2. No	If 3 or 4 are selected in C15.
C18. If yes, was the complaint resolved?	1. Yes 2. No	If '1' is selected in C17.
C19. Was the asset/ vocational training/ IFL provided in a timely manner under NPGP?	1. Yes 2. No	If '1', or '2' or '3' are selected in C1
C20. If no, please share the extent of the delay.	1. Up to 3 months 2. 3-6 months 3. 6-12 months 4. 12-18 months 5. 18-24 months 6. More than 24 months	If '2' is selected in C19.

C21. Who decided on what asset would you receive?	1. Respondent 2. Spouse 3. Respondent and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. NPGP project team 7. Community members 8. Other (specify): _____	If '1', or '2' are selected in C1
C22. In which other NPGP activities did you/ your household participate? (Select all that apply)	1. Trainings on financial literacy (for IFL only) 2. Training on enterprise development (for IFL and intangible asset only) 3. Functional literacy and basic business training (for tangible assets only) 4. Awareness/ sensitization sessions on health and nutrition 5. Awareness/ sensitization sessions on climate change 6. Social mobilization 7. Awareness/ sensitization sessions on gender (GALS) 8. Common Interest Groups 9. Production Centers 10. Youth engagement activities 11. None of the above 12. Any other activities: _____	Multi-selection
C23. How many youth (members aged 18 to 29) of your household participated in above-mentioned NPGP activities?	*Male Youth (18-29 years)*	Number 0 or higher
	Female Youth (18-29 years)	Number 0 or higher
C24. Do you still have the asset provided by NPGP?	1. Yes 2. No	If '1' is selected in C1
C25. If yes, are you still using it for income generation purpose?	1. Yes 2. No	If '1' is selected in C24
C26. Are you employed/ self-employed in the same field in which you received training?	1. Yes 2. No	If '2' is selected in C1
C27. If no, why are you not employed in that field? (Select all that apply)	1. Lack of job opportunities in the field 2. Insufficiency of the skill level for available job 3. Inability to link with employers/ avail job opportunities 4. Not permitted by the family to work 5. Pursuing or planning to pursue further education 6. Medical reason 7. Other (please specify): _____	If '2' is selected in C26 Multi-selection

C28. Are you still doing the same work that you started after receiving IFL with NPGP support?	1. Yes 2. No	If '3' is selected in C1
C29. If no, why are you not doing the same work anymore? (Select all that apply)	1. Work did not meet household financial needs 2. Financial loss in work 3. Lack of interest in work 4. Other (specify): _____	If '2' is selected in C28 Multi-selection
C30. If you do not have the asset now, why?	1. Lost/ Theft 2. Death of the asset (in case of livestock) 3. Consumed 4. Sold 5. Any other (specify): _____	If '2' is selected in C24
C31. If lost, consumed or sold, when did that happen?	Month and year	If '1', '3' or '4' are selected in C30
C32. If sold, what is the major reason?	1. Meet medical treatment expenses of family member(s) 2. Meet educational expenses of family member(s) 3. Meet marriage-related expenses 4. Pay for funeral related expenses 5. Start a business/ enterprise 6. Cope with disaster 7. Repay a loan 8. Other (specify): _____	If '4' is selected in C30
C33. Who made the decision to sell the asset?	1. Respondent 2. Spouse 3. Respondent and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. Other (specify): _____	If '4' is selected in C30

D. Poverty Scorecard Questions

D1. How many people usually live and eat in the household? (do not list guests, visitors, etc…)	*Number higher than 0*	
D2. How many people in the household are under the age of 18 or over the age of 65? *(Do not include people that are 18 or 65)*	1. 0-2 2. 3-4 3. 5-6 4. 7 or more	
D3. What is the highest educational level of the head of the household (in completed grades)?	1. Never attended school 2. Class 1 to class 5 3. Class 6 to class 10 4. College or beyond	

D4. How many children in the household between 5 and 16 years old are currently attending school?	1. No children between 5 and 16 years 2. All the children between 5 and 16 years are attending school 3. Only some of the children between 5 and 16 years are attending school 4. None the children between 5 and 16 years are attending school	
D5. How many rooms does the household occupy, including bedrooms and living rooms? (do not count storage rooms, bathrooms, kitchen or rooms for business)	*Number higher than 0*	
D6. In whose name is the house registered?	1. Respondent 2. Spouse 3. Respondent and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. House is not owned by this family 7. Other (specify): _____	
D7. What kind of toilet is used by the household?	1. Flush connected to a public sewerage system 2. Dry raised latrine or dry pit latrine 3. No toilet in the household	
D8. Does the household own at least one refrigerator, freezer?	1. Yes 2. No	
D9. Does the household own at least one washing machine?	1. Yes 2. No	
D10. Does the household own at least one air conditioner, air cooler?	1. Yes 2. No	
D11. Does the household own at least one geyser or heater?	1. Yes 2. No	
D12. Does the household own at least one cooking stove, cooking range or microwave oven?	1. Yes 2. No	
D13. Does the household own the following engine-driven vehicles...?	1. At least a car/ tractor or at least a motorcycle/ scooter 2. At least a car/ tractor but no motorcycle/ scooter 3. No car/ tractor but at least a motorcycle/ scooter 4. Neither car/ tractor nor motorcycle/ scooter	
D14. Does the household own at least one television/ TV?	1. Yes 2. No	
D15. Does the household own the following livestock?	1. At least one buffalo/ bullock and at least one cow/ goat/ sheep 2. At least one buffalo/bullock but no cow/ goat/sheep 3. No buffalo/bullock but at least one cow/ goat/sheep	

	4. Neither buffalo/ bullock nor cow/ goat/ sheep	
D16. How much agricultural land does the household own (1 ACRE = 2 BHEEGA/ JIRAB = 8 KANALS = 160 MARLAS = 40000 FEET)	Unit of Area: Acre, bheega, jirab, kanals, marlas, feet Area: _____	Select unit first and then add number 0 or higher
D17. In whose name is the land registered?	1. Respondent 2. Spouse 3. Respondent and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. Other (specify): _____	Skip this question if response to above question is '0'

E. Household Income

E1. From all sources, what was your household's combined overall average monthly income before the [reference period]? *"Do not include BISP or other project's cash assistance. Income refers to the amount earned by family members"*		Number 0 or higher
E2. From all sources, what is your household's current combined overall average monthly income? *"Do not include BISP or other project's cash assistance. Income refers to the amount earned by family members"*		Number 0 or higher
E3. From this overall income, what income is generated through NPGP-provided support (asset/ IFL/ both)?		Skip if 2 is selected in A3. Skip if the answer to E2 is 0. Number 0 or higher
E4. Is your work providing continuous/ regular income (predictable periodic income)?	1. Yes 2. No	
E5. If income has increased, to what extent do you agree that your household will continue to earn this income in the future as well?	1. To a large extent 2. To some extent 3. Not at all	IF E2 is higher than E1.
E6. What aspects of NPGP support have helped in ensuring that your HH is able to generate regular/ continuous income i.e., sustainability prospects of income?	1. Locally relevant choices (menu) of assets *(If '1' or '2' selected in C1)* 2. Quality of assets *(If '1' or '2' selected in C1)* 3. Complementary training provided by NPGP *(If '1', '2' or '3' are selected in C1)* 4. Provision of technologies for value addition *(If '1', '2' or '3' are selected in C1)*	Skip if 2 is selected in A3. Multiple selection

	5. Support of community organizations/ CIGs/ Production Centers *(If '1', '2' or '3' are selected in C1)* 6. Other (specify): _____	

F. Poverty Reduction

F1. Have you acquired any new assets since the [reference period] following the increase in your income?	1. Yes 2. No	IF E2 is higher than E1.
F2. Have you allocated a portion of your increased income since the [reference period] towards enhancing your children's education?	1. Yes 2. No	IF E2 is higher than E1.
F3. Has the rise in your income since the [reference period] facilitated better access to healthcare services?	1. Yes 2. No	IF E2 is higher than E1.
F4. Have you made improvements to the general condition of your residence since the [reference period]?	1. Yes 2. No	
F5. If so, please specify. (Select all that apply)	1. Construction 2. Addition of a room 3. Addition of a bathroom 4. Kitchen renovation 5. Other (specify): _____	If '1' is selected in F4. Multiple selection
F6. Has your household experienced reduction in poverty since [reference period]?	1. Yes 2. No	
F7. What factors have contributed to poverty reduction of your household? (Select all that apply)	1. NPGP support 2. BISP support 3. Other government-funded development programs/ schemes 4. Other donor-funded development programs/ schemes 5. Work/ job started by previously unemployed family members 6. Any Other (specify): _____	Multiple selection
F8. Which NPGP support was most helpful in reducing poverty at the household? (Select all that apply)		If '1' is selected in A3. List to automatically populate based on the list of support selected in C1 and C15.
F9. Which NPGP support was least helpful in reducing poverty at the household? (Select all that apply)		If '1' is selected in A3. List to automatically populate based

		on the list of support selected in C1 and C15.
F10. What factors have hindered poverty reduction at your household (contributed to poverty increase)? (Select all that apply)	1. Climate change-induced natural disaster (droughts, floods, excessive rainfall, excessive snowfall etc.) 2. Other natural disaster (earthquake, fires etc.) 3. Death of an earning family member 4. Death of livestock 5. Health problems of an earning family member 6. Unforeseen increase in healthcare expenditure due to a family members' illness 7. Social isolation due to any marginalization factor 8. Effects of inflation/ macro-economic challenges 9. Any Other (specify): _____	Multiple selection

G. **New Jobs Created** ** (This section includes questions corresponding to IFAD's COI 2.2.1. IFAD's standard COI questions have been contextualized to NPGP and included here)

G1. Do you or does any member of the household own/manage a rural enterprise?	1. Yes 2. No	If '2' is selected, skip G2-G8.
G2. Who in the household owns/manages this rural enterprise?	1. Respondent 2. Spouse 3. Respondent and spouse jointly 4. Other male adult member (30+ years) of the HH 5. Other female adult member (30+ years) of the HH 6. Other male youth (18-29 years) of the HH 7. Other female youth (18-29 years) of the HH 8. Other (specify): _____	If '1' is selected in G1.
G3. What is the name of the rural enterprise? **(Optional)**	Name of enterprise	If '1' is selected in G1. Optional
G4. When did the enterprise start?	*Month:* *Year:*	If '1' is selected in G1. Select month and year from a calendar
G5. What are the main types of businesses of the rural enterprise? (Select all that apply)	1. Processing (Crop/ Livestock) 2. Processing Fishery Products 3. Commercial Fishing 4. Manufacturing 5. Repair / Service Provider 6. Retail 7. Trade of Agricultural Products	If '1' is selected in G1. Multiple selection

	8. Trade of Non-Agricultural Products 9. Transportation 10. Other (specify): _____	
G5A. How many household members are permanently (full-time or recurrent) employed in the rural enterprise including owner and/or manager?		Number higher than 0 Skip if No is selected in G1
G6. Which household members are permanently (full-time or recurrent) employed in the rural enterprise currently including owner and/or manager? (Select all that apply)	1. Respondent 2. Spouse 3. Other male adult member (30+ years) of the HH 4. Other female adult member (30+ years) of the HH 5. Other male youth (18-29 years) of the HH 6. Other female youth (18-29 years) of the HH 7. Other (specify): _____	If '1' is selected in G1. Multiple selection
G7. G7. How many individuals outside of the household are currently co-managers (who are partners in business) of the rural enterprise??	1. Number of females 2. Number of males 3. Number of young people	Number 0 or higher
G8. How many individuals outside of the household are currently working as employees (who are getting salary) in the rural enterprise?	1. Number of females 2. Number of males 3. Number of young people	Number 0 or higher
G9. Did you or anyone in the HH receive vocational training from NPGP?	1. Yes 2. No	If '2' is selected in C1.
G10. Did the person who received the vocational training currently works thanks to this training?	1. Yes 2. No	If '2' is selected in C1. If '1' is selected in G9.
G11. How many members of your household were working before the [*reference period*]. *(only* paid *work, or work contributing to income generation to be considered)?*	1. Men 2. Women 3. Youth	Number 0 or higher
G12. Which sectors were the **male** members of your household working before the [*reference period*]? (Select all that apply)	1. Agriculture 2. Fisheries 3. Livestock 4. Poultry 5. Business/Enterprise 6. Transport 7. Daily wage/job 8. Any other (please specify)	Multiple selection
G13. Which sectors were the **female** members of your household working in	1. Agriculture 2. Fisheries	Multiple selection

before the [*reference period*]? (Select all that apply)	3. Livestock 4. Poultry 5. Business/Enterprise 6. Transport 7. Daily wage/job 8. Any other (please specify)	
G14. How many hours per day (collectively) were male members of your household spending on this work?		if more than '0' is selected in '1' of G11. Number 0 or higher
G15. How many hours per day (collectively) were female members of your household spending on this work?		If more than '0' is selected in '2' of G11. Number 0 or higher
G16. How many members of your household are working currently (only paid work, or work contributing to income generation to be considered)?	1. Men 2. Women 3. Youth	Number 0 or higher
G17. Which sectors are the **male** members of your household working currently? (Select all that apply)	1. Agriculture 2. Fisheries 3. Livestock 4. Poultry 5. Business/Enterprise 6. Transport 7. Daily wage/job 8. Any other (please specify)	If more than '0' is selected in '1' of G16. Multiple selection
G18. Which sectors are the **female** members of your household working currently? (Select all that apply)	1. Agriculture 2. Fisheries 3. Livestock 4. Poultry 5. Business/Enterprise 6. Transport 7. Daily wage/job 8. Any other (please specify)	If more than '0' is selected in '2' of G16. Multiple selection
G19. How many hours per day (collectively) are all male members of your household working currently?	*Number higher than 0*	If more than '0' is selected in '1' of G16. Number higher than 0
G20. How many of these hours are spent on work related to the asset received through NPGP/ work started with NPGP's IFL support?	*Number higher than 0*	If '1' is selected in A3. If '1', '2' or '3' is selected in C1 and more than '0' in G19. Number higher than 0
G21. How many hours per day (collectively) are all female members of your household working currently?	*Number higher than 0*	If '1' is selected in A3. If more than '0' is selected in '2' of G16. Number higher than 0
G22. How many of these hours are spent on work related to the asset received through NPGP/ work started with NPGP's IFL support?	*Number higher than 0*	If '1', '2' or '3' is selected in C1 and more than'0' in G21. Number higher than 0

G23. How many number of hours per day (collectively) are the hired workers/ employees working currently? *Sum and note time of all employees hired who are not HH members*	*Number higher than 0*	If more than 0 in '1', '2' or '3' of G8. Number higher than 0

H. Adoption of new/ improved inputs, technologies or practices ** (This section includes questions corresponding to IFAD's COI 1.2.2. IFAD's standard COI questions have been contextualized to NPGP and included here)

H1. Does your household **currently** own any livestock?	1. Yes 2. No	
H2. Since [reference period], have your or any member of your household raised or owned any of the following livestock?	1. Buffalo 2. Bull 3. Bull Calf 4. Calf 5. Camel 6. Cow 7. Donkey 8. Goats 9. Heifer 10. Heifer Calf 11. Sheep 12. None of these	Multiple selection
H3. Which of the following have you worked on since the [reference period]?	1. Livestock farming 2. Agriculture farming 3. Fisheries 4. None of the above	Multiple selection

H4. I will now mention some modern farming inputs, technologies or practices. Please confirm which ones of these have you heard of? (Select all that apply).	**Livestock** 1. Improved livestock feeding practices 2. Livestock vaccination 3. Improved breed techniques such as artificial insemination 4. Use of improved livestock farming tools or machinery 5. Use of digital services to help with farming such as weather update, farming advisory or price information applications etc.) **Agriculture Farming** 6. Use of better agriculture farming tools or machinery 7. Use of improved/ climate-resilient seed 8. Use of organic fertilizers 9. Improved pest management practices 10. Adoption of water saving techniques such as drip irrigation 11. Use of digital services to help with farming such as weather update, farming advisory or crop price information applications etc.) 12. Improved storage or preservation techniques for crop yield/ produce **Fisheries** 13. Use of improved fish catching tools or machinery 14. Use of organic or improved fish feed 15. Use of digital services to help with farming such as weather update, fishery advisory or price information applications etc.) 16. Improved storage or preservation of inputs, crops/ produce 17. None of the above	Multiple selection If '17' is selected in this question, skip questions H5-H10.

H5. Of these inputs, technologies and practices that you have selected above, which ones have you used/ implemented yourself since the [reference period]? (Select all that apply)	**Livestock** 1. Improved livestock feeding practices 2. Livestock vaccination 3. Improved breed techniques such as artificial insemination 4. Use of improved livestock farming tools or machinery 5. Use of digital services to help with farming such as weather update, farming advisory or price information applications etc.) **Agriculture Farming** 6. Use of better agriculture farming tools or machinery 7. Use of improved/ climate-resilient seed 8. Use of organic fertilizers 9. Improved pest management practices 10. Adoption of water saving techniques such as drip irrigation 11. Use of digital services to help with farming such as weather update, farming advisory or crop price information applications etc.) 12. Improved storage or preservation techniques for crop yield/ produce **Fisheries** 13. Use of improved fish catching tools or machinery 14. Use of organic or improved fish feed 15. Use of digital services to help with farming such as weather update, fishery advisory or price information applications etc.) 16. Improved storage or preservation of inputs, crops/ produce 17. None of the above	Multiple selection Only those options will appear here which have been selected in H4. Skip this if 17 is selected in H4.
H6. How did you get introduced to these inputs/ technologies/ practices? (Select all that apply)	1. Provided by NPGP *(If '1' is selected in A3)* 2. Introduced in NPGP trainings *(If '1' is selected in A3)* 3. Provided under a government scheme/ project 4. Introduced in a training organized under a government-funded scheme/ project 5. Provided by a donor-funded scheme/ project other than NPGP 6. Introduced in a training organized under a donor-funded scheme/ project other than NPGP 7. Local distributors/ retailers 8. TV/ radio advertisements 9. Social media 10. Community members 11. Friends/ relatives	Multiple selection Skip this if 17 is selected in H4. Skip this if 17 is selected in H5.

	12. Any Other (specify): _____		
H7. How is the use/ adoption of these inputs/ technologies/ practices helped/ benefitted your work/ job/ enterprise? (Select all that apply)	1. Reduced material input costs 2. Reduced manual effort 3. Reduced time input 4. Increased production levels 5. Increased revenue 6. Increased income sustainability prospects		Multiple selection Skip this if 17 is selected in H5.
H8. How satisfied are you with these practises/ inputs /technologies?	Practice/ Input/ Technology 1 (selected above)	• Very satisfied • Somewhat satisfied • Somewhat dissatisfied • Very dissatisfied	List of technologies automatically populated from selection made in H5. Satisfaction levels will be asked for all technologies that the respondent has used (as selected in H5).
	Practice/ Input/ Technology 2 (selected above)	• Very satisfied • Somewhat satisfied • Somewhat dissatisfied • Very dissatisfied	
	Practice/ Input/ Technology 3 (selected above)	• Very satisfied • Somewhat satisfied • Somewhat dissatisfied • Very dissatisfied	
	Practice/ Input/ Technology 4 (selected above)	• Very satisfied • Somewhat satisfied • Somewhat dissatisfied • Very dissatisfied	
	Practice/ Input/ Technology 5 (selected above)	• Very satisfied • Somewhat satisfied • Somewhat dissatisfied • Very dissatisfied	
H9. Do/ will you continue to use these practises/ inputs /technologies?	Technology 1	• Yes • No	List of technologies automatically populated from selection made in H5. Continuation of use will be asked for all technologies that the respondent has used (as selected in H5).
	Technology 2	• Yes • No	
	Technology 3	• Yes • No	
	Technology 4	• Yes • No	
	Technology 5	• Yes • No	
H10. If you do not want to continue use of inputs, technologies/ practices, why is that?	1. Not affordable 2. Not available locally 3. Not beneficial in local situation 4. Difficult to use 5. Support services (repair/ maintenance or training etc.) are not available locally 6. Other (specify): _____		If answer to any of the sub-questions of H9 is No, then H10 will be asked once.

I. Access to Rural Financial Services ** (This section includes questions corresponding to IFAD's COI 1.2.5. IFAD's standard COI questions have been contextualized to NPGP and included here)

I1. Has any member of the household participated in any financial literacy training programs?	1. Yes 2. No		
I2. If yes, who did you get the training from? (Select all that apply)	1. NPGP 2. Other government projects 3. Local financial institutions/ bank 4. Local NGO 5. Other donor-funded project 6. Other (specify): _____		If '1' is selected in I1. Multiple selection
I3. Name of the project/ bank or NGO (optional)			Optional Skip if 2 is selected in I1.
I4. Which of these financial products or services available in this area? (Select all that apply)	1. Interest free loan 2. Microfinance loan 3. Livestock insurance 4. None of these		Multiple selection
I5. Did you or any member of the household use any of these financial product or service since the [reference period]? - Interest free loan - Microfinance loan - Livestock insurance	1. Yes 2. No		If no, skip all remaining questions.
I6. If yes, who in your household has used which service since the [reference period]?	Male adult (30+)	Interest free loan Microfinance loan Livestock insurance Not used any service	If '1' is selected in I5. Select member in the first step and the option in second step. Multiple selection
	Female adult (30+)	Interest free loan Microfinance loan Livestock insurance Not used any service	
	Male youth (18-29)	Interest free loan Microfinance loan Livestock insurance Not used any service	
	Female youth (18-29)	Interest free loan Microfinance loan Livestock insurance Not used any service	
	Other (specify): _____	Interest free loan Microfinance loan Livestock insurance Not used any service	
I7. In case of male adults (30+ years), who in the household decided to apply for the above-mentioned financial service?	1. Recipient 2. Spouse 3. Other male member of the HH 4. Other female member of the HH 5. Other (specify): _____		If male adult (30+ years) is selected above.
I8. In case of female adults (30+ years), who in the household decided to apply for the above-mentioned financial service?	1. Recipient 2. Spouse 3. Recipient and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. Other (specify): _____		If female adult (30+ years) is selected above.

I9. In case of male youth (18-29 years), who in the household decided to apply for the above-mentioned financial service during the [reference period]?	1. Recipient 2. Spouse 3. Recipient and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. Other (specify): _____	If male youth (18-29 years) is selected above.
I10. In case of female youth (18-29 years), who in the household decided to apply for the above-mentioned financial service during the [reference period]?	1. Recipient 2. Spouse 3. Recipient and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. Other (specify): _____	If female youth (18-29 years) is selected above.
I11. In case of other (insert from above selection), who in the household decided to apply for the above-mentioned financial service during the [reference period]?	1. Recipient 2. Spouse 3. Recipient and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. Other (specify): _____	If male youth (18-29 years) is selected above.
I12. How were all of the above-listed financial services used? (Select all that apply)	1. Purchase inputs 2. Invest in business 3. Livestock 4. New technology/ equipment/ machinery 5. Livestock veterinary needs 6. Daily consumption 7. Education 8. Health expenses 9. House and property 10. Repayment 11. Marriage 12. Other, specify: _____	If '1' is selected in I5. Multiple selection
I13. Who made the decision about what to do with the money or item from these above-mentioned financial services? (Multiple selection)	1. Recipient 2. Spouse 3. Recipient and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. Other (specify): _____	Maximum 2 selections
I14. Who is responsible for repaying the money or item borrowed from these above-mentioned financial services? (Multiple selection)	1. Recipient 2. Spouse 3. Recipient and spouse jointly 4. Other male member of the HH 5. Other female member of the HH 6. Other (specify): _____	Maximum 2 selections
I15. In general, how satisfied are you with the above-mentioned financial services?	1. Very satisfied 2. Somewhat satisfied 3. Somewhat dissatisfied	

	4. Very dissatisfied		
I16. Do you still use the following financial services?	1. Interest free loan	Yes No	
	2. Microfinance loan	Yes No	
	3. Livestock insurance	Yes No	
I17. If no, why are you not using these financial services? (Select all that apply)	1. Lack of knowledge of available financing opportunities 2. Inability to complete documentation processes 3. Inability to meet loan requirements (such as collateral) 4. Not interested in accessing loan 5. Other (specify): _____		Multiple selection

J. Women's Role in Decision Making

J1. Who made the following decisions in your household prior to [reference period]? *(to be administered only with women respondents)*

If '2' is selected in A11.

Decision	Men	Women	Men & women together	Other
1. Participation of HH's women in income generation activities				
2. Selection of jobs/ work of women				
3. Use of own income				
4. Use of household income/ finance				
5. Use of externally accessed finance				
6. Household purchases				
7. Work/ job/ business-related decisions				
8. No. of children/ family planning				
9. Education of HH members				
10. Medical treatment of children				
11. Medical treatment of adults				
12. Wedding of HH members				
13. Social decisions such as gift giving and participation in community activities				
14. HH food				
15. Land purchase and sale				

J2. Who makes these decisions in your household after [reference period]?

If '2' is selected in A11.

Decision	Men	Women	Men & women	Other
1. Participation of HH's women in income generation activities				
2. Selection of jobs/ work of women				
3. Use of own income				
4. Use of household income/ finance				
5. Use of externally accessed finance				
6. Household purchases				
7. Work/ job/ business-related decisions				
8. No. of children/ family planning				
9. Education of HH members				
10. Medical treatment of children				
11. Medical treatment of adults				
12. Wedding of HH members				
13. Social decisions such as gift giving and participation in community activities				
14. HH food				
15. Land purchase and sale				

K. Project Effects/ Changes

K1. At your household level, what key changes have occurred since [reference period]. (Select all that apply)

Multiple selection

1. HH income has increased
2. No. of assets owned by HH has increased
3. The role of women in household decision-making has improved
4. Youth's engagement in the community has improved
5. Living conditions of households have improved
6. Enrolment/ continuation of children's education
7. Improved consumption at the HH
8. Reduced burden of disease
9. Improved access to formal healthcare
10. New farming technologies/ practices have been adopted
11. Social standing of the HH has improved

	12. Other (specify): _____	
K2. At the community level, what key changes have occurred [reference period]? (Select all that apply)	1. Increased resilience to effects of climate change 2. Increased collective participation in community's social well-being activities 3. Increased collective participation in community's economic well-being activities 4. Increased access to public service delivery offices 5. Increased access to private sector service providers 6. Women's engagement with the community and participation in community decision has improved 7. Youth's engagement in community activities and participation in community decision has improved 8. Others (specify): _____	Multiple selection
K3. Did you have any savings prior to [reference period]	1. Yes 2. No	
K4. Have you made any savings after [reference period]?	1. Yes 2. No	
K5. If yes, how much are you able to save on average per month?		If '1' is selected in K4. Number higher than 0
K6. If yes, for what purpose do you (intend to) use it? (Select all that apply)	1. Education of a family member 2. Wedding of a family member 3. For medical treatment of a family member 4. Buy new assets such livestock or agricultural land 5. Buy new farming inputs or technologies for agricultural or livestock farming 6. Meet livestock veterinary needs 7. Repay a loan 8. Other (specify): _____	If '1' is selected in K4. Multiple selection

L. Health and Nutrition Knowledge, Attitudes and Practices

L1. Have you been trained by the CRP on Health and Nutrition?	1. Yes 2. No	
Knowledge L2. Can you tell me about various components you learned during	1. It was about **hand washing** before and after meals, prevention of infectious diseases 2. It was about improving **dietary habits,** and it was about balance diet.	If '1' is selected in A3. Skip if '2' is selected in L1.

the training/ session on health and nutrition? *(Unaided, surveyor to note relevant options as the respondent speaks)*	3. It included topics like **clean water for drinking**, **cleanliness of the source** and storage. 4. It was related to **harms of open defecation**, importance and usage of latrine. 5. It was about **child and mother health, immunization**, diseases 6. It was about **breastfeeding requirement of newborn**, dietary habit of women during pregnancy, prevent anaemia like conditions 7. It discussed **timely weaning** (switching of child diet from milk to other food item solid or semi solid) of infants. (Complementary feed) 8. Other (Specify) _____	
Attitudes: To what extent do you agree to the following statements.		
L4. It is okay to skip washing hands with soap sometimes after toilet use	1. Strongly disagree 2. Disagree 3. Neither agree not disagree 4. Agree 5. Strongly agree	
L5. In case the toilet is not nearby one can defecate in open	1. Strongly disagree 2. Disagree 3. Neither agree not disagree 4. Agree 5. Strongly agree	
L6. Infants can be bottle-fed on and off during first 6 months if the mother is not around.	1. Strongly disagree 2. Disagree 3. Neither agree not disagree 4. Agree 5. Strongly agree	
L7. The mother and child nutritional care is only important after childbirth, when she starts feeding the child	1. Strongly disagree 2. Disagree 3. Neither agree not disagree 4. Agree 5. Strongly agree	
L8. Only washing with water is enough.	1. Strongly disagree 2. Disagree 3. Neither agree not disagree 4. Agree 5. Strongly agree	
Practices: Practices: Recall, tell me if you did the following since NPGP came to this area [reference period].		
L9. Hand washing before eating	1. Yes 2. No	
L10. Hand washing after using toilet	1. Yes 2. No	
L11. Using soap for hand washing	1. Yes 2. No	
L12. Ensure water is clean before drinking	1. Yes 2. No	

L13. Avoid open defection	1. Yes 2. No	
L14. Take the child for immunization	1. Yes 2. No 3. Not applicable	
L15. Took iron supplements for anaemia prevention (only to be asked from women)	1. Yes 2. No 3. Not applicable	If '2' is selected in A11.
L16. Exclusive breastfed their child (only to be asked from women)	1. Yes 2. No 3. Not applicable	If '2' is selected in A11.
L17. Added soft food to child's diet after the age of 6 months (only to be asked from women)	1. Yes 2. No 3. Not applicable	
L18. What can/ should be done in future similar programs of government or development partners to enhance the adaptation of improved health and nutrition practices? (Select all that apply)	1. Bring in doctors to examine and advise patients 2. Provide nutritious food to children in schools 3. Provide nutrient supplements to pregnant and lactating women in the government health facilities 4. Provide good health facilities 5. Advertise on social media 6. Advertise on TV 7. No suggestion 8. Other (specify): _____	Multiple selection

Climate Change Resilience/ Adaptation

M1. What are the climate related challenges faced by you over the last five years? (Select all that apply)	1. None 2. Heavy rainfall 3. Floods 4. Smoke/smog (happens mostly during winters) 5. Heat waves (when the temperature becomes abnormally high for a few days, or even up to 2-3 weeks.) 6. Mountain fire 7. Heavy snowfall 8. Land sliding (when soil, rock or debris fall off the slope of a mountain on to a road or on to the houses and farms) 9. Drought (scarcity of water that prolongs for weeks, months, or even years in extreme cases) 10. Other (specify): _____	Multiple selection
M2. Have you received any training on how to adapt to (effects of) climate change?	1. Yes 2. No	
M3. Of the following, what specific support/ intervention has been undertaken by the government or other projects to improve the community needs to cope with the climate-based challenges? (Select all that apply)	1. Monetary aid/ financial support (money in the form of cash or cheques) during/ after disaster 2. Food support in the event of a disaster (given food or rations) 3. Awareness about climate resilient livestock management strategies (how to manage livestock under the impacts of climate change) 4. Ensuring food security in the event of a drought or crop loss (again achieved through providing food or money either to individuals or to a community that is organized and can take care of its members) 5. Awareness about change in cropping patterns (this is about changing the sowing and harvesting times to adapt to changes in weather patterns) 6. Awareness on efficient irrigation techniques such as low-cost drip irrigation systems (these irrigation techniques use less water yet increase productivity of the soil) 7. Awareness on water conservation, in particular rainwater harvesting and its management (on how not to waste water and save it, especially storing rain water for later use and using it carefully without wasting) 8. Awareness on new (climate resilient) seed varieties (using seeds that are more heat resistant and salt tolerant (in areas where it's difficult to get sweet water in sufficient amounts) 9. Awareness on post-harvest management such as better (climate compatible) storage facilities (to	Multiple selection

	ensure that the harvested crop is well protected – not lost to the elements or pests – in storage facilities that make it possible) 10. Awareness on accessing mobile phone-based weather and agriculture advisory services (these services which in the past were broadcast on radio, but in general terms are now available for specific areas and crops through mobile phones) 11. Introduction/ facilitation for crop/ livestock insurance (simple insurance schemes without taking long times to process and either with no premium or low premium to compensate for crop or livestock losses due to disasters) 12. Other (Please specify): _____ 13. No specific support/intervention has been undertaken by the relevant PO/CRP	
M4. Can you please tell me what practices you have adopted since [reference period]? (Select all that apply)	**Climate resilient livestock management practices** 1. Improved feeding techniques, fodder management 2. Breed improvement/diversification (using sturdier and multiple breeds instead of using one type of breed) 3. Vaccination and deworming (removing worms and insects from the skins of livestock animals) 4. Rangeland and pasture management focusing on cyclic grazing (changing grazing spots from time to time to ensure the grasses have time to recover) **Climate resilient farming practices** 1. Crop diversification and introduction of flood and drought resistant crops (not sticking to a single crop variety, and using varieties that can better withstand floods and scarcity of water) 2. Promotion of legumes in crop rotations (sowing pulses and keep rotating the types and varieties of crops) 3. Improved soil and water management and irrigation techniques (practices that enhance soil health and fertility – like crop rotation and no-till farming – using water judiciously through efficient irrigation techniques like drip irrigation, avoiding the wasteful flood irrigation practices). 4. Integrated pest and weed management (killing pests and removing/destroying weeds in a way that cause minimum damage to the crop itself) 5. Introduction of fruits and vegetables 6. Home based kitchen gardening **Water Management** 7. Efficient irrigation practices such as low-cost drip irrigation systems 8. Rainwater harvesting 9. Water conservation & management **Plantation** 10. Increased tree plantation	Multiple selection

	11. Others: _____	
M5. What factors have helped you adopt new climate resilience technologies and practices noted above? (Select all that apply)	1. Enhanced affordability 2. Enhanced knowledge of the technologies/ practices 3. Access to technologies through community's support 4. Access to the technology in local market 5. Provision of technology by NPGP 6. Provision of technology by other development organizations (NPGP) 7. Other (specify): _____	Multiple selection
M6. What factors have hindered adoption new climate resilience technologies and practices noted above? (Select all that apply)	1. Lack of knowledge of the technologies/ practices 2. Lack of skills to use technologies/ adopt practices 3. Unavailability in local market 4. Non-affordability 5. Other (specify): _____	Multiple selection

Appendix F - Distribution of the Survey Sample by Gender, Type of assistance and Location

Table 1: Distribution of sample by respondent and beneficiary type

		Respondent Type			Beneficiary Type				
		Overall	Treatment	Control	Overall	Asset - Tangible	Asset - Intangible	IFL only	Assets & IFL both
		N	N	N	N	N	N	N	N
Balochistan	Total	171	104	67	104	68	6	7	23
	Awaran	67	34	33	34	28	6	0	0
	Panjgoor	67	33	34	33	33	0	0	0
	ZHOB	37	37	0	37	7	0	7	23
Kyber Pakhtunkhwa	Total	519	329	190	329	205	9	57	58
	TORGHAR	60	60	0	60	60	0	0	0
	UPPER KOHISTAN	84	30	54	30	30	0	0	0
	BATTAGRAM	97	49	48	49	12	0	35	2
	D. I. Khan	72	52	20	52	17	0	11	24
	KOLAI PALLAS KOHISTAN	36	33	3	33	17	0	0	16
	LOWER KOHISTAN	69	34	35	34	14	3	2	15
	SHANGLA	32	32	0	32	17	5	9	1
	TANK	69	39	30	39	38	1	0	0
Punjab	Total	253	151	102	151	98	3	34	16
	D. G. KHAN	93	53	40	53	34	0	10	9
	JHANG	87	42	45	42	11	0	24	7
	LAYYAH	73	56	17	56	53	3	0	0
Sindh	Total	633	384	249	384	203	30	83	68
	BADIN	73	51	22	51	39	12	0	0
	KASHMORE	101	51	50	51	46	4	0	1
	SHIKARPUR	100	53	47	53	6	3	10	34
	SUJAWAL	50	50	0	50	43	7	0	0
	THARPARKAR	123	61	62	61	3	0	29	29
	THATTA	103	66	37	66	17	3	44	2
	UMER KOT	83	52	31	52	49	1	0	2

Appendix F

Table 2: Distribution of sample by gender

		Overall			Treatment			Control			Overall			Asset - Tangible			Asset - Intangible			IFL only			Assets & IFL both		
		Both	M	F	Both	M	F	Both	M	F	Both	M	F	Both	M	F	Both	M	F	Both	M	F	Both	M	F
		N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Balochistan	Total	171	26	145	104	18	86	67	8	59	104	18	86	68	2	66	6	6	0	7	5	2	23	5	18
	Awaran	67	6	61	34	6	28	33	0	33	34	6	28	28	0	28	6	6	0	0	0	0	0	0	0
	Panjgoor	67	8	59	33	0	33	34	8	26	33	0	33	33	0	33	0	0	0	0	0	0	0	0	0
	ZHOB	37	12	25	37	12	25	0	0	0	37	12	25	7	2	5	0	0	0	7	5	2	23	5	18
Kyber Pakhtunkhwa	Total	519	115	404	329	91	238	190	24	166	329	91	238	205	36	169	9	9	0	57	31	26	58	15	43
	TORGHAR	60	25	35	60	25	35	0	0	0	60	25	35	60	25	35	0	0	0	0	0	0	0	0	0
	UPPER KOHISTAN	84	10	74	30	1	29	54	9	45	30	1	29	30	1	29	0	0	0	0	0	0	0	0	0
	BATTAGRAM	97	24	73	49	24	25	48	0	48	49	24	25	12	0	12	0	0	0	35	22	13	2	2	0
	D. I. Khan	72	12	60	52	9	43	20	3	17	52	9	43	17	1	16	0	0	0	11	5	6	24	3	21
	KOLAI PALLAS KOHISTAN	36	7	29	33	7	26	3	0	3	33	7	26	17	0	17	0	0	0	0	0	0	16	7	9
	LOWER KOHISTAN	69	12	57	34	5	29	35	7	28	34	5	29	14	0	14	3	3	0	2	0	2	15	2	13
	SHANGLA	32	13	19	32	13	19	0	0	0	32	13	19	17	3	14	5	5	0	9	4	5	1	1	0
	TANK	69	12	57	39	7	32	30	5	25	39	7	32	38	6	32	1	1	0	0	0	0	0	0	0
Punjab	Total	253	51	202	151	36	115	102	15	87	151	36	115	98	21	77	3	3	0	34	9	25	16	3	13
	D. G. KHAN	93	12	81	53	12	41	40	0	40	53	12	41	34	4	30	0	0	0	10	5	5	9	3	6
	JHANG	87	14	73	42	4	38	45	10	35	42	4	38	11	0	11	0	0	0	24	4	20	7	0	7
	LAYYAH	73	25	48	56	20	36	17	5	12	56	20	36	53	17	36	3	3	0	0	0	0	0	0	0
Sindh	Total	633	139	494	384	94	290	249	45	204	384	94	290	203	30	173	30	28	2	83	35	48	68	1	67
	BADIN	73	17	56	51	13	38	22	4	18	51	13	38	39	1	38	12	12	0	0	0	0	0	0	0
	KASHMORE	101	14	87	51	14	37	50	0	50	51	14	37	46	10	36	4	4	0	0	0	0	1	0	1

	SHIKARPUR	100	8	92	53	8	45	47	0	47	53	8	45	6	1	5	3	1	2	10	6	4	34	0	34
	SUJAWAL	50	12	38	50	12	38	0	0	0	50	12	38	43	5	38	7	7	0	0	0	0	0	0	0
	THARPARKAR	123	38	85	61	14	47	62	24	38	61	14	47	3	0	3	0	0	0	29	13	16	29	1	28
	THATTA	103	27	76	66	19	47	37	8	29	66	19	47	17	0	17	3	3	0	44	16	28	2	0	2
	UMER KOT	83	23	60	52	14	38	31	9	22	52	14	38	49	13	36	1	1	0	0	0	0	2	0	2

Appendix G – Qualitative Data Collection Methodology

Key Informant Interviews

KIIs with the key stakeholders were aimed at providing background information and help contextualize the evaluation framework. In particular, KIIs provided perspectives of important stakeholders on project accomplishments, best practices and lessons learned, and other factors that may have hindered or promoted success of NPGP interventions including poverty graduation of beneficiary households. A total of 37 KIIs were planned with NPGP stakeholders including key staff of NPGP PMU (2-3), representatives of all NPGP POs (11) and CRPs (24). For KIIs with CRPs, the evaluation covered geographic spread across all four provinces by dividing the NPGP focused district into distinct clusters based on terrain or socio-economic factors. In each cluster, all three types of CRPs developed, trained and mobilized under NPGP were targeted for interviews:

(a) CRPs for Community Institutions who are trained in social mobilization, gender and inclusion, environment and climate change, and disaster resilience.
(b) CRPs for Social Sectors who are trained on health, safe drinking water, food security and nutrition, and sanitation; and
(c) CRPs for Economic Sectors who are trained in forestry, agriculture, livestock, fishery, trade, commercial enterprises.

The details of completed KIIs are presented here:

Role of Stakeholder	Stakeholder Organization	Key Informant	No. of Interviews
Lead implementer	NPGP PMU	MER Specialist	1
		Grants Manager	1
Implementing partner organization	Sindh Rural Support Organization (SRSO)	Regional Manager	1
	Thardeep Rural Development Programme (TRDP)	Head of Poverty Graduation Programme	1
	National Rural Support Programme (NRSP) Sindh Team	District Program Manager	1
	NRSP Punjab Team	M&E Officer	1
	Lasoona	Program Manager	1
	Sabawon	Program Manager	1
	NRSP Balochistan Team	District Program Officer	1
	Balochistan Rural Support Programme (BRSP)	Program Coordinator	1
Community resource persons	CRPs for Community Institutions	Male and female CRPs	6 (spread across all four province)

	CRPs for Social Sectors	Male and female CRPs	8 (spread across all four province)
	CRPs for Economic Sectors	Male and female CRPs	8 (spread across all four province)

Focus Group Discussions

FGDs were conducted with male and female members of NPGP beneficiary households and members of CIGs. A total of 24 FGDs (12 with male and 12 with female groups) were planned, eight in Sindh, eight in Khyber Pakhtunkhwa, and four each in Balochistan and Punjab. All four provinces were divided into two to four clusters each. In each cluster, one FGD was planned with male and one with female community members. In view of the comprehensive scope of the FGD, this number and approach was aimed at ensuring that diversities of views and experiences are captured in detail within the available time and resources. Details of completed FGDs are presented here:

Province	District	Number of FGDs			Participants in Each Province	
		Male	Female	Total	Male Participants	Female Participants
Khyber Pakhtunkhwa	D.I. Khan	1	1	2	8	6
	Upper Kohistan	1	1	2	8	6
	Lower Kohistan	1	1	2	6	6
Sindh	Thatta	1	1	2	7	7
	Tharparkar	1	1	2	6	9
	Shikarpur	1	1	2	6	8
	Kashmore	1	1	2	6	7
Punjab	Jhang	1	1	2	6	7
	DG Khan	1	1	2	8	7
	Layyah	1	1	2	8	9
Balochistan	Zhob	1	1	2	6	7
	Panjgur	1	1	2	6	6
Total		**12**	**12**	**24**	**81**	**85**

The evaluation employed purposive (and/or convenience) sampling technique for selection of FGD participants. While selecting participants for FGDs, the evaluation team gave preference to those beneficiaries who were not interviewed during the quantitative surveys to avoid data saturation and confounding factors in the study. Each FGD was conducted with a group of six to twelve participants with representation of CIGs and youth.

Appendix H – Key Informant Interview Tools

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KII Tool for Institutional CRPs

Date		Start Time		End Time	
Province		District	City		Venue

Informant/ Respondent's Details		**KII Team**	
Institute/ Organization		Interviewer's Name	
Name			
Designation		Note Taker's Name	
Gender			

Instructions to the Interviewer

1. Read the introduction.
2. Read the anonymity and consent statement.

Introduction

Thank you for taking the time to meet us today. My name is <Name of Researcher>. Our organization, Associates in Development Pvt. Ltd., has been tasked with conducting an Endline Evaluation Survey of National Poverty Graduation Programme (NPGP). Our team would like to ask you a few questions regarding the performance of NPGP. Your responses will contribute to the evaluation findings, which will help inform the design of similar future Government of Pakistan and International Fund for Agricultural Development (IFAD) projects.

Anonymity and Consent Statement

The interview will take about ***forty-five minutes***. We will treat everything you say here fully confidential. We will not use your name in our reports or give your name to anyone outside the research team.

Do we have your consent to participate in this interview?

☐ Yes, I will participate

☐ No, I will not participate

If no, please ask if they would like to share the reason and, if given, record that below. Do not proceed with the interview.

We would like to record the conversation so we can refer to the recording when we prepare our notes.

Do I have your permission to record the interview?

☐ Yes ☐ No

If the respondent says yes, continue the interview. If no, try to motivate the respondent by answering their questions and explaining the importance of recording the interview. If the respondent does not agree to the recording, do not record the interview.

QUESTIONNAIRE

The evaluation team will share its understanding of the CRP's involvement in the project, based on the review of the documents.

A. Introductory Questions

A1. Please tell us about yourself and your role under NPGP. When were you engaged in the project? What was your role?

A2. What support has NPGP provided to households and community in this area?

B. Income Generation and Poverty Reduction

B1. To what extent did the NPGP support (assets and IFL) contribute to reducing poverty in focused households in this area? Please elaborate.

B2. What NPGP support other than assets and IFL has contributed to reducing poverty in focused households in this area? Please elaborate.

B3. Is there any NPGP support which was not relevant (helpful) in reducing poverty amongst focused households of this area? Please elaborate.

B4. What factors other than NPGP support may have contributed to reducing or increasing poverty amongst households of this area? Please elaborate.

B5. Are NPGP poverty reduction benefits expected to continue after project closure? If yes, please elaborate. If no, why?

C. Climate Change Adaptation

C1. What topics were covered in the climate change awareness sessions that you delivered to members of this community?

C2. Did NPGP support contribute to increased adoption of environmentally sustainable, climate-resilient practices and technologies?

C3. If yes, what type of technologies have been adopted? (examples). Which technologies were most popular? Which ones are the least popular? And why?

C4. If no, why? What factors may have hindered the prospects of adoption of certain technologies?

C5. Is adopting these technologies expected to continue after project support? If no, what factors have/ could hinder the sustainability/ continued adoption of these technologies?

C6. How can similar future projects improve the adoption of new climate-resilient technologies?

D. Overall (intended and unintended) Impact of NPGP Support

All types of CRPs

D1. What key changes have been observed/ reported by male, female and youth beneficiaries which have occurred as a result of programme interventions at the household level/

D2. What key changes have been observed/ reported by male, female and youth beneficiaries which have occurred as a result of programme interventions at the community level/

D3. Which ones of these changes are likely to continue?

KII Tool for Economic Sectors CRPs

Date		Start Time		End Time	
Province		District	City		Venue

Informant/ Respondent's Details		**KII Team**	
Institute/ Organization		Interviewer's Name	
Name			
Designation		Note Taker's Name	
Gender			

Instructions to the Interviewer

1. Read the introduction.
2. Read the anonymity and consent statement.

Introduction

Thank you for taking the time to meet us today. My name is <Name of Researcher>. Our organization, Associates in Development Pvt. Ltd., has been tasked with conducting an Endline Evaluation Survey of National Poverty Graduation Programme (NPGP). Our team would like to ask you a few questions regarding the performance of NPGP. Your responses will contribute to the evaluation findings, which will help inform the design of similar future Government of Pakistan and International Fund for Agricultural Development (IFAD) projects.

Anonymity and Consent Statement

The interview will take about ***forty-five minutes***. We will treat everything you say here fully confidential. We will not use your name in our reports or give your name to anyone outside the research team.

Do we have your consent to participate in this interview?

☐ Yes, I will participate

☐ No, I will not participate

If no, please ask if they would like to share the reason and, if given, record that below. Do not proceed with the interview.

We would like to record the conversation so we can refer to the recording when we prepare our notes.

Do I have your permission to record the interview?

☐ Yes ☐ No

If the respondent says yes, continue the interview. If no, try to motivate the respondent by answering their questions and explaining the importance of recording the interview. If the respondent does not agree to the recording, do not record the interview.

QUESTIONNAIRE

The evaluation team will share its understanding of the CRP's involvement in the project, based on the review of the documents.

A. Introductory Questions

A1. Please tell us about yourself and your role under NPGP. When were you engaged in the project? What was your role?

A2. What support has NPGP provided to households and community in this area?

B. Income Generation and Poverty Reduction

B1. To what extent did the NPGP support (assets and IFL) contribute to reducing poverty in focused households in this area? Please elaborate.

B2. What NPGP support other than assets and IFL has contributed to reducing poverty in focused households in this area? Please elaborate.

B3. Is there any NPGP support which was not relevant (helpful) in reducing poverty amongst focused households of this area? Please elaborate.

B4. What factors other than NPGP support may have contributed to reducing or increasing poverty amongst households of this area? Please elaborate.

B5. Are NPGP poverty reduction benefits expected to continue after project closure? If yes, please elaborate. If no, why?

C. New Jobs/ Work Opportunities

C1. Did NPGP support (asset and IFL support to households and other support to communities) help create work opportunities/ new jobs? If yes, please tell us more about these work opportunities/ jobs (types of work opportunities/ jobs).

C2. Did women benefit from these opportunities? If yes, please elaborate on the type of work opportunities created for women. If no, why could women not benefit?

C3. Which NPGP support (tangible and intangible assets, IFL and/or trainings) was most relevant for creating work opportunities for women? Please elaborate.

C4. Did youth benefit from these opportunities? If yes, please elaborate on the type of work opportunities created for youth. If no, why could youth not benefit?

C5. Which NPGP support (tangible and intangible assets, IFL and/or trainings) was most relevant for creating work opportunities for youth? Please elaborate.

C6. Do you think the jobs/ work opportunities created by the project are expected to continue providing sustainable income to households? If yes, please elaborate. If no, which work opportunities will not provide sustainable income to the household, and why?

C7. How can similar future projects create more jobs/ work opportunities for poor households?

D. Overall (intended and unintended) Impact of NPGP Support

D1. What key changes have been observed/ reported by male, female and youth beneficiaries which have occurred as a result of programme interventions at the household level/

D2. What key changes have been observed/ reported by male, female and youth beneficiaries which have occurred as a result of programme interventions at the community level/

D3. Which ones of these changes are likely to continue?

KII Tool for Social Sectors CRPs

Date		Start Time		End Time	
Province		District	City		Venue

Informant/ Respondent's Details		**KII Team**	
Institute/ Organization		Interviewer's Name	
Name			
Designation		Note Taker's Name	
Gender			

Instructions to the Interviewer

1. Read the introduction.
2. Read the anonymity and consent statement.

Introduction

Thank you for taking the time to meet us today. My name is <Name of Researcher>. Our organization, Associates in Development Pvt. Ltd., has been tasked with conducting an Endline Evaluation Survey of National Poverty Graduation Programme (NPGP). Our team would like to ask you a few questions regarding the performance of NPGP. Your responses will contribute to the evaluation findings, which will help inform the design of similar future Government of Pakistan and International Fund for Agricultural Development (IFAD) projects.

Anonymity and Consent Statement

The interview will take about ***forty-five minutes***. We will treat everything you say here fully confidential. We will not use your name in our reports or give your name to anyone outside the research team.

Do we have your consent to participate in this interview?

☐ Yes, I will participate

☐ No, I will not participate

If no, please ask if they would like to share the reason and, if given, record that below. Do not proceed with the interview.

We would like to record the conversation so we can refer to the recording when we prepare our notes.

Do I have your permission to record the interview?

☐ Yes ☐ No

If the respondent says yes, continue the interview. If no, try to motivate the respondent by answering their questions and explaining the importance of recording the interview. If the respondent does not agree to the recording, do not record the interview.

QUESTIONNAIRE

The evaluation team will share its understanding of the CRP's involvement in the project, based on the review of the documents.

A. Introductory Questions

A1. Please tell us about yourself and your role under NPGP. When were you engaged in the project? What was your role?

A2. What support has NPGP provided to households and community in this area?

B. Income Generation and Poverty Reduction

B1. To what extent did the NPGP support (assets and IFL) contribute to reducing poverty in focused households in this area? Please elaborate.

B2. What NPGP support other than assets and IFL has contributed to reducing poverty in focused households in this area? Please elaborate.

B3. Is there any NPGP support which was not relevant (helpful) in reducing poverty amongst focused households of this area? Please elaborate.

B4. What factors other than NPGP support may have contributed to reducing or increasing poverty amongst households of this area? Please elaborate.

B5. Are NPGP poverty reduction benefits expected to continue after project closure? If yes, please elaborate. If no, why?

C. Women's Role in Decision Making

C1. Which topics were covered in the GALS training that you delivered to community members under NPGP? Did you observe any changes among women who participated in these sessions?

C2. Have there been any changes in women's roles in decision-making at the household and community levels?

C3. What factors contributed to these changes?

C4. What factors constrained women's increased role in decision-making at the household and community levels?

C5. What can/ should be done to enhance gender outcomes (particularly women's empowerment) in future poverty graduation projects?

D. Health and Nutrition Awareness

D1. What topics were covered in the health and nutrition awareness sessions that you delivered to members of this community?

D2. After their participation in awareness sessions on health and nutrition, to what extent did you observe (learn of) adoption of improved health and nutrition practices at household and community levels? Please elaborate with some examples of the adopted practices.

D3. Adoption of which improved health and nutrition practices has been high, and which ones have been low? What are the reasons for these differences in adoption levels?

D4. What kind of initiatives do you recommend for future projects to improve adoption levels of these practices among poor households?

E. Overall (intended and unintended) Impact of NPGP Support

E1. What key changes have been observed/ reported by male, female and youth beneficiaries which have occurred as a result of programme interventions at the household level/

E2. What key changes have been observed/ reported by male, female and youth beneficiaries which have occurred as a result of programme interventions at the community level/

E3. Which ones of these changes are likely to continue?

KII Tool for NPGP MER Unit

Date		Start Time		End Time	
Province		District	City		Venue

Informant/ Respondent's Details		**KII Team**	
Institute/ Organization		Interviewer's Name	
Name			
Designation		Note Taker's Name	
Gender			

Instructions to the Interviewer

1. Read the introduction.
2. Read the anonymity and consent statement.

Introduction

Thank you for taking the time to meet us today. My name is <Name of Researcher>. Our organization, Associates in Development Pvt. Ltd., has been tasked with conducting an Endline Evaluation Survey of National Poverty Graduation Programme (NPGP). Our team would like to ask you a few questions regarding the performance of NPGP. Your responses will contribute to the evaluation findings, which will help inform the design of similar future Government of Pakistan and International Fund for Agricultural Development (IFAD) projects.

Anonymity and Consent Statement

The interview will take about ***one hour***. We will treat everything you say here fully confidential. We will not use your name in our reports or give your name to anyone outside the research team.

Do we have your consent to participate in this interview?

☐ Yes, I will participate

☐ No, I will not participate

If no, please ask if they would like to share the reason and, if given, record that below. Do not proceed with the interview.

We would like to record the conversation so we can refer to the recording when we prepare our notes.

Do I have your permission to record the interview?

☐ Yes ☐ No

If the respondent says yes, continue the interview. If no, try to motivate the respondent by answering their questions and explaining the importance of recording the interview. If the respondent does not agree to the recording, do not record the interview.

QUESTIONNAIRE

A. Introductory Questions

A1. Please tell us something about your role with NPGP? How long have you been working with the NPGP MER unit?

B. Performance Information for Programme Course Correction

B1. Please describe the processes adopted by the NPGP PMU for collecting performance monitoring information. What information was collected, and how?

Prompts: *HR/ team, digital resources, QA mechanism, etc.*

B2. What was the frequency of collecting performance-related information?

B3. What changes would you like to make in these processes in similar future projects?

B4. Please tell us about the process adopted for sharing performance monitoring information by NPGP PMU with relevant actors for course correction. What information was shared and how?

Prompts: *Information sharing mechanism, documentation of sharing performance information, frequency of sharing this information*

B5. What changes would you like to make in the information-sharing process for a similar future project?

B6. Please tell us how the performance-related information was used to correct the course.

B7. How were course corrections tracked?

B8. What factors should be considered/ incorporated in future projects regarding collecting appropriate performance monitoring data, sharing findings with partner organizations, using this information for course correction, and tracking course correction?

C. Tracking Poverty through PSC

C1. Please tell us about the processes adopted for conducting PSC surveys.

Prompts*: Planning, execution (Frequency) and QA*

C2. How was the project's PSC survey data utilised to inform decisions? Please elaborate on what type of data was used for what purpose?

C3. In your view, how appropriate and effective has PSC surveys been for tracking poverty?

C4. Please advise future planners on improving the utility of PSC data, i.e. what data other than PSC scores can be used for poverty graduation interventions?

C5. Is there anything else you want to share with regards to NPGP with us that we haven't asked and could help inform design or implementation strategy of future poverty graduation programmes?

Thank you very much again for taking your time and participating in this discussion.

KII Tool for NPGP Programs Unit

Date		Start Time		End Time	
Province		District	City		Venue

Informant/ Respondent's Details		**KII Team**	
Institute/ Organization		Interviewer's Name	
Name			
Designation		Note Taker's Name	
Gender			

Instructions to the Interviewer

1. Read the introduction.
2. Read the anonymity and consent statement.

Introduction

Thank you for taking the time to meet us today. My name is <Name of Researcher>. Our organization, Associates in Development Pvt. Ltd., has been tasked with conducting an Endline Evaluation Survey of National Poverty Graduation Programme (NPGP). Our team would like to ask you a few questions regarding the performance of NPGP. Your responses will contribute to the evaluation findings, which will help inform the design of similar future Government of Pakistan and International Fund for Agricultural Development (IFAD) projects.

Anonymity and Consent Statement

The interview will take about ***one hour***. We will treat everything you say here fully confidential. We will not use your name in our reports or give your name to anyone outside the research team.

Do we have your consent to participate in this interview?

☐ Yes, I will participate

☐ No, I will not participate

If no, please ask if they would like to share the reason and, if given, record that below. Do not proceed with the interview.

We would like to record the conversation so we can refer to the recording when we prepare our notes.

Do I have your permission to record the interview?

☐ Yes ☐ No

If the respondent says yes, continue the interview. If no, try to motivate the respondent by answering their questions and explaining the importance of recording the interview. If the respondent does not agree to the recording, do not record the interview.

QUESTIONNAIRE

A. Introductory Questions

A1. Please tell us something about your role with NPGP? How long have you been working with the NPGP Programs unit?

B. Timeliness of Implementation

B1. To what extent did NPGP adhere to the project's original implementation schedule? What was the process of creating new plans if the changes were made? Who were the decision makers?

B2. If there were delays, please share the reasons/ rationale and how these were handled.

Prompts*: Beneficiary targeting, LIPS, asset/ IFL selection and provision, including for various types of assets, training support, and post-asset provision support.*

B3. Did these delays affect project efficiency and effectiveness? If yes, how? If no, why?

B4. What advice would you give the managers of similar projects in the future to avoid the delays and to improve efficiency?

B5. How did the beneficiary identification and targeting strategy evolve over project life? Please elaborate on the rationale for these changes/ adaptations.

B6. Were there any variances in the documented beneficiary targeting strategy and actual strategies adopted in different areas? If yes, please elaborate.

B7. What strategy did the project implement to address the grievances of BISP beneficiaries not selected for NPGP support?

B8. What can future poverty graduation projects learn from NPGP's experiences about beneficiary identification and targeting? Please elaborate which aspects worked well and which areas need reconsideration in future projects.

C. Sustainability

C1. Does NPGP have an exit strategy in place? If yes, please elaborate on the salient features. If no, why?

C2. What approaches/ strategies have been adopted to ensure the sustainability of interventions and results? Please elaborate.

C3. How did the strategy ensure contextualization to different areas? Please elaborate.

C4. What can be done to improve strategies' sustainability and results?

C5. Is there anything else you want to share with regards to NPGP with us that we haven't asked and could help inform design or implementation strategy of future poverty graduation programmes?

Thank you very much again for taking your time and participating in this discussion.

KII Tool for NPGP Partner Organizations

Date		Start Time		End Time	
Province		District	City		Venue

Informant/ Respondent's Details		**KII Team**	
Institute/ Organization		Interviewer's Name	
Name			
Designation		Note Taker's Name	
Gender			

Instructions to the Interviewer

1. Read the introduction.
2. Read the anonymity and consent statement.

Introduction

Thank you for taking the time to meet us today. My name is <Name of Researcher>. Our organization, Associates in Development Pvt. Ltd., has been tasked with conducting an Endline Evaluation Survey of National Poverty Graduation Programme (NPGP). Our team would like to ask you a few questions regarding the performance of NPGP. Your responses will contribute to the evaluation findings, which will help inform the design of similar future Government of Pakistan and International Fund for Agricultural Development (IFAD) projects.

Anonymity and Consent Statement

The interview will take about ***one hour***. We will treat everything you say here fully confidential. We will not use your name in our reports or give your name to anyone outside the research team.

Do we have your consent to participate in this interview?

☐ Yes, I will participate

☐ No, I will not participate

If no, please ask if they would like to share the reason and, if given, record that below. Do not proceed with the interview.

We would like to record the conversation so we can refer to the recording when we prepare our notes.

Do I have your permission to record the interview?

☐ Yes ☐ No

If the respondent says yes, continue the interview. If no, try to motivate the respondent by answering their questions and explaining the importance of recording the interview. If the respondent does not agree to the recording, do not record the interview.

QUESTIONNAIRE

A. Introductory Questions

A1. Please tell us about yourself and your organization's role under NPGP. When was the project agreement signed with your organization?

A2. What kind of support has your organization provided and in which areas?

A3. What was your role in the programme? Since when have you been involved in the programme?

B. Poverty Reduction

B1. In your view, has the NPGP asset been relevant to the needs of the poor and ultra-poor households of the area? Please elaborate on the yes and no questions.

B2. In your view, has the NPGP IFL support been relevant to the needs of the poor and ultra-poor households of the area? Please elaborate in case yes and no.

B3. In your view, which kind of assets have contributed the most to poverty reduction? Which assets have been least effective in reducing poverty? Please elaborate.

B4. What support (other than assets/ IFL) has contributed most to reducing poverty? Please elaborate (Why)

B5. What support (other than assets/ IFL) has been least beneficial in contributing to reduced poverty? Please elaborate.

B6. Are NPGP poverty reduction benefits expected to continue after project closure? If yes, please elaborate. (How so) If no, why?

B7. What factors other than NPGP have contributed to poverty reduction at the households in this area? Please elaborate.

B8. What factors other than NPGP have contributed to the increase in poverty in households in this area? Please elaborate.

B9. What should be done differently in future poverty graduation projects to achieve higher poverty reduction rates?

B10. What should be done differently in future poverty graduation projects to ensure the sustainability of poverty graduation?

C. Rural Financial Services

C1. Other than IFL, what RFS are accessible to the poor and ultra-poor in this area?

C2. What factors contribute to the ease of access of the rural poor to these RFS? What factors hinder their access to these RFS?

Prompt: *Any distinct requirements of the ultra-poor and poor from RFS? What can development partners do to ease these requirements? What can they do to facilitate poor HHs meeting these requirements?*

C3. How can future IFL initiatives be improved? Please elaborate.

C4. How can future IFL initiatives be made more women-friendly?

D. Health and Nutrition Awareness

D1. Please tell us about your PO's involvement in implementing health and nutrition awareness under NPGP. What challenges did POs face in this regard?

D2. What kind of interventions should be designed to improve health and nutrition practices among the communities, particularly for women

E. Climate Change Adaptation

E1. Please tell us about your PO's involvement in implementing awareness and adopting environmentally sustainable, climate-resilient practices and technologies under NPGP?

E2. What practices and technologies were easiest to adopt after NPGP (awareness) support? And why?

E3. What practices and technologies were most challenging to adopt after NPGP (awareness) support? And why

E4. Which of these adopted technologies are likely to be sustained, and why?

E5. What advice/ recommendations do you have for the designer of similar projects to improve the adoption of climate resilient technologies?

F. Overall Impact (intended and unintended effects)

F1. What key changes have been observed/ reported by male, female and youth beneficiaries which have occurred as a result of programme interventions at the household level/

F2. What key changes have been observed/ reported by male, female and youth beneficiaries which have occurred as a result of programme interventions at the community level/

G. Performance Information for Course Correction

G1. What kind of performance information was shared with you by NPGP? Please elaborate on the process of sharing this information.

G2. (Probes: When was this information shared, i.e., timelines and frequency of sharing performance information?)

G3. How did POs use this performance information?

G4. What course corrections were made by POs based on performance information shared by NPGP?

G5. Would you like to make any changes to make the performance information sharing more effective and relevant?

H. Timeliness of Implementation

H1. To what extent did your organization adhere to the project implementation schedule? If there were delays, please share the reasons/ rationale and how these were handled.

H2. Did these delays affect project efficiency and effectiveness? If yes, how? If no, why?

I. Sustainability

I1. Does NPGP have an exit strategy in place? If yes, please elaborate on the salient features. If no, why?

I2. What approaches/ strategies have your organization adopted to ensure the sustainability of interventions and results? Please elaborate.

I3. Have the exit strategies been contextualized to this specific area/ district? If yes, please elaborate.

J. Tracking Poverty Reduction through PSC

J1. Please elaborate on the process adopted by NPGP for tracking poverty graduation.

Prompts: *Planning, execution, quality assurance*

J2. What improvements are needed in tracking poverty graduation in future projects?

Prompts: *Approach, PSC survey and questions,* Process: Annual PSC surveys

J3. Is there anything else you want to share with regards to NPGP with us that we haven't asked and could help inform design or implementation strategy of future poverty graduation programmes?

Thank you very much again for taking your time and participating in this discussion.

Appendix I – Community Focus Group Discussion Guide

Instructions to the FGD Moderator

1. Read the introduction.
2. Read the anonymity and consent statement.

Introduction

Thank you for taking the time to meet us for this discussion today.

My name is *<researcher's name>* and I work with Associates in Development Pvt. Ltd., which is a private organization working across Pakistan. As you are aware, the Ministry of Poverty Alleviation and Social Safety, Government of Pakistan has been implementing the IFAD-funded National Poverty Graduation Project (NPGP) across Pakistan, including in your district. AiD Pvt. Ltd. is assisting the Ministry and IFAD in conducting an evaluation of NPGP.

We have received your contact information from the *<Name of Partner Organization>* as you have been involved in the NPGP activities. We have organized this discussion to understand your experiences of the project and also seek your feedback and suggestions on various aspects of the project. The information that you will provide will help Government of Pakistan and IFAD ensure that similar future projects are delivered more effectively.

Anonymity and Consent Statement

This discussion will take about ***one hour and thirty minutes to two hours***, and everything you say here will be treated as confidential. We will not share your name with anyone and will also not use your name in our reports or give your name to anyone outside the monitoring team.

Do we have your consent to participate in this FGD?

☐ Yes, I will participate

☐ No, I will not participate

If no, please ask if they would like to share the reason. If given, try to respond their queries or address their concerns to convince them to participate. If they still refuse to participate, do not proceed with the interview of the person who does not give consent.

We would like to record the conversation so we can refer to the recording when we prepare our notes.

Do I have your permission to record the discussion?

☐ Yes ☐ No

If the respondents say yes, continue the FGD. If no, try to motivate the respondents by answering their questions and explaining the importance of recording the FGD. If the respondents do not agree to the recording, do not record the interview.

A) Introductory Questions

A1) Please tell us something about yourself. What is your name? Since when have you been living here (in this locality), and your work.

A2) Can you please tell us something about NPGP?

Prompts:

- *When did the program start?*
- *Who has funded the project?*
- *Who has implemented the project in your area?*
- *What is the project about? Who is the project for?*

A3) What kind of support did the project provide in your area? Please share different activities implemented under the project in your area.

A4) How many of you have received direct assets or interest free loan under NPGP?

A5) Have you been involved in any activities other than provision of asset and interest free loan? If yes, which activities have you been involved in?

A6) Please share your experience of the assets provided under NPGP? Who made the decision on which asset would you receive? Are you satisfied with the transparency and timeliness of the process adopted, and quality of asset provided?

B) Income Generation and Poverty Reduction

B1) Was the support provided by NPGP helpful in reducing poverty in the focused households? If yes, which project support did you find most helpful, and why? Please elaborate with some examples.

B2) Was there any type of support provided under NPGP which was not as helpful in reducing poverty? If yes, which project support did not contribute that much to poverty reduction, and why? Please elaborate with some examples.

B3) Do the beneficiary households continue to use the NPGP-provided assets for income generation? If yes, please share some examples. If no, why?

B4) Is the impact of project support in reducing poverty expected to continue after project end? If yes, please explain. If no, why not?

B5) Did any factors other than NPGP support help reduce poverty? If yes, please elaborate on these, i.e., which factors and how?

B6) Did any factors contribute to increasing poverty? If yes, please elaborate on these, i.e., which factors and how?

C) Creation of New Jobs

C1) Did NPGP support (asset and IFL support to households and other support to communities) help create work opportunities/ new jobs? If yes, please tell us more about these work opportunities/ jobs (types of work opportunities/ jobs).

C2) Did women benefit from these opportunities? If yes, please elaborate on the type of work opportunities created for women. If no, why could women not benefit?

C3) Which NPGP support (tangible and intangible assets, IFL and/or trainings) was most relevant for creating work opportunities for women? Please elaborate.

C4) Did youth benefit from these opportunities? If yes, please elaborate on the type of work opportunities created for youth. If no, why could youth not benefit?

C5) Which NPGP support (tangible and intangible assets, IFL and/or trainings) was most relevant for creating work opportunities for youth? Please elaborate.

C6) Do you think the jobs/ work opportunities created by the project are expected to continue providing sustainable income to households? If yes, please elaborate. If no, which work opportunities will not provide sustainable income to the household, and why?

D) Women's Role in Decision Making

D1) As a result of project interventions/ support, did you notice any changes in the women's role in decision-making at the household level? If so, tell us more, and share some examples.

D2) In your view, in which kind of decisions at household-level should women's role be higher? And how can this be achieved?

D3) As a result of project interventions/ support, did you notice any changes in the women's role in decision-making at the community level? If so, tell us more, and share some examples.

D4) In your view, in which kind of decisions at community-level should women's role be higher? And how can this be achieved?

E) Use and Benefits of Rural Financial Services, including IFL

E1) How many of you have accessed IFL? If yes, what has been your experience with IFL in terms of ease of getting the loan and repayment terms.

i) Did you face any challenges in accessing or repaying the IFL? If yes, please elaborate.

E2) Do the poor households in this locality access finance from formal sources other than IFL? If yes, what are those sources, and what has been your experience with these finance providers?

Prompts:

- Microfinance banks, microfinance institutions, traditional banks and NGOs etc.

E3) Which sources of financing/ loans (RFS) are expected to be accessed more by poor households in the future, and why?

E4) If not accessing financing from any source other than IFL, why is that?

i) What should be done to make financing/ loans more accessible to poor households?

F) Adoption of New Inputs, Technologies and Practices

F1) Have you adopted any new inputs, technologies and practices with or after NPGP's support? If yes, please elaborate.

Prompts:

- For livestock management including cattle, goats and sheep
- Driving loader or passenger rickshaw

- Enterprise management practices
- Tailoring/ stitching

F2) Has adopting of these new inputs, technologies and practices been useful? If yes, please elaborate which technologies/ inputs/ practices have been helpful and how? If no, which technologies/ inputs/ practices have not been useful and why?

F3) In your view, is the adoption of new inputs, technologies and practices (reported as a result of NPGP support) expected to be continued after project closure? If so, please elaborate. If no, why not?

G) Recommendations for Future Projects

G1) With the experience of NPGP in mind, what similar projects in the future in your area or other areas should do differently to reduce poverty?

G2) What positive changes at the household level have occurred as a result of project interventions?

G3) Are these changes expected to last after project end? If yes, please elaborate.

G4) Have there been any negative changes/ consequences of the project interventions at the household level? If yes, please elaborate.

G5) What positive changes at the community level have occurred due to project interventions? (probes especially for women, young boys and young girls).

G6) Are these changes expected to last after project end? If yes, please elaborate.

G7) Have there been any negative changes/ consequences of the project interventions at the community level? If yes, please elaborate. (probes especially for women, young boys and young girls).

H) Health and Nutrition Awareness

H1) Have you participated in sessions on health and nutrition delivered by CRPs?

H2) Have these sessions been helpful in any way? If yes, how? If not, what kind of training would be helpful in your community?

H3) How have these sessions benefited the local community/ households?

Prompts:

- *Enhanced knowledge/ awareness of improved health and nutrition practices*
- *Enhanced attitude towards health and nutrition*
- *Enhanced adoption of improved health and nutrition practices*
- *Reduced burden of disease*
- *Reduced healthcare expenditure*

H4) Are the benefits expected to last [knowledge expected to be retained, attitudes expected to sustain, and practices expected to be continued]? If no, why?

I) Adoption of Environmentally Sustainable and Climate-resilient Technologies

Discussion Note: As many of you may be aware, there has been a rapid increase in climate change (CC). Changes in onset of monsoon or changes in intensity of monsoon rains impact agriculture. It can also cause disasters like floods. CC is not always bringing more rains, CC is also responsible for prolonged droughts, extreme heat waves, short winter season. One of the main causes of reduced yield of winter crop is too high a temperature in Feb/March (reduced winter season).

I1) What are your thoughts on it? Has climate change impacted you/ communities in this area? If yes, what type of climatic changes related events are you experiencing?

I2) Do you think these climatic changes are impacting your resources/livelihood? If yes, in what ways?
Prompts:

- *Loss of crop*
- *Loss of livelihood*
- *Loss of livestock*
- *Loss/ damage to house/ dwelling*

I3) Have you (and the community) taken any measures to mitigate the impacts of climate change?
Prompts:

- *Adoption of new farming practices or technologies:*
  - *Climate resilient livestock management practices*
    - *Improved feeding techniques, fodder management*
    - *Breed improvement/diversification*
    - *Vaccination and deworming*
    - *Rangeland and pasture management focusing on cyclic grazing*
  - *Climate resilient farming practices*
    - *Crop diversification and introduction of flood and drought resistant crops*
    - *Promotion of legumes in crop rotations*
    - *Improved soil and water management and irrigation techniques*
    - *Integrated pest and weed management*
    - *Introduction of fruits and vegetables*
    - *Home based kitchen gardening*
  - *Water Management*
    - *Efficient irrigation practices such as low-cost drip irrigation systems*
    - *Storing rainwater*
    - *Water conservation & management*

I4) Did you participate in any awareness sessions on mitigating impacts of climate change under NPGP? If yes, can you please share what you learnt in these sessions.

I5) If yes, to what extent were the mitigation measures you noted in response to my earlier question were as a result of the awareness provided by NPGP?

I6) What factors other than NPGP have been responsible for adoption of the above-mentioned climate change mitigation measures?

I7) Are there any practice and technologies that you learnt of in NPGP awareness sessions that you have **not** been able to adopt? If yes, what are those and why have you not been able to adopt those?

I8) In case a disaster strikes again, what would you do differently?

I9) What support should government and future projects like NPGP provide to local communities to minimise damages caused by climate change?

I10) Is there anything else you want to share with regards to NPGP with us that we haven't asked?

Thank you very much again for taking your time and participating in this discussion.

Appendix J – Updated NPGP Logframe with Output and Outcome-level Results

Results Hierarchy	Indicators	Baseline	End Target	Cumulative	% achievement
Outreach	**1 Persons receiving services promoted or supported by the project**				
	Males - Males		128,000	131,028	102%
	Females - Females		192,000	505,203	263%
	Young - Young people		96,000	187,336	195%
	Total number of persons receiving services - Number of people		320,000	636,231	199%
	1.a Corresponding number of households reached				
	Women-headed households - Households		40,000	79,529	199%
	Non-women-headed households - Households			556,702	
	Households - Households		320,000	636,231	199%
	1.b Estimated corresponding total number of households members				
	Household members - Number of people		2,281,600	4,644,486	204%
Project Goal To assist the ultra-poor and very poor in graduating out of poverty on a sustainable basis; simultaneously improving their overall food security, nutritional status and resilience to climate change	**Households falling between 0 - 16.17 in score card have graduated out of this category by project end**				
	Households - Percentage (%)		50	80	160%
	Households - Number			296,454	
Development Objective To enable the rural poor and especially women and youth, to realize their development potential and attain a higher level of social and economic wellbeing	**HHs in PSC 0-18 receiving asset transfers, move to a higher PSC band**				
	Households - Percentage (%)	0	60	92	153%
	Households - Number			340,922	
	HHs in PSC 0-18 move to a PSC band of higher than 23 (= out of poverty)				
	Households - Percentage (%)	0	20	56	280%
	Households - Number			207,518	
Outcome Outcome 1: Improved livelihoods, living conditions and income-generative capacities for poor households and the youth	**2.2.1 New jobs created**				
	Job owner - men - Males		37,498	94,939	253%
	New jobs - Jobs		93,744	179,158	191%
	Job owner - women - Females		56,246	84,220	149%
	Job owner - young - young people		28,123	34,836	124%
	1.2.2 Households reporting adoption of new/improved inputs, technologies or practices				
	Total number of household members - Number of people			2,693,802	
	Households - Percentage (%)		50	58	116%
	Women-headed households - Households			46,127	
	Households - Households		78,120	369,014	472%

Results Hierarchy	Indicators	Baseline	End Target	Cumulative	% achievement
	households experiencing 30% increase in income as a result of productive use of assets and access to working capital				
	Households - Percentage (%)		60	47	78%
Output 1.1 Provision of assets	**1.1.3 Rural producers accessing production inputs and/or technological packages**				
	Males - Males		62,496	1,105	2%
	Females - Females		93,744	151,750	162%
	Total rural producers - Number of people		156,240	165,807	106%
	Common interest groups established				
	groups - Number		372	677	182%
Output 1.2 Provision of trainings (i.e. functional literacy, skills, vocational and business/ asset management training)	**2.1.2 Persons trained in income-generating activities or business management**				
	Males - Males		62,496	38,480	62%
	Females - Females		93,744	188,511	201%
	Young - Young people		46,872	20,367	43%
	Persons trained in IGAs or BM (total) - Number of people		156,240	226,991	145%
	Economic CRPs trained and operating in target communities				
	Economic CRPs - Number		744	3,557	478%
	HHs trained in functional literacy, basic business/asset management (PSC 0-16,17)				
	households - Number		140,616	160,297	114%
	female-headed households - Number				
	Basic EDT to intangible asset beneficiaries				
	Households - Number		15,624	9,280	59%
Outcome Outcome 2: Women from ultra-poor and poor households experience higher levels of socioeconomic empowerment	**Women reporting increased role in HH decision making**				
	Females - Percentage (%)		60	48	80%
	Females - Number			305,391	
Output 2.1 Community institutions and beneficiaries provided with capacity-building support on issues related to gender, nutrition/ malnutrition prevention (behavior), climate risk management	**No. of community institutions that have initiated campaigns on gender issues, nutrition promotion, climate risk management and other SDGs**				
	Number of community institutions - Number		35,712	6,635	19%
	No. of training conducted by Community Resource Persons trained on gender issues, nutrition promotion, climate risk management and other SDGs and no. of beneficiaries receiving trainings				
	male attendees - Number		73,073	186,035	255%
	Training - Number		60,894	56,811	93%
	female attendees - Number		109,609	897,613	819%
	youth attendees - Number		54,805	181,303	331%
	total attendees - Number of people		182,682	1,083,648	593%
	1.1.8 Households provided with targeted support to improve their nutrition				
	Total persons participating - Number of people		156,240	916,041	586%
	Males - Males		62,496	99,478	159%
	Females - Females		93,744	816,563	871%
	Households - Households		57,074	916,041	1605%

Results Hierarchy	Indicators	Baseline	End Target	Cumulative	% achievement
	Household members benefited - Number of people			6,412,287	
	Young - Young people		46,872	183,826	392%
	Women-headed households - Households		19,530	114,505	586%
Outcome Outcome 3: Target populations have improved access to financial services and investment opportunities	**Interest Free Loan clients with 30% increase in monthly incomes**				
	IFL clients - Percentage (%)		50	55	110%
	IFL clients - Number			112,618	
	1.2.5 Households reporting using rural financial services				
	Total number of household members - Number of people			2,461,578	
	Households - Percentage (%)			53	
	Households - Households		94,363	108,523	115%
	Target households reporting using interest free loans for income generating purposes				
	Households - Percentage (%)		90	71	79%
	Households - Number			145,380	
Output 3.1 Interest-free loans (IFL) for PSC 12-40	**1.1.5 Persons in rural areas accessing financial services**				
	Men in rural areas accessing financial services - credit - Males		62,908	92,697	147%
	Women in rural areas accessing financial services - credit - Females		94,363	211,627	224%
	Young people in rural areas accessing financial services - credit - young people		47,181	91,297	194%
	Total persons accessing financial services - credit - Number of people		157,271	304,324	194%
	Interest-free loans (IFL) provided to PSC 12-40 households				
	IFL - Number		214,000	204,760	96%
Output 3.2 Financial training and enterprise development training to IFL clients	**1.1.7 Persons in rural areas trained in financial literacy and/or use of financial products and services**				
	Males - Males		62,908	15,340	24%
	Females - Females		94,363	51,366	54%
	Young - Young people		47,181	20,008	42%
	Persons in rural areas trained in FL and/or use of financial products and Services (total) - Number of people		157,271	66,706	42%
Outcome 4. Contributed in promotion and enactment of pro-poor & climate resilient poverty reduction policies and dialogues through evidence-based research	**Contribution to knowledge products towards improvements in GoP's poverty alleviation policies**				
	contribution to products - Percentage (%)		50	0	0%
Output 4.1 (Pro-poor) Research studies and policy briefs	**Policy 1 Policy-relevant knowledge products completed**				
	Number - Knowledge Products		9	9	100%

Results Hierarchy	Indicators	Baseline	End Target	Cumulative	% achievement
developed and disseminated					

Appendix K

Appendix K - Photo Gallery

Note: For pictures presented here, informed consent was taken for taking the picture, and using this in the report. Where consent was not provided for using in the report, those pictures have not been included here.

Appendix K

Government of Pakistan
National Poverty Graduation Programme (NPGP)
Ministry of Poverty Alleviation and Social Safety
4th Floor, Evacuee Trust Complex,
F-5/1, Islamabad
Phone Number: 051-9210029
Email Address: digital@pass.gov.pk
Twitter: https://twitter.com/MOPASSPK
www.pass.gov.pk