

Advancing SDGs Through South Punjab Poverty Alleviation Project

Lessons & Way Forward

Shujaat Farooq | Durre Nayab | Nabila Kanwal

ADVANCING SUSTAINABLE DEVELOPMENT GOALS (SDGS) THROUGH SOUTHERN PUNJAB POVERTY ALLEVIATION PROJECT (SPPAP): LESSONS AND WAY FORWARD

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ABBREVIATIONS

AMN	Acute Malnutrition
ASER	Annual Status of Education Report
BISP	Benazir Income Support Program
CO's	Community Organizations
COVID-19	Corona Virus Disease
СРІ	Community Physical Infrastructure
CSP	Community Service Providers
FGDs	Focus Group Discussions
FIES	Food Insecurity Equivalent Scale
GII	Gender Inequality Index
ICT	Information and Communication Technology
IFAD	International Fund for Agricultural Development
IPC	Integrated Food Security Phase Classification
IRM	Institute of Rural Management
MPI	Multi-Dimensional Poverty Index
NRSP	National Rural Support Program
PMU	Punjab Managment Unit
PSC	Poverty Score Card
PSLM	Pakistan Social and Living Measurement Survey
PSM	Propensity Score Matching
SDGs	Sustainable development Goals
SPPAP	Southern Punjab Poverty Alleviation Project
ТОС	Theory of Change
UNDP	United Nations Development Program
VET	Vocational education and training





EXECUTIVE SUMMARY

The Punjab Government initiated the Southern Punjab Poverty Elevation Project (SPPAP) in 2011 with the support of the International Fund for Agricultural Development (IFAD). The primary goal of the programme is to increase the production of the livestock and agricultural sectors and decrease poverty in the most impoverished regions of South Punjab by developing assets and skills. Initially, the programme covered four districts and then extended to ten.

The impact assessment of SPPAP focuses on the role that asset transfers in advancing sustainable development goals and improving household well-being. The main interventions under this programme include small ruminants, small land plots, housing units, vocational and entrepreneurial training, community physical infrastructure, and revolving funds for agricultural and enterprise development.

Propensity score matching (PSM) is a quasi-experimental technique widely used to gauge welfare impacts by comparing the target and control groups. Specifically, we apply the PSM to all SPPAP beneficiary households within the evaluation sample and find an adequate statistical match amongst the non-beneficiary households in our sample. A total of 2,623 households were interviewed in selected 10 districts.

Key Findings

- **Poverty Reduction:** The programme uses the Benazir Income Support Program's (BISP) poverty scorecard to effectively target extremely poor households. Asset transfer has a major favourable influence on household income and food security, especially on the small ruminant programme.
- Women Empowerment: SPPAP placed a strong emphasis on training programmes and asset transfers as a means of empowering women. The project opted a participatory approach where community and

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beneficiaries were involved in intervention process, i.e., a woman went herself in market purchase a goat, legal entitlement of the home was transferred to the women, etc. Women have been serving as the president and managers of the communities and they hold a strong monitoring in project implementation. There are joint bank accounts on the name of community and women are part of it. Women said that the outcome decreased gender violence, increased social status, and enhanced autonomy. However, there are still obstacles to attaining gender equity in economic involvement and decision-making.

- Food Security: Food security has improved as a result of the creation of food banks and the distribution of goats. Beneficiaries report the impact as being better able to maintain a healthy diet and manage seasonal food shortages.
- Vocational Training: Training programmes provide beneficiaries with market skills, particularly in trades such as dress designing and beautician work. However, the impact of the programme on employment was not clear as a notable portion of trainees were still unemployed.
- **Housing and Infrastructure:** The provision of small land plots and housing units improved the living conditions of beneficiaries. Solar panels and toilet facilities for these households significantly reduced electricity costs and improved sanitation.
- Livelihood and Employment: The programme shows significant improvement in employment particularly for males. Vulnerable employment decreased, while stable job opportunities increased to higher monthly income among employed.
- **Financial inclusion:** SPPAP facilitated access to financial services through revolving funds. Beneficiaries used loans to invest in agriculture inputs and small businesses, which ultimately led to income generation.

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SPPAP has made substantial progress in improving household income, food security, and women empowerment in South Punjab. The programme's comprehensive approach, combining asset creation, vocational training, and infrastructure development, has positively impacted poverty alleviation. However, there is a need for a sustained effort to ensure long-term impact, particularly in areas like gender equality, quality of education, and employment generation.

The findings highlight the importance of continued support for such initiatives to ensure well-being and achieve broader SDGs, including no poverty, zero hunger, education, health, and gender equality through an improvement in women empowerment.

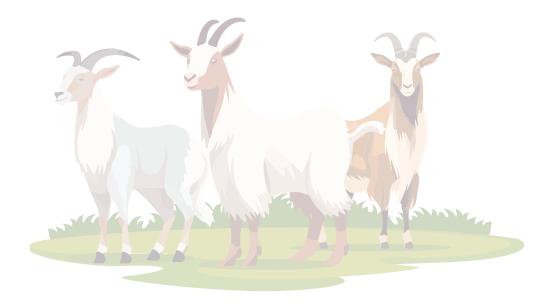




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1. INTRODUCTION

1.1. Southern Punjab Poverty Alleviation Project (SPPAP)

Pakistan, with its policy and legislative commitment, is striving to achieve the Sustainable Development Goals (SDGs) by 2030. These goals have been integrated into the national and provincial policy and strategy frameworks and long-term development blueprints. However, Pakistan still faces significant challenges in key areas such as zero hunger, quality education, gender equality, affordable and clean energy, innovation, sustainable and resilient cities, and life below water. The country has been tested by various shocks, including economic paralysis, the COVID-19 pandemic, floods, and a high inflation rate, which have posed serious threats to its development agenda.

On average, poverty has decreased in the last two decades. However, one can easily identify the areas of high poverty in Pakistan such as interior Sindh, southern Punjab, south Khyber Pakhtunkhwa, and Balochistan. This high poverty can be explained from three viewpoints. First, agriculture in these regions is characterised by shocks and most farmers experience crop failure, drought, floods, and even price shocks. Second, a weak restructuring of the economic activities indicates that a significant proportion of the population engages in the traditional agricultural sector owing to the non-availability of non-farm economic activities, that is, the absence of industrial and vibrant services sectors. Third, the non-farm activities are dominated by low quality mainly because of weak infrastructure and market access in the rural areas.

Recognising the high poverty rates and deprivation in southern Punjab, the Government of Punjab launched the Southern Punjab Poverty Alleviation Project (SPPAP) in September 2011. This initiative, supported by the International Fund for Agricultural Development (IFAD), is a social mobilisation approach that focuses on asset creation, skill development, and increasing production and productivity for agriculture and livestock smallholders. The programme, designed for the poorest of the poor, has had a significant impact on





the local community. The IFAD provides 91 per cent of the funding, with the government of Punjab contributing 7 per cent, and the remaining 2 per cent coming from the beneficiaries.

The programme aims to uplift poor households by boosting their income through increased employment opportunities and enhanced agricultural productivity. Initially launched in four districts of south Punjab (Bahawalpur, Bahawalnagar, Muzaffargarh, and Rajanpur) with a target of 80,000 families, the programme has now expanded in a phased manner. It is currently operational in ten districts, as detailed in Table 1 & Annex Table 1. The programme's expansion is a testament to its success and the commitment of various partners who continue to support its activities.

- i. The Institute of Rural Management (IRM) plays a crucial role in the Southern Punjab Poverty Alleviation Project (SPPAP). It provides vocational and entrepreneurial training to enhance the productive and employable skills of the targeted families, thereby empowering them to improve their livelihoods.
- ii. The National Rural Support Program (NRSP) is a major implementing partner for social mobilization and forming community organisations (CO) comprising the target beneficiaries. The membership of COs is about 67,435 members of 0-23 score on the Poverty Scorecard. All the project benefits are distributed through these COs.
- iii. Various departments of the Government of Punjab (e.g., agriculture, livestock, district government, etc.) and public-sector universities are supporting necessary training, verification, etc.





Table 1: An Overview of the SPPAP Profile and its Phases

Phases	Duration	Districts	Budget (PKR Million)	Target Beneficiaries
Phase 1	2011-2018	(04 Districts) Bahawalpur, Bahawalnagar, Rajan Pur, Muzaffargarh	4,657.957	Scheme-wise (see Annex Table 1)
Phase 2	2018-2021	(06 Districts) Bahawalpur, Bahawalnagar, Rajan Pur, Muzaffargarh, Rahim Yar Khan, DG Khan	2,907.823	Scheme-wise, see Annex Table 1
Phase 3	2021-2024	(10 Districts) Bahawalpur, Bahawalnagar, Rajan Pur, Muzaffargarh, Rahim Yar Khan, DG Khan, Layyah, Bhakkar, Khushab, Mianwali	7,958.803	Scheme-wise (see Annex Table 1)
Phase 4	2024-2028	(10 Districts) Bahawalpur, Bahawalnagar, Rajan Pur, Muzaffargarh, Rahim Yar Khan, DG Khan, Layyah, Bhakkar, Khushab, Mianwali	9,718.548	Scheme-wise (see Annex Table 1)
Total	1	10 districts	25,243.131	



The programme focuses specifically on the poorest households by using the Benazir Income Support Programme (BISP) poverty scorecard (PSC) data. Those households are targeted that obtain a score equal to or less than 23 based on the National Poverty Score Card Survey. The results of the PSC have been further validated by participating COs through Social Mobilisation Partners (SMP). The programme design especially concentrates on women's empowerment (Figure 1).

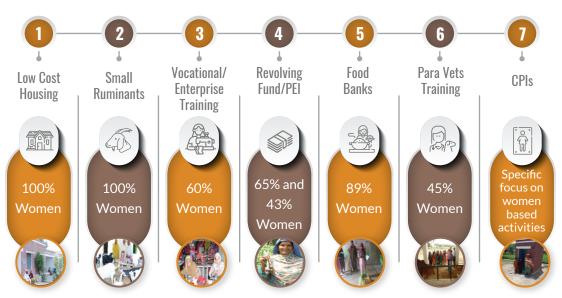


Figure 1: Women's Share in Various SPPAP Interventions

Currently, the programme is operational in 10 districts where it has been using the following interventions at the household and community levels.

a) Small Ruminant Package

Rearing goats is a common livelihood practice in rural areas. Goats are considered an asset that multiplies in a relatively short period. It is a source of milk that contributes to daily household needs. Moreover, the progeny is like cash in hand, which can be sold at any time to meet emergency needs.



The Small Ruminant 2-goat component is the largest component of the project, benefiting about 50 per cent of the poor beneficiaries who have a score of 0-18 on the PSC. So far, 152,385 households have benefited from the intervention. The system of procuring goats involves the local community, COs, beneficiary women, project staff, and a Livestock Department representative.

b) Small Land Plots/Housing Units

Rural homelessness reflects the poor social, political, and economic status of the poor. The entire family often provides the landlord with free domestic help and farm labour in return for shelter. The small land plots (5-20 Marlas) and low-cost housing were very important components of the project. It involved the provision of small land plots to landless families and the construction of a basic standardised housing unit on that plot. The package is for poor families with poverty scores of up to 11. Initially, only plots were given but it was observed that poor households were unable to construct houses. Accordingly, the design was changed by building low-cost housing units on these plots. So far, the intervention has benefited 7,338 households.

c) Vocational & Entrepreneurship Training

Fifty to ninety days of training on employable trades were given to young members of poor families with poverty scores of up to 23. Investing in these project resources produced an outcome in the shape of enhanced capacities and capabilities for employment and productive self-employment of the participating rural marginalised segments. The programme has benefited more than 54,000 youth in targeted districts.

d) Community Physical Infrastructure (CPI) Schemes

Community Physical Infrastructure (CPI) is a community-level scheme in which link roads, sidewalks, toilets, pavements for water channels, etc., were constructed to improve market linkages. So far, 2,589 schemes have been completed in the targeted areas.



e) Agriculture Equipment for Community Service Providers (CSP)

This component was designed to help small farmers access agricultural equipment at feasible rates in their localities. For this purpose, the equipment was provided on a cost-sharing basis to 1,022 beneficiaries. As per the SOPs, the Community Service Providers (CSP) should involve the COs. The assets are provided in the CO's name and may be used by its active members on subsidised rents.

f) Revolving Funds for Agriculture, Livestock & Enterprise Development

The intervention was designed for farmers and other small traders to obtain soft loans for input supplies. In this component, 52,833 beneficiaries were facilitated through a soft loan of PKR 25,000.

g) Foodbank

This component of the project was designed to mitigate the impact of the hunger season for the poor communities by establishing food banks to borrow wheat in the off-season and return the same in April-May (after a few months) with a 10 per cent addition. Initially, the programme managed the stock but now the community manages it.

Overall, the programme has opted for a comprehensive approach as it:

- i. Helps to ensure that the targeted families are among the poorest;
- **ii.** combines elements of asset creation with ones related to income-generating activities;
- iii. focuses on income, food security, and a sense of psychological security through the provision of housing; and
- iv. fosters women's rights and the elimination of discrimination based on gender through interventions and representations of women.

The programme aims to improve equity, opportunity, and resilience among the



targeted households in a sustainable manner through the improvement of several Sustainable Development Goals (SDGs), including no poverty (SDG-1), zero hunger (SDG-2), gender equality (SDG-5), and many others related to productive employment, education, health and quality of life. In turn, it will lead to a reduction in the poverty rate among the beneficiary households.

Furthermore, access to various productive and durable assets is expected to improve households' ability to respond to negative exogenous shocks, such as flooding or the death of a household member. However, these expectations are subject to various assumptions. The first of these is the value of the intervention relative to the initial incidence and the depth of poverty. The value of the intervention must be sufficient to enable a household to build a sufficient level of savings that reduces their exposure to negative exogenous shocks and enables them to engage in coping mechanisms that do not reverse their welfare gains or are damaging in the long term.

Our main evaluation objectives are:

- Impact of interventions on various SDGs: Our objective is to highlight the significant success of the SPPAP in improving the SDGs related to the interventions. We conducted a comprehensive gap analysis at the district level to assess the sustainability of these interventions and to identify the challenges the programme faced in implementation.
- **Impact on food security:** We assessed the substantial positive influence of the provision of goat packages and the concept of food banks on the nutritional status and food security of marginalised households, providing reassurance about the programme's impact.
- **Impact on education and productive employment**: We explored the comprehensive impact of the programme on the education sector, particularly through improved financial stability and reduced child labour, to ensure the audience is well informed about the programme's indirect effects.





- **Impact on productive investment:** Examined how the enhancement of skills and provision of productive assets have influenced the investment behaviour of beneficiaries, focusing on their ability to save and invest in fruitful ways.
- **Impact on women empowerment:** Examine how the targeting specifically to women improve their empowerment including decision making, access to productive assets and better status in the community.

All the interventions that have been made under this programme, apart from the general aim of eradicating poverty, pursue a goal specified in the SDGs. The provision of small ruminants serves as a means of meeting the nutrient needs of the household. It can also be employed to address the objective of eradicating poverty as it creates access to easily disposable money for the household. Equally, as the intervention targeted women, it aims to bring about gender equality.

The report relies on properly developed survey questionnaires and focus group discussions (FGDs). In general, the report presents some substantial changes in income, saving, food security, unemployment rate, affordable housing, and poverty reduction.

1.2. Structure of the Report

The report consists of five sections. Section 1 introduces the programme to understand its background. Section 2 consists of the evaluation approach by highlighting the theory of change as well as the evaluation objectives. Section 3 highlights the experience of SPPAP beneficiaries, and their feedback based on quantitative results. Section 4 presents the results of the impact evaluation and, finally, Section 5 provides concluding remarks.





2. OUR EVALUATION APPROACH

2.1. Roles of Assets in Poverty Alleviation and Promoting SDGs

Almost all poverty alleviation programmes embrace asset building to decrease individuals' risk and improve their ability to earn an income (Frankin, 2023). Assets increase people's self-insurance and enhance their financial capabilities (McKay, 2013). Kent & Dorward (2012) confirm the significance of the decomposition of asset functions and attributes concerning poverty decrease (Kent & Dorward, 2012). Many studies highlighted how receipt of capital goods – including land, livestock, and financial capital – affects a household's prospects of getting out of poverty and enhancing its well-being. Regarding this, some studies have been conducted on how asset ownership affects poverty reduction.

Agriculture Assets

The restricted access to land and other assets experienced by impoverished households hinders their capacity to participate in productive agricultural endeavours (Carter & Barrett, 2006). On the other hand, households with adequate agricultural assets can boost productivity and possibly produce excess money that can be used to fund other aspects of their lives (Dercon, 1998). Programmes that give impoverished households access to livestock or other agricultural assets can help them develop their production capacity income diversification, enabling them to improve their standard of living (Besley & Burgess, 2000).

It is not easy to understand how agricultural assets and non-form diversification are related. In certain instances, a poor household's inability to participate in the non-form sector may be due to a lack of assets since they lack the capital needed to finance their diversification. On the other hand, rich households with higher levels of liquidity are better equipped to make non-farm investments (Dercon, 2004). This implies that certain relationships as well as the larger institutional and economic framework may influence how important agricultural assets are when valuing poverty.





Credit Accessibility

Savings, credit accessibility, and microfinancing programmes can be central to poverty alleviation in conjunction with agricultural resources. Financial assets decrease changes in consumption during crises and can become a better shield for similar situations in the future by offering enough cash to invest in something productive (Armendariz, 2010; Morduch, 1998).

Many papers have documented that credit and other financial services can help poor households manage their risks and search for more profitable activities as well as accumulate productive assets over time (Khandker, 1998; Pitt & Khandker, 1998). For example, researchers have postulated that micro-financial programme participation in Bangladesh enhances the households' consumptive expenditure, leads to the acquisition of assets, and reduces poverty (Khandker, 1998).

Consumers who are a bit less poor are said to benefit more from financial services because they are in a better position to utilise credit and financial savings facilities (Morduch, 1998). Additionally, new problems, such as lack of financial services access for microcredit, may arise due to issues like a restricted market, lack of health literacy, etc. (Armendariz, 2010).

Vocational Training

The literature shows the importance of vocational training in poverty alleviation and improving the lives of poor households. Studies indicate that by getting technical and vocational training, the trainees can meet the demand driven by the market, which helps them secure higher-paying jobs, start their small businesses (Reardon et al., 2001), opt for better technologies, and compete in the market to get employment (Blattman et al., 2011).

Synthesis from Literature

The effectiveness of asset interventions on poor households' physical, economic, and social well-being largely depends on the type of asset, its value to benefactors, and the programme design and implementation. Nonetheless, the





size of the intervention may still be determined by things like current market accessibility, infrastructure, and/or availability of financing.

Poverty graduation programmes have been shown to enhance the household's living standards. However, the extent to which they can be scaled up is hampered by their often high costs and reliance on the state's funding. Technological innovations like the Internet and nontraditional credit reporting enable new business models to pass lower-class customers and promote asset accumulation (Armendariz, 2010).

Asset ownership can influence a household's welfare status, but it does so in a complex and contextual way. Moreover, the effects of interventions may differ between nations and regions because uncontrollable factors may contribute to specific outcomes. A recent review by Bastagli et al. (2016) and Biscaye et al. (2017) of 130 countries shows that design characteristics of programmes, including conditionality, targeting, payment size, timing, frequency, and duration, may all affect the impacts of the programmes. Certain short-term impacts on consumption, saving, and investment are visible in most programmes, whereas the long-term impacts are very few. The spillover effects, by and large, rely on households' bargaining power and gender relations (both at intra- and inter-levels), social relations, and psychosocial well-being. There is also a role of cash transfers in affecting potential community-level dynamics-productivity and growth within local economies, local labour markets, and existing social networks as well as macro-level outcomes (Biscaye et al., 2017; Bagstagli, 2016).

2.2. SPPAP's Theory of Change

In this section, we lay out the SPPAP Theory of Change (TOC) against the programme's interventions that directly and indirectly impact targeted households' well-being. The SPPAP directly impacts consumption expenditure through its various initiatives by increasing beneficiaries' purchasing power, leading to food security and poverty reduction. The programme highlights



indirect impacts, including community empowerment, gender equality, etc. The programme has been contributing to multiple sustainable development goals (SDGs), the broader objective of which is to reduce poverty by promoting soft and physical assets, employment, and agricultural productivity. Thus, the programme's possible impacts are discussed below and in Figure 2.



Figure 2: SPPAP and Sustainable Development Goals (SDGs)

Impact on Food Security

In Pakistan, statistics on malnutrition, food insecurity, and inflation are alarming. The provision of small ruminants could promote the households' well-being and nutrition, particularly those who cannot afford to buy milk. Moreover, the multiplier effect of goats may help them generate income by raising goats' kids and selling them in markets to break the cycle of poverty. The borrowing of wheat from the food bank also helps vulnerable households mitigate hunger by



smoothing the consumption of food intake and empowering the community to manage the problem by themselves.

Impact on Purchasing Power

The SPPAP's economic empowerment and poverty reduction initiatives, like the provision of vocational training, goat package, and house provision, have significantly contributed to increasing the purchasing power of the households. These initiatives, which provide people with skills and productive assets to make extra money, are instrumental in improving the well-being of the marginalised groups and increasing their purchasing power, thereby demonstrating the positive impact of the program.

However, the sustainability of the programme's impact is contingent on several factors, with the level of savings being a key determinant. Adequate savings reduce the risk of negative external shocks and enable beneficiaries to employ coping strategies that do not compromise their welfare gains. It is crucial to understand that failing to save for the future or invest wisely could potentially perpetuate the cycle of poverty, underscoring the urgency of the program's mission.

Impact on Livelihood and Productive Investment

The programme enhances the skills of individuals by assisting poor individuals to stand on their feet and graduate from poverty. These skills are given to both males and females. However, these expectations are subject to various assumptions:

- 1. Individuals must have sufficient value to meet their basic needs and save money for investment or future risk management.
- 2. Beneficiaries must have financial access to banks.
- 3. They must have sufficient knowledge to make productive investments.





Impact on Women's Empowerment

The programme strongly emphasises women's empowerment by granting most of the assets to women beneficiaries only. The objective of the programme was to provide empowerment and hope to women to promote gender equality by giving them a chance to women at prosperity and transform their lives. However, there is still a need for consistent efforts to achieve this objective because fulfilling basic needs does not mean there's gender equality. Even gender inequality between male and female children can be observed in the home, which is due to their parents' discrimination between male and female children.

Impact on Education and Health

The purpose of the programme was to ensure the well-being of marginalised communities. There was no direct focus on education, but, indirectly, it also covered this area to some extent. Providing interventions to women indirectly impacted the education sector as women prioritise education and health the most. According to the goat beneficiaries, the amount they consumed on milk purchasing was saved, which was now used for children's education. The provision of houses reduces child labour as before owning a house, they had to send their children to work for the people in whose house they lived. The provision of the road helped children to go to school even in lousy weather, since before the road was built, people could not send their children to school due to muddy roads during the rainy season. However, these initiatives only help to increase the enrollment levels in schools, no concrete steps are being taken toward quality education. In the long term, such intervention would improve quality aspects as well.

Health is another area where a better livelihood and resources would improve its behavior to improve health through more allocation of resources. It is worth mention that hygienic is one of the major concern in the country as a significant population lack toilet facility at home. The program provided 35,000 toilets to poor and vulnerable households that would lead to an improved health condition in the home, particularly for women and children. On the other hand, the



intervention would lead to overcome and number of social caveats.

Lack of access to proper sanitation facilities impacts negatively the health and wellbeing of children. A significant number of children are malnourished and every year face diarrhea due to poor water and sanitation. Children suffering from repeated episodes of diarrhea are likely to fall behind in school or drop out altogether. The program has provided Water facility in each housing unit.

Impact on Community Empowerment

Creating organizations (COs) - groups of local citizens who get together to tackle problems and pursue shared objectives - is a critical component of the SPPAP's community engagement strategy. COs provide forums for discussion, cooperation, and group decision-making. They enable community members to express their issues, set goals, and work together to find solutions. COs help communities feel cohesive and united by facilitating the sharing of knowledge, exchanging information, and discussing their issues through regular meetings. It is a way by which the programme enables the growth of social capital in societies by encouraging cooperation and building trust among community members. In this way, community members build solid bonds of trust, solve society's problems collectively, and provide mutual support, strengthening social cohesion and resilience. For community-led initiatives, this social capital provides the necessary framework to raise funds from society and carry out long-term fixes for complex social problems. Moreover, this concept of community organisation enables women to participate in decision-making with men, which is a step toward gender equality.

2.3. Evaluation Matrix

The evaluation matrix presented in the table below is our presentation of how we answered the key evaluation questions outlined above. It presents the specific indicators that were used to answer evaluation questions.



Evaluation Question	Indicator
Impact on poverty reduction and improving food security of beneficiary households.	 Resource diversification in household income/employment Effectiveness of training Multidimensional Poverty Index (MPI) Food insecurity as measured through the Food Consumption Score (FCS) and Food Insecurity Equivalent Scale (FIES) Subjective well-being Inter-generational well-being Better coping strategy to offset shocks
Impact on beneficiaries' investments in productive activities.	 Ownership of productive assets, i.e., land and livestock Land entitlement Non-farm enterprise
Impact on Education and access to ICT	 The enrolment rate of children Learning poverty Child labour Access to ICT Youth not in education, training, and employment
Impact on nutritional status	Child nutritional status (anthropometry)
Better living condition	 Ownership of house Female ownership Safe drinking water Better sanitation Access to electricity Plantation at home

Table 2: Evaluation Framework



Financial inclusion and saving	Financial inclusionSaving behaviour
Impact on women empowerment	Women's involvement in decision makingAttitude towards violence
Social Networking	 Access to public sector social protection schemes Access to NGOs-driven social protection schemes Access to formal loans and microfinance schemes Community networking

2.4. Evaluation Approach

2.4.1. Methodological Approach

The earlier evaluations of the SPPAP used a vague methodology, namely, a recall method was used to gauge welfare impacts, i.e., how much income was enhanced, etc. Such methods yield biased results due to the lack of a rigorous evaluation design.

Since the SPPAP intervention mainly targets the ultra-poor and poor households that are also part of the BISP intervention, therefore we constructed a control group of families that are recipients of BISP cash assistance but not part of SPPAP. The control group must hold similar characteristics and be kept from other human development-related interventions during the evaluation period. We ensured homogeneity by selecting the control group from other union councils where the SPPAP and other similar public sector programmes (e.g., NRSP, NPGP, etc.) do not have the assets or micro-finance-related interventions.

Propensity score matching (PSM) is a quasi-experimental technique widely used to gauge welfare impacts by comparing the target and control groups. Specifically, we applied the PSM to all SPPAP beneficiary households within the evaluation sample and found an adequate statistical match amongst the non-beneficiary households in our sample.





PSM is a two-stage analytical approach that employs a propensity score as a 'comparator metric.' The propensity score summarises the information on the set of relevant characteristics that describe why treatment and control households are different, which drives selection bias. The first stage of any PSM is to compute a valid propensity score for each observation unit. The second stage compares outcome indicators of interest across treatment and control households with similar propensity scores.

Like other quasi-experimental designs, PSM tackles the problem of selection bias by constructing appropriate comparisons to the beneficiary households in the treatment group, thus building a valid counterfactual. This happens by matching and comparing outcomes for units in the treatment group with control units that are as similar as possible to each other according to a set of relevant observable characteristics. These characteristics drive selection bias as they are systematically different across the treatment and control groups and are related to outcome measures of interest.

The propensity score is the comparator metric constructed in the first stage, summarising the information in these relevant characteristics. For the propensity score to be valid, it needs to be calculated using relevant variables² that are not influenced by the SPPAP. This represents a challenge in evaluating the SPPAP, as we need to have information on sampled households before they start receiving intervention from the SPPAP. In other words, we do not have a 'pure baseline.' Hence, to meet this critical condition, our model constructed propensity scores only using 'static variables' that are not influenced by the SPPAP.

2.4.2. Sampling and Data Collection

We gathered both quantitative and qualitative data. The former comprises focus group discussions (FGDs) with the SPPAP beneficiaries, while the latter was collected through a quantitative household survey. In each district, two FGDs

² Variables that actually drive the selection bias, i.e., the systematic differences that exist between treatment and control units.





were managed with the SPPAP intervention households.

Table 3 shows the sample size both for targeting and control groups. We adopted a two-staged cluster random sampling approach. In the first stage, we randomly selected the union councils and villages from each of the targeted tehsils in selected 10 districts. The control group was selected from the tehsil in the respective districts where the programme still lacks intervention. We ensured that the control tehsils also lacked other similar public sector interventions.

From each of the targeted and control union councils/villages, we randomly selected 15-20 households. It is important to note that the SPPAP consists of multiple phases. In our sample, we focused on households that received intervention from July 2019 to June 2022. The SPPAP target and control groups have a BISP poverty score ranging from 0 to 17, and both receive BISP's cash assistance.

District	Control	Target	Total
BahawaInagar	89	184	273
Bahawalpur	90	250	340
Bhakkar	90	175	265
Dera Ghazi Khan	88	153	241
Khushab	88	166	254
Layyah	47	137	184
Mianwali	84	155	239
Muzaffargarh	90	177	267
Rahim Yar Khan	83	192	275
Rajanpur	90	195	285
Total	839	1,784	2,623

Table 3: Evaluation Sample Size (in numbers)





The proportionate to population size technique was further used as weights for the benefiting households by the type of intervention. For example, more households from small ruminants and many of the households overlap on intervention. In other words, they receive multiple interventions as listed in Table 4.

Table 4: Sample Size by Type of Intervention (Numbers)

Intervention Type	Sample Size
Small ruminants	1,056
Small land plot/housing units	605
Community Physical Infrastructure (CPI)	430
Agriculture Equipment for Community Service Provider (CSP)	2
Vocational Training	465
Revolving Funds for Agriculture, Livestock & Enterprise Development	297
Enterprise Training	50
Foodbank	765







3. BENEFICIARY EXPERIENCE AND FEEDBACK

This section offers a detailed examination of the implementation of SPPAP. Evidence that is provided comes from the insights from the FGDs as well as the survey data collected for this impact study. We look at the beneficiaries' selection procedure, the function of COs, and the distribution of assets to the beneficiaries. Through the integration of both quantitative and qualitative data, our goal is to provide a thorough knowledge of the experiences of the beneficiaries and the program's effectiveness in accomplishing its goals.

The beneficiary selection procedure is highly transparent. The targeting strategy consists of four main steps: household targeting uses the BISP poverty scorecard to identify households in the lowest poverty bands (0–23), geographic targeting focuses on the poorest Union Councils in the targeted districts, and gender targeting takes into account the fact that most beneficiaries are women. Furthermore, the CO's function in the system ensures greater transparency since, after receiving liquidity into their account, COs go to banks to withdraw cash and make their own decisions about how to use it. The community determines who needs what kind of assistance, then withdraws funds and offers each person a specific intervention based on their requirements.

3.1. Intervention in Small Ruminants

The goal of SPPAP under the Assets Distribution Program was to give two goats to a woman from exceptionally and persistently low-income households as a quick way to accumulate assets, reduce poverty, obtain nutrition, and generate income. Of the 2,623 total respondents, 1,056 (or 40% of the sample) were the recipients of small ruminants. Some questions about the number of animals these households still owned and raised, livestock sales, paying bribes to anyone, and income fluctuations were posed to these households. According to the programme's targeting strategy, as previously mentioned, these beneficiaries had a poverty scorecard below 18 at baseline, and women are the intervention's main beneficiaries. We did not find any challenge in purchasing the goat process,





i.e., bribe or poor quality animal. Women were actively involved in the purchasing process of goat by themselves, demonstrating their initiative and involvement in the program. Since the intervention was made 3-4 years ago, 56% of the intervened households even sold some of the goats due to multiplication. The data shows that a minor percentage now don't have the goat and sold it (Figure 3). The amount from sold goats was mainly used for health, purchase of durable goods, further investment, etc.

Figure 3 shows that the intervention's targeting was successful. Before the intervention, 86.3 per cent of households did not have any goats. After the intervention, this figure dropped sharply to 9.8 per cent, reflecting that a minor percentage of households either sold their goats or the goats died. Furthermore, the intervention successfully achieved the programme's goal of increasing the number of goats owned by the targeted households, which is visible from the proportion of households with 1-3 goats rising from 11.9 per cent to 35.4 per cent and those with 4-6 goats rising from 1.3 per cent to 45.1 per cent. The intervention met its goal and demonstrated effective targeting and execution.

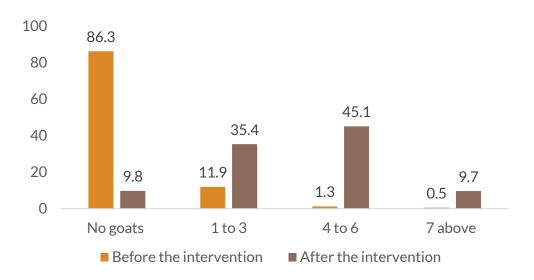
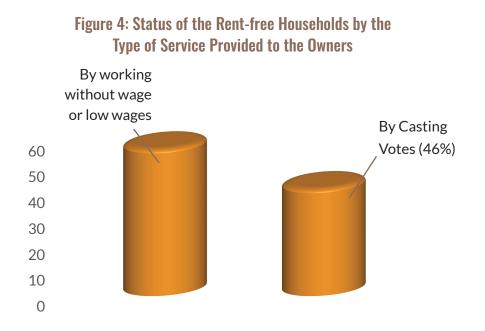


Figure 3: Before and After Intervention: Impact on Goat Ownership



3.2. Housing Units

Overall 605 families (34% of recipients) have benefited from the small housing unit intervention thus far. These households have a big room, kitchen, and bathroom with water facilities and solar energy systems. They were built using brick and mortar. Each of the women beneficiary possesses official ownership documentation and did not pay any bribes to anyone. Before the SPPAP intervention, 3 per cent of beneficiaries owned a home, while 98 per cent of beneficiaries did not have a plot. Figure 4 shows the status of the households who, in exchange for living rent-free, worked in the owners' homes or fields without a wage or at a low wage or casted votes in their favour.



99.2 per cent of households obtained solar panels, while 94.5 per cent of them reported that their solar panels were still operational, which significantly lowers electricity costs. Of the beneficiaries who obtained toilet facilities, 79.9 per cent did not have access to toilet facilities before intervention. Figure 5 shows that the target group's owner-occupied household percentage is 88 per cent, which is significantly higher than that of the control group. Similarly, the target group had



less on-rent and rent-free household ratio, which amply demonstrates the effectiveness of this intervention and its impact. Overall, the intervention led to provide a sense of social and pride security to poor and marginalized segments through provision of home.

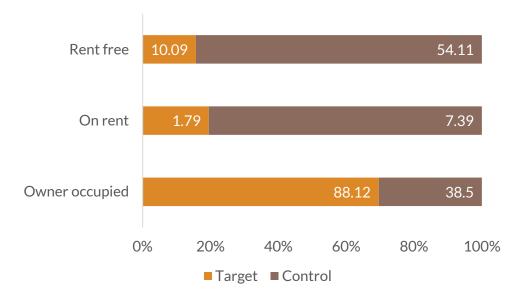


Figure 5: House Occupancy Status of Target and Control Groups

These interventions had a significant positive impact, especially in terms of social standing. Table 5 reveals that 41 per cent of the beneficiaries felt they had a higher social status in their community and 23 per cent of the recipients said they felt they had more autonomy in making day-to-day decisions. Additionally, 20.5 per cent indicated a decline in domestic violence. Overall evidence indicates that the intervention improved the beneficiaries' lives and had a favourable effect on their social status.



Category	Frequency	Percentage
No such feeling	1	0.2
Feel a sense of security	19	3.1
Feel a sense of pride	76	12.6
Feel a better social status in the community	247	40.8
Feel more autonomy in making day-to-day decisions	138	22.8
No more domestic violence or reduction in violence	124	20.5
Total	605	100

Table 5: Impact of Household Unit Intervention – Perceptions and Social Status

3.3. Vocational and Entrepreneurial Training

The vocational and entrepreneurial training programmes were designed to help low-paid agricultural households find profitable off-farm work. Thirty-two per cent of the beneficiaries received two or three months of vocational and entrepreneurial training. Numerous subjects were addressed in vocational training, such as dress design, hairstyling, computer applications, motorcycle maintenance, drying, beautician work, etc. The various trades in which the respondent received training are depicted in Figure 6. Nearly 61 per cent received training in dress design, 16% in beautician, 4% in appliqué work and ADDA work, and 4.2% in motorbike repair, among other skills.





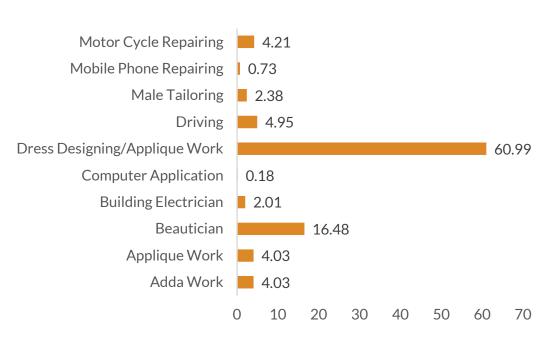


Figure 6: Percentage Distribution of Sampled Trainee Respondents by Trade

This also exposes the suboptimal targeting or execution of this intervention as it has not accomplished the targeted purpose. Of those who received this training, just 52 per cent were employed, whereas the remaining 48 per cent were either unemployed or not seeking a job. The percentage of training that helped people obtain better jobs and earn more money is shown in Figure 7. According to the data, among those who were employed , 71 per cent of respondents said that training helped them get a better job and 59 per cent said that training helped the get a better salary. The percentage of respondents who believed the training was not at all beneficial is extremely low for both groups, indicating that overall, the training helped both categories obtain jobs and earn more money.



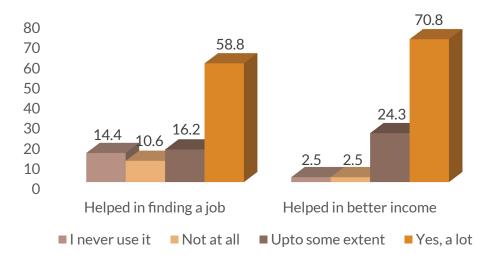


Figure 7: Effectiveness of Training (Per Cent)

3.4. Revolving Fund

The revolving fund project aims to give households easily available financial resources to improve their financial circumstances. The analysis attempted to understand the type of participants in the revolving fund. The participants were divided into three categories, namely, those who applied but did not avail, did not apply, and applied and took out a loan. Just 2 per cent of beneficiaries said they tried but did not take out a loan, compared to 20 per cent who did. A noteworthy proportion of participants—55 per cent – stated that they had taken out a loan of approximately PKR 50,000 PKR and 11 per cent reported having taken out a loan of PKR 30,000 PKR.

Through an assessment of any bribes made to obtain the loan, the programme also looks at the integrity of the loan acquisition process. In this context, 99 per cent of respondents said they had never paid a bribe to anyone in exchange for taking out a loan. Furthermore, the programme assesses the loan's efficacy by looking into how well the household had utilised the funds to increase their income.



3.5. Food Bank

The goal of the food bank programme is to reduce poverty by supporting households and improving food security and well-being by providing necessary food supplies. Evaluating household involvement in this programme involves finding out how often they visited the food bank and what kind of assessments they made. Seventy-eight per cent of all beneficiaries were aware of the idea and process of food banks. Furthermore, the food bank provided wheat to 65 per cent of the sampled beneficiaries. Furthermore, this effort examined the effect of food banks on household food security, and in focus group discussions, participants demonstrated the numerous benefits they received from the food banks, which they utilised frequently based on their requirements and never encountered any problems in returning the wheat. This programme helps them to reduce poverty, and anyone may benefit from it because it does not require payment. Instead, when wheat is received during a wait season, they just have to return the wheat they received plus a little extra. Figure 8 illustrates their trips to the food bank and reveals that 22 per cent of the top beneficiaries received wheat just once, while 48 per cent received it twice, 26% received it thrice, and a mere 4 per cent received it more than three times. All things considered, the idea of a food bank assists the community in obtaining food.

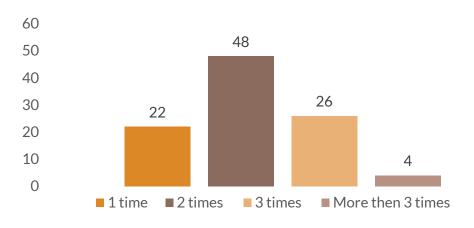


Figure 8: Percentage of Participants Who Took Wheat from the Food Bank



4. IMPACT FINDINGS

As detailed in Section 1, the study aims to gauge the impacts of SPPAP on different welfare indicators ranging from socioeconomic well-being to women empowerment. We opted for a quasi-experimental technique—propensity score matching (PSM). The technique allows the comparison of the treated group with the control to gauge welfare impacts. Both the treated and control groups had similar characteristics after ensuring the matching and balancing exercise (Figure 9 & Table 6).

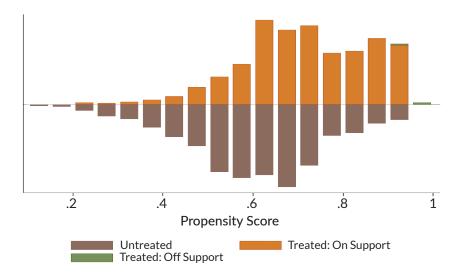


Figure 9: Common Support Matching of Treated and Control Groups

Table 6: Matching Characteristics of Target and Control Households

Characteristics	Bef	ore matchi	ng	Af	ter matchir	Ig
	Treatment	Control	Bias (%)	Treatment	Control	Bias (%)
PMT Score	13.93	15.42	-10.60	14.76	14.66	6.10
Age of head (years)	46.76	45.73	9.30	50.24	49.64	5.50
Age square of head (years)	2313.80	2231.00	7.50	2625.40	2558.90	6.10
Household size (numbers)	6.96	6.40	8.10	6.67	6.64	1.40





Sex of head (male=1)	0.97	0.91	16.70	0.76	0.76	-0.50
Education of head (years)	1.12	1.70	-10.10	2.01	1.83	5.30
Employment of head (yes=1)	0.75	0.72	7.8	41.18	41.12	0.30

4.1. Impact on Education

The analysis of education indicators offers insightful information. The effectiveness of the programme is demonstrated by the study's comparison of the treated home with the control group, which shows improvements in school attendance, learning outcomes, child labour reduction, and the percentage of young people (aged 15-29 years) not in education, employment, or training (NEET).

As shown in Table 7, the results, using the nearest-neighbour technique, for the first category—school attendance for children aged 5 to 12—show that 66.5 per cent of the treated group's children attended school, compared to 55.7% of the control group. With a 1 per cent threshold of significance, the 10.8 per cent difference between the treatment and control groups is statistically significant and indicates that the intervention had a favourable effect on school attendance. Similarly, the difference is 10.7 percentage points according to the kernel method, showing that the treatment group's improvement in school attendance was also statistically significant at 1 per cent. The results of the third approach, the radius method, indicate an increase in attendance percentage of 10.2 percentage points at a 1 per cent level of significance. In summary, the findings demonstrate that the programme successfully encouraged school attendance among the treated group.



Table 7. Average freatment of	i iloatoa (//l		
Method type	Treated	Control	Difference
School Attendance Aged 5-12 y	/ears (%)		
Nearest Neighbour Method	66.5	55.7	10.8***
Kernel Method	66.5	55.8	10.7***
Radius Method	66.4	56.2	10.2***
Child Learning Index for Grades	s 3 to 8 (0-20	scores)	
Nearest Neighbour Method	9.954	9.558	0.396
Kernel Method	9.959	9.095	0.864
Radius Method	9.954	9.358	0.596
Child Labour 5-14 years (%)			
Nearest Neighbour Method	5.7	11.7	-6.0*
Kernel Method	5.7	6.8	-1.1
Radius Method	5.7	6.6	-0.9
Youth not in Education, Employ	ment or Trai	ning (NEET) Agea	I
Nearest Neighbour Method	31.3	45.1	-13.8***
Kernel Method	31.3	49.1	-17.8***
Radius Method	31.3	49.9	-18.7***
Notes: *** denotes sig	nificance at 1	%, ** at 5%, and * a	at 10%.

Table 7: Average Treatment of Treated (ATT) Effects on Education Indicators

In the second category, the child learning Index,³ which covers grades 3 to 8, we gave pupils basic questions to test their ability to read simple words and sentences and to perform basic mathematical operations like addition and subtraction. Since each indicator has five scores, we summed the four indicators to produce a score ranging from 0 to 20. The treated population exhibited a minor rise with 0.396, 0.864, and 0.596 percentage points for all three methods,

³ All the children who were available (72% of the total eligible) were given a simple proficiency test comprising 5 English words, 5 Urdu words, 5 English sentences, and 5 Urdu sentences.





i.e., the nearest neighbour technique, kernel method, and radius method. However, none of them is statistically significant. This suggests that the intervention was beneficial, but its impact was either negligible or not noticeable according to these techniques. This could mean that the intervention was ineffective or more time or exercise was needed for learning to show noticeable improvements.

The results of the nearest neighbour method for child labour show that, as compared to the control group, child labour was 6 percentage points lower in the treatment group and statistically significant at the 10 per cent level. The other two methods, the radius method, and the kernel approach, show reductions of 0.9 and 1.1 percentage points, respectively, although they are not statistically significant. It suggests that while the intervention had little positive impact on lowering child labour, the results are not consistent across various approaches.

The targeted group's NEET (youth not in employment, education, or training) proportion is 13.8 percentage points lower than the control groups, with a statistically significant difference at the 1 per cent level. With 17.8 and 18.7% percentage points and a statistically significant difference at the 1% level, the kernel and radius methods both demonstrate a substantial difference. This suggests that the initiative had a noticeable effect on the youth NEET rate and successfully assisted young people in pursuing work, education, and training.

Overall, the results show that the programme had a favourable effect on several academic indicators. The percentage of NEETs decreased and there was a considerable increase in school attendance. The programme had a negligible long-term impact on learning outcomes such as child labour. These results highlight the significance of ongoing monitoring and focused sports to optimise programme benefits for vulnerable populations.

4.2. Impact on Livelihood

The evaluation of the programme's employment indicators demonstrates a noticeable improvement in the treated group's employment and livelihood. Table





8 presents evidence using several methods, such as the nearest neighbour, kernel, and radius method regarding the programme's impact on different indicators related to employment.

The findings presented in Table 8 demonstrate the programme's strong positive influence on male employment rates. The treated group's employment rate increased by 10 percentage points according to the nearest neighbour technique. The outcome is statistically significant at the 5% level of significance. Similarly, at a 10% level of significance, the kernel and radius methods demonstrate that the treated groups continued to exhibit a higher employment rate, with differences of 5.9 and 5.8 percentage points, respectively. The outcome demonstrates that the intervention was successful in increasing male employment, most likely as a result of initiatives that created chances for income generation and vocational training.

The job picture for women is better but less obvious. In comparison to the control group, female employment in the treatment group increased by 3.4 to 4.7 percentage points across all three methods. The fact that these disparities are not statistically significant, however, suggests that although female employment increased, it might not be as substantial or broad as that of men. Even though the programme's primary focus was on women, despite its best efforts, the results do not demonstrate the substantial participation of women in the labour force, highlighting another issue.

One of the programme's most notable effects was the decline in vulnerable employment, which includes unpaid family workers, casual labour, and employment in agriculture. According to the nearest neighbour approach, the treated group's share of vulnerable employment decreased by 7.2 percentage points when compared to the control group. The kernel and radius techniques demonstrate an even more marked decrease in vulnerable employment, with 12.1 and 11.3 percentage points decreased. These results are highly significant at a 1 per cent level. This decline indicates that the programme was effective in moving participants toward more stable employment, which is essential for reducing poverty over the long run.



Method type	Treated	Control	Difference
Male Employment aged 5-60 ye	ears (%)		
Nearest Neighbour Method	72.8	62.8	10.0**
Kernel Method	72.8	66.9	5.9*
Radius Method	72.8	67.0	5.8*
Female Employment aged 5-60	years (%)		
Nearest Neighbour Method	43.7	39.0	4.7
Kernel Method	43.7	39.9	3.8
Radius Method	43.7	40.3	3.4
Vulnerable employment (in %)			
Nearest Neighbour Method	67.1	74.3	-7.2***
Kernel Method	67.1	79.1	-12.1***
Radius Method	67.1	78.4	-11.3***
Monthly Income of Employed P	aid Labor (PKR	2)	
Nearest Neighbour Method	15,212	12,154	3,058***
Kernel Method	15,212	11,223	3,989***
Radius Method	15,212	11,251	3,961***
Notes: *** denote signij	ficance at 1%, **	* at 5%, and * at 1	0% level.

Table 8: Average Treatment of Treated (ATT) Effects on Employment Indicators

The programme had a major effect on employed workers' monthly income as well. According to the nearest neighbour approach, the treatment group earned PKR 3,058 more than the control group, with a difference that is statistically significant at the 1 per cent level. The kernel and radius methods show an even larger income increase growth as the treatment group's earnings were PKR 3,989 based on the kernel method and PKR 3,961 based on the radius method. The results are significant at the 1 per cent significance level. In summary, the programme had a meaningful impact on employment and livelihood outcomes particularly by reducing vulnerable employment and increasing income.



4.3. Impact on Food Security and Deprivation

A significant decrease in food insecurity within the treated group was observed in the evaluation of food insecurity and food consumption variables of the programme. The findings in Table 9 show a significant decline in the proportion of households reporting less eating because of a scarcity of food. According to the nearest neighbour approach, there was a 9.7 percentage point decrease among that treatment group. A somewhat greater reduction was also seen using the kernel approach and the radius method, with a reduction of 10.5 and 10.2 percentage points, respectively. These decreases are statistically significant at the 1 per cent significance level, indicating that the initiative had a visible effect on lowering food scarcity and enhancing food security in general.

Method type	Treated	Control	Difference
Households ate less (%)			
Nearest Neighbour Method	26.3	36.0	-9.7***
Kernel Method	26.3	36.8	-10.5***
Radius Method	26.3	36.5	-10.2***
Household Skip Food (%)			
Nearest Neighbour Method	17.1	21.3	-4.2***
Kernel Method	17.1	22.5	-5.4***
Radius Method	17.1	21.6	-4.5***
Households Unable to Eat Hea	lthy and Nutriti	ous Food (%)	
Nearest Neighbour Method	36.1	44.7	-8.6***
Kernel Method	36.1	44.9	-8.8***
Radius Method	36.1	44.3	-8.2***
Food Insecurity as Measured w	vith Food Consu	mption Scores (%)
Nearest Neighbor Method	25.3	30.4	-5.1*

Table 9: Average Treatment of Treated (ATT) Effects on Food Security



Kernel Method	25.3	30.6	-5.3*
Radius Method	25.3	31.1	-5.8*
Multidimensional Poverty Inde	ex (MPI) (%)		
Nearest Neighbour Method	33.4	38.8	-5.4*
Kernel Method	33.4	38.9	-5.5*
Radius Method	33.4	38.2	-4.8*
Notes: *** denote s	significant at 1%,	** at 5% and * at 1	0%.

Additionally, within the treated group, the percentage of households reporting meal skipping decreased dramatically by 4.2 to 5.4 percentage points. All three approaches show that the treated household was less likely to skip meals than the control group. The results are all highly significant at the 1 per cent level.

The inability to consume a healthy and nutritious diet is one of the key indicators of food insecurity. Using the nearest neighbour method, the results indicate that the treated group was substantially less likely to report being unable to eat nutritious food, with an 8.6 percentage point decrease. The kernel approach shows 8.8 percentage points, while the radius method shows 8.2 percentage points decrease. All the results are statistically significant at a 1 per cent level. This demonstrates clearly how the programme successfully increased access to higher-quality food and improved a household's nutritional well-being.

Food insecurity among the treated household also decreased as shown by the food consumption score. In the treated group, all three methods demonstrated a decrease in food insecurity with a 5.1 to 5.8 percentage points decline at a 10 per cent level of significance. This demonstrates how well the programme worked to improve food consumption practices and lower overall food insecurity among beneficiaries.

The Multidimensional Poverty Index (MPI) takes into account several deprivations, such as living conditions, health, and education. The MPI of the



treated group decreased by 5.4 percentage points, according to the nearest neighbour approach. Similar reductions of 5.5 and 4.8 percentage points are reported by the kernel and radius methods, respectively. All the results are statistically significant at a 10 per cent level. These results imply that, by enhancing several aspects of well-being, SPPAP has not only addressed food insecurity but also contributed to elevating poverty. In conclusion, the program significantly improved the food consumption patterns of the recipients and reduced food insecurity.

Multi-dimensional Poverty Index (MPI)

The MPI presented in this report has 3 dimensions (education, health and living standards) and 10 indicators. Each dimension is equally weighted in the construction of the MPI. The dimensions, indicators, and the criteria to consider someone deprived are presented below, and a household is considered multi-dimensionally poor if it is deprived in at least one-third of the weighted indicators:

- 1. Education (each indicator weighted equally at 1/6)
 - **a.** Years of schooling: deprived if no household member (aged 14 years & above) has completed 5 years of schooling
 - **b.** Child school attendance: deprived if any school-aged child is out of school in Grades 1 to 8
- 2. Heath (each indicator weighted equally at 1/9)
 - a. Safe delivery: deprived if child 0-59 months born at home
 - b. Child nutrition: deprived if any child aged 0-59 months is malnourished
 - **c.** Household nutrition: deprived if the household does not have acceptable food consumption as through food consumption score
- 3. Living standards (each indicator weighted equally at 1/15)
 - a. Sanitation: deprived if access to the toilet does not meet MDG standard



- b. Drinking water: deprived if drinking water does not meet MDG standard
- c. Flooring: deprived if the floor is dirt, sand or dung
- d. Cooking fuel: deprived if the household cooks with wood or charcoal
- e. Assets: deprived if the household does not own more than one of TV, bike, motorbike, refrigerator or radio and does not own a car

4.4. Impact on Health Indicators

Table 10 shows the impact of the interventions on two indicators of health, namely, the Safe Delivery of the Child and Child Stunting (0-59 months), using the PSM method. For the Safe Delivery indicator, the nearest neighbour method for the treated group shows a safe delivery rate of 59.9 per cent in comparison with the control group's safe delivery of 55.3 per cent with a difference of 4.5 per cent which is statistically significant at 1 per cent level. Using the kernel method, the treated group showed a safe delivery rate of 59.9 per cent compared to the control group's safe delivery of 53.3 per cent with a difference of 6.6 per cent, which is a little bit higher and statistically significant at the 1 per cent level. Similarly, the Radius method shows a difference of 6.3 per cent with a significance level of 1 per cent. Thus, all three methods show that interventions had a significant positive impact on safe delivery rates.

Method type	Treated	Control	Difference
Safe Delivery (%)			
Nearest Neighbour Method	59.9	55.3	4.5***
Kernel Method	59.9	53.3	6.6***
Radius Method	59.9	53.5	6.3***
Child Stunting (0-59 months) (%)		
Nearest Neighbour Method	44.2	43.3	0.9

Table 10: Average Treatment of Treated (ATT) Effects on Health Indicators





Kernel Method	44.2	42.9	1.3
Radius Method	44.2	44.5	-0.3
Notes: *** denotes signific	cance at 1%, ** a	at 5%, and * at 10	0% level.

For child stunting (0-59 months), the results of the nearest neighbour method show that the treated group had a stunting rate of 44.2 per cent compared to the stunting rate of 43.3 per cent in the control group, which is a difference of 0.9 per cent and is not statistically significant. Hence, this shows that the intervention did not seem to have an impact on the child stunting. Similarly, the result of the kernel method shows that the treated group had a stunting rate of 44.2 per cent compared to the stunting rate of 42.9 per cent in the control group. This shows that there is a difference of 1.3 per cent between the two groups, which is also not statistically significant. Similarly, the radius method also shows a statistically insignificant difference of -0.3. Therefore, all three methods give the same result that there was no positive impact of the intervention on child stunting.

Overall, results show that the intervention seems to be effective in improving the safe delivery of a child but ineffective in the improvement of child stunting.

4.5. Financial Inclusion & Community Networking

Table 11 shows the effects of the SPPAP interventions on Financial Inclusion and Community Networking. For male bank accounts as an indicator of financial inclusion, the nearest neighbour method shows that the treated group had a male bank account ownership of 4.5 per cent compared to the ownership of 3.9% in the control group, which is a statistically significant difference of 0.6 per cent at 10 per cent level. It indicates a modest but significant positive effect of the intervention on bank account ownership. On the other hand, the other two methods (kernel and radius) have a difference of 0.3% and 0.2%, respectively, indicating that intervention was not statistically significant.





For household saving, results of the nearest neighbour method show that the treated group had a saving rate of 9.5 per cent compared to the saving rate in the control group of 6.9 per cent, showing a difference of 2.6 per cent, which is statistically significant at the 10 per cent level. Similarly, the result of the kernel and radius method shows that the difference between treated and control is 2.3 per cent and 2.2 per cent, respectively, and both are also statistically significant at the 10 per cent level. Show a consistent impact of intervention on the saving rate.

Method type	Treated	Control	Difference
Male Bank Account (yes=1)			
Nearest Neighbour Method	4.5	3.9	0.6*
Kernel Method	4.5	4.2	0.3
Radius Method	4.5	4.3	0.2
Households Save (%)			
Nearest Neighbour Method	9.5	6.9	2.6*
Kernel Method	9.5	7.2	2.3*
Radius Method	9.5	7.3	2.2*
Community Networking Index			
Nearest Neighbor Method	1.100	0.055	1.045***
Kernel Method	1.100	0.050	1.049***
Radius Method	1.100	0.049	1.051***
Notes: *** denote signiț	ficance at 1%, *	* at 5%, and * at 10	0% level.

Table 11: Average Treatment of Treated (ATT) Effects on Financial Inclusion & Community Networking



For the Community Networking index (CNI)⁴, the nearest neighbour method shows a CNI of 1.100 for the target group and 0.055 for the control group with a difference of 1.045 points, which is highly significant at a 1 per cent level. Similarly, the results of the kernel and radius methods show that the difference between treated and control is 1.049 and 1.051 points, respectively; both are also highly statistically significant at a 1 per cent level. Hence, all three methods show a consistent and robust impact of intervention on community networking. Overall, results show that the intervention was effective in improving household savings and the CNI but ineffective in the case of ownership of male bank accounts.

4.6. Women Empowerment

Table 11 shows the results of the evaluation of the impact of interventions on three dimensions of women's empowerment, i.e., involvement in household matters, mobility, and violence.

For involvement in household matters, the nearest neighbour method shows that the treated group has a score of 2.516 and the control group a score of 1.888, giving a difference of 0.628 points, which is significant at the 5 per cent level. Similarly, the result of the kernel and radius method shows that the difference between treated and control is 0.621 & 0.623 points, respectively, and both are also statistically significant at the 5 per cent level. So all three methods show a significant impact of intervention on women's involvement in household decisions.

⁴ The community networking index is developed based on participation in five types of community-level activities: campaigns on hygiene, WASH and healthcare, awareness campaigns on child education, vocational/technical training (agriculture, community management, and fund-raising activities to support the poor, vulnerable, widows, orphans, etc.) and fund-raising activities to build/maintain community-based infrastructure (streets, filtration plants, etc.)





Method type	Treated	Control	Difference
Involved in household matter ind	lex (Yes=1)		
Nearest Neighbour Method	2.516	1.888	0.628**
Kernel Method	2.516	1.895	0.621**
Radius Method	2.516	1.893	0.623**
Women Mobility Index (Yes=1)			
Nearest Neighbour Method	3.123	3.213	-0.090
Kernel Method	3.123	3.204	-0.081
Radius Method	3.123	3.197	-0.074
Violence Against Women (Yes=:	1)		
Nearest Neighbour Method	2.424	2.594	-0.17
Kernel Method	2.424	2.678	-0.254
Radius Method	2.424	2.845	-0.421
Notes: *** denotes signific	cance at 1%, *	* at 5%, and * at	10% levels.

Table 12: Average Treatment of Treated (ATT) Effects on Women's Decision-Making

For mobility, the nearest neighbour method gave a score of 3.123 for the treated group and 3.213 for the control group with a difference of -0.090 points, which is not significant. Similarly, the results of the kernel and radius methods show that the difference between the treated and control groups is -0.081 and -0.074 points, respectively, and both are also not statistically significant. So all three methods show that there was no significant impact of intervention on women's mobility. In fact, the treated group had a slightly lower score in mobility.

For violence, the nearest neighbour method gave a score of 2.424 for the treated group and 2.594 for the control group with a difference of -0.17 points, which is not significant. Similarly, the results of the kernel and radius methods show that the difference between the treated and control groups is -0.254 and -0.421



points, respectively, and both are also statistically insignificant. Therefore, all three methods show that there was no significant impact of intervention on Violence against women.

Overall, the table shows that the intervention seems to be effective in promoting women's involvement in household matters but ineffective in improving women's mobility and reducing violence. Interestingly, the treated group had a slightly lower score in mobility.





5. CONCLUSIONS

This report presented the findings of the impact evaluation of the SPPAP intervention and provided an updated set of findings related to the implementation and potential impact of the intervention on beneficiaries. Quantitative and qualitative data have been collected and analysed to provide a comprehensive and robust assessment of the impact of the programme. The impact was measured across a multitude of domains and we are now in a position to make a final set of conclusions as to where there is strong evidence of impact, where there is weak evidence of impact and where there is no evidence of impact. There are positive impacts on household wellbeing and a number of SDGs related to productive employment, education, health, sanitation, food security, multidimensional poverty index (MPI), etc.

5.1. Improvements in Household Welfare

The programme's intervention has a direct and short-term social welfare impact, but it is too early to assume long-run sustainable impacts. In large part, the findings show that there is an impact on school attendance, livelihood opportunities, and monthly income. However, there is no impact on child learning poverty and child labour as these are associated with a certain school environment and household behaviour.

Since the programme made several interventions, i.e., assets, housing units, small ruminants, vocational training etc., etc., they have reduced multi-dimensional poverty and food insecurity. The targeted households are now better engaged in community networking. However, it is too early to comment on sustainable women empowerment, i.e., violence against women. Similarly, malnutrition is another area that might require considerable improvement in household well-being.

Certain transfers, i.e., housing units may not yield some productive income, however, they are associated with a sense of pride and social well-being.



Amongst the strongest impact that the SPPAP has generated is related to women's empowerment. In terms of the structures, this evaluation focussed on cultural norms around the mobility of women, their autonomy in decision-making, and their social standing within the community. Whilst significant proportions of beneficiaries still have rather limited mobility, we found that the programme had positive outcomes in changing the attitudes of communities in this regard.

5.2. Scalability and Sustainability Challenges

Currently, the programme is operational in 10 districts and it has targeted a limited number of beneficiaries, mostly in small ruminants and vocational training. The question emerges whether the programme has sufficient funds to target all the deserving populations in existing districts and expand to more districts having high poverty. As shown in Table 13, there is a huge coverage gap and it requires billions of rupees in resources to mobilise all the deserving population.

District	BISP Beneficiaries (Numbers)	Targeted (Numbers)	Per Cent of Potential Target Population	Target Gap (Numbers)
Bahawalnagar	147,480	17,139	11.6	130,341
Bahawalpur	230,803	17,497	7.6	213,306
Bhakkar	149,386	8,385	5.6	141,001
Dera Ghazi Khan	215,446	13,006	6.0	202,440
Khushab	56,890	6,363	11.2	50,527
Layyah	112,548	8,111	7.2	104,437
Mianwali	68,071	7,488	11.0	60,583
Muzaffargarh	431,644	18,573	4.3	413,071
Rahim Yar Khan	365,239	14,540	4.0	350,699
Rajanpur	217,022	22,211	10.2	194,811
Total	1,994,529	133,313	6.7	1,861,216

Table 13: Target Gap in Existing 10 Districts





A few sustainability challenges are noteworthy;

- First, the entire model relies on community organizations (COs) and ideally, those COs that were established in the early phase of the programme, must have their endowments and something related to make them sustainable. However, like other interventions, still the COs are not sustainable so they can manage similar activities from their platforms as they have not built up their endowment fund and community-building capacity. They still largely rely on the programme for intervention. Once the programme concludes its activities, a vast component of the COs will become dysfunctional.
- Second, the programme heavily relies on donor funding/loans. Would the programme expand its activities based on a heavy amount of loans?
- Third, social protection interventions alone cannot serve as a magic bullet for poverty alleviation. It is the economic growth that creates jobs. The long-term opportunities for the poor largely depend on inclusive and sustained growth and building human capital. Certain interventions in isolation may not yield the desired results. Still, one has to carefully look at how many economic opportunities have been generated for the poor.

5.3. Integration of the Programme

The programme has been using the NSER data to target its beneficiaries. Now the BISP has been updated and a large number of SPPAP beneficiaries are excluded from the BISP. Various federal and provincial social protection programmes target the poor through their distinctive schemes and ideally, they should be integrated to move the poor out of poverty. However, still, there is no defined graduation strategy in the country. Ideally, it should be developed by the Ministry of Poverty Alleviation and Social Safety (PASS) in consultation with the provinces.



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Table 1: Project Achievement by Type of Intervention across Phases

Type of	Pha	Phase 1	Pha	Phase 2	Pha	Phase 3	Pha	Phase 4	Grand Total	Total
Intervention	Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
Small Ruminant (02 Goat Package)	35,500	35,500	24,000	24,000	50,000	51,022	75,000	41,863	184,500	152,385
Small Land Plot	1,600	1,600	1,232	1,232	3,050	2,755	3000	1,800	8,882	7,387
Low-Cost Housing	1,600	1,557	1,232	1,232	3,050	2,663	3,000	1,886	8,882	7,338
Vocational Training	14,555	14,555	15,000	15,000	10,000	7,189	15,000	8,620	54,555	45,364
Enterprise Training	4,081	4,081	5,000	5,000	I	I	ı	I	9,081	9,081
Community Physical Infrastructure (CPI)	1,126	1,126	300	300	752	696	500	467	2,678	2,589
Productivity Enhancement Initiatives	10,057	10,057	ı	I	ı	ı	ı	ı	10,057	10,057
Community Service Providers	368	368	ı	I	500	539	500	115	1,368	1,022
Food Bank	1,600	4426	12,000	10,499	I	-	8,400	6,651	22,000	21,576
Revolving Fund for Agri/LS/Bus	48,000	8,481	ı	4,217	ı	26,206	12,000	13,929	60,000	52,833
Para Vets Training	200	200	ı	ı	I	I	I		200	200

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