



REPORT

**Impact Assessment
of UNHCR-Funded**

**Poverty Graduation
Programme (PGP)**

December 2023

STATEMENTS CONCERNING THE PROGRAMME

List of figures
Acknowledgements
Disclaimer Statement
Acronyms
Executive Summary

1

INTRODUCTION

Poverty Graduation Programme (PGP)

2

BACKGROUND, RATIONALE AND SCOPE

Impact Assessment of the Poverty Graduation Programme (PGP)

3

APPROACH & METHODOLOGY

The Architecture of Inquiry and Analysis

- Inception Report and Rationale of Methodology
- Alignment and Training
- Field Survey and Data Collection
- Quality Control Review
- Data Analysis
- Ethical Considerations
- Challenges and Limitations
- Validation of Findings

4

KEY SURVEY FINDINGS

- 4.1 Overview of Survey Respondents
- 4.2 Relevance of the Programme (Has the PGP done the right things to achieve the project's intended goals and outcomes?)
- 4.3 Programme Effectiveness (Has the intervention achieved its objectives?)
- 4.4 Programme Efficiency (How well were resources used?)
- 4.5 Programme Connectedness (How well did the interventions fit?)
- 4.6 Programme Impact (What difference did the intervention make?)
- 4.7 Programme Sustainability (Will the benefits last?)
- 4.8 Update on results-based framework

5

BEST PRACTICES & LESSONS LEARNED

6

RECOMMENDATIONS

7

ANNEXURES

List of figures

Figure 1: Flow Chart of Programme Activities	11
Figure 2: Phase I-III Programme Details	12
<i>Figure 3: Gender and district wise segregation of total PGP beneficiaries</i>	<i>22</i>
Figure 4: District-wise distribution	22
Figure 5: Gender-wise distribution	23
<i>Figure 6: Respondent Age Range Overview</i>	<i>23</i>
<i>Figure 7: Educational profile of beneficiaries</i>	<i>24</i>
Figure 8: Respondents from Partner Organisations.....	25
Figure 9: Gender and district wise Afghan refugee population served by respective POs.....	26
Figure 10: Baseline PSC ranking for surveyed population.....	27
Figure 11: Alignment of skills and assets provided.....	28
Figure 12: Household Involvement in Asset Selection.....	29
Figure 13: Utility and Efficacy of LIPs	29
Figure 14: Impact of Improved Numeracy Skills on Management.....	30
Figure 15: Community Involvement in Asset Procurement	30
Figure 16: Household's Involvement in Selection of Productive Asset.....	31
Figure 17: Transparency of Procurement Process.....	31
Figure 18: Responses on Type of Asset Received.....	32
Figure 19: Value of Assets Received.....	32
Figure 20: Guidance Received on Asset Selection	33
Figure 21: Beneficiary Involvement in Asset Purchase	33
Figure 22: Level of Support Provided Regarding Business and Livelihood Investment Planning.....	34
Figure 23: Productive Asset Receipt	34
Figure 24: Responses on Attending Enterprise Development Training.....	34
Figure 25: Quality of Enterprise Development Training Received	35
Figure 26: Having Received Orientation on Financial Literacy	35
Figure 27: Quality of Assets	36
Figure 28: Market Linkages and Economic Integration	38
Figure 29: Outcomes of Entrepreneurship Development Training	40
Figure 30: Numeracy Enhancement through Financial Literacy Training.....	40
Figure 31: Alignment of Assets with skill sets of refugees.....	41
Figure 32: Income Enhancement Post Asset Provision	41
Figure 34: Experienced an Enhancement of Confidence and Abilities	45
Figure 35: Role of Women in HH Decision Making	46
Figure 36: Modification of assets provided in PGP	47
Figure 37: Documented Reasons for Change in Assets Provided Under PGP	47
Figure 38: Quality of assets received	48

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International Consulting Associates (Pvt) Ltd (iConsult) is pleased to present the findings from the Impact Assessment of UNHCR-funded Poverty Graduation Programme (PGP) conducted in three phases, to gauge the overall effectiveness, efficiency, sustainability, connectedness etc. and to ascertain how impactful it has been thus far to the beneficiaries receiving the assets, and as a programme in general.

The study would not have been possible without the support of several key individuals and organisations. The time devoted by representatives from POs and Community Institutions were crucial in building our understanding with respect to the project delivery, its challenges and areas of improvement for future scalability. I extend our appreciation to these individuals and the organisations involved.

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Thank you,
Kashif Maqbool Sehgal
Director, iConsult.

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ACRONYMS

CI	Community Institution
CERD	Centre of Excellence for Rural Development
CRP	Community Resource Person
CIG	Common Interest Group
CMST	Community Management Skills Training
EDT	Enterprise Development Training
FGDs	Focus Group Discussions
GoP	Government of Pakistan
iConsult	International Consulting Associates Private Limited
IDEA	Initiative for Development and Empowerment Axis
KIIs	Key Informant Interviews
LIP	Livelihood Investment Plan
PGP	Poverty Graduation Programme
PO	Partner Organisation
PPAF	Pakistan Poverty Alleviation Fund
UNHCR	United Nations High Commission for Refugees
PSC	Poverty Score Card
RFP	Request for Proposal
UC	Union Council
UNDP	United Nations Development Programme
USAID	United States Agency for International Development
VO	Village Organisation
VDP	Village Development Plan
WASH	Water, Sanitation and Hygiene
IOM	International Organisation of Migration
SEHER	Society for Empowering Human Resources
SME	Small and Medium Enterprise
SDG	Sustainable Development Goals
TF	Taraqee Foundation
YO	Youth Organisation

EXECUTIVE SUMMARY

The Poverty Graduation Programme (PGP) was implemented by the Pakistan Poverty Alleviation Fund (PPAF) and funded by the United Nations High Commissioner for Refugees (UNHCR). The project objective is to develop the capacities, opportunities, assets and productivity of Afghan refugees and their hosting families to reduce their vulnerability, improve their livelihoods, and strengthen their business management skills. The Programme, with its emphasis on provision of productive assets to beneficiary households, serves as a valuable tool in realizing UNHCR's broader strategic objectives. By addressing poverty, empowering women, building community resilience, promoting social inclusion, and facilitating capacity building, this programme contributes significantly to the overarching goal of improving the lives of displaced and vulnerable populations worldwide. Further, in line with Regional Solutions Strategy for Afghan Refugees (SSAR), UNHCR is committed to supporting Afghan refugees in acquiring transferable skills. The primary aim is to equip them with the means to achieve financial independence during their residence in Pakistan and subsequently, following their voluntary repatriation to their home country. This strategic approach underscores UNHCR's dedication to sustainable solutions and the long-term well-being of displaced individuals, aligning with international efforts to address the multi-layered challenges faced by refugee populations.

International Consulting Associates (Pvt.) Ltd. (iConsult) was contracted through a competitive bidding process to evaluate the performance of the Poverty Graduation Programme following the DAC Criteria identifying best practices, lessons learned and suggesting recommendations with respect to future interventions. The study encompassed 7,213 beneficiaries receiving productive assets as of December 2022.

The approach and methodology adopted for this exercise included an inception meeting with UNHCR and PPAF aimed to understand the target outcomes and expectations, followed by an inception report and customized questionnaire tools for KIIs with key stakeholders, FGDs with members of Community Institutions and for beneficiaries who received productive assets. A pilot survey was conducted prior to full scale surveys to test the data collection tools and to make required adjustments. Random sampling technique was adopted with cross-referencing from the beneficiaries' database.

The sampling method yielded a sample size of 371 beneficiaries in 65:35 male to female ratio which adequately represented the total population (inclusive of all geographical locations covered by the project) from which sample was drawn. Further, the sample was statistically significant which ensured that each of persons in the beneficiary population had an equal chance of selection to minimize sampling risk. The sample selection is discussed in detail in Section 4 of the report. The data collection involved employing a cluster-based approach for data collection. Seven districts, reflecting the diversity of the programme's impact, were chosen for recipients of productive assets based on PPAF-provided data. Four Partner Organisations (POs) responsible for implementation of the programme were included in the survey.

Summary of Key Findings

Programme Relevance

The Poverty Graduation Programme (PGP) seamlessly aligns with UNHCR's strategy by promoting self-reliance and sustainable solutions for refugees through asset distribution and targeted training Afghan refugee households.

Furthermore, the PGP is designed to harmonize with national and international refugee frameworks, emphasizing collaboration and coherence in addressing complex issues through a combination of asset distribution and training.

In the specific context of Government of Pakistan and UNHCR collaboration, the PGP reflects a joint commitment to enhancing the socio-economic conditions of Afghan refugees.

The success of the Poverty Graduation Programme (PGP) was significantly influenced by a thorough partner selection process. Partners with a rich background in similar initiatives, including major projects like UNHCR and UNDP's RAHA project, and USAID and UNDP's WASH projects, were chosen. Prior experience with Afghan refugees and a proven track record ensured the implementation of the project by entities with relevant expertise, enhancing the likelihood of successful outcomes.

Beneficiary selection for PGP relied on a vigorous approach using the Poverty Scorecard (PSC) tool. Despite challenges posed by scattered refugee settlements and ambitious targets, the PSC, coupled with community validation, proved highly effective. The transparent and standardized process shielded against political pressures, ensuring equitable beneficiary selection. Survey results indicate a notable success in aligning programme offerings with the needs and trends of the surveyed population, with 64% expressing complete alignment. A further 34% perceive a partial alignment, suggesting areas for refinement to enhance programme relevance.

The programme's interventions, such as Enterprise Development Trainings coupled with asset provision, have proven highly relevant by equipping beneficiaries with essential business and financial skills. The active involvement of beneficiaries in the selection of assets not only enhances their sense of ownership but also increases the likelihood of successful ventures. The Livelihood Investment Plan (LIP) has garnered praise, with 50% of respondents considering it a visionary framework for long-term goals and 23% recognizing its significance as a financial blueprint. Moreover, the financial literacy trainings have demonstrated tangible benefits, as 44% of respondents reported improved budgeting and expense tracking skills, while 36% noted enhanced abilities in cost analysis, pricing, and profitability determination. These findings collectively highlight the programme's success in delivering impactful and relevant initiatives that contribute to the overall well-being and economic empowerment of the beneficiaries.

Programme Effectiveness

Community and household involvement in asset procurement were significant, with 79% of beneficiaries reporting community institution involvement, fostering a sense of ownership. However, 22% beneficiaries reported lack of participation, indicating room for increased integration of beneficiary input. Procurement transparency was perceived positively, with all the respondents finding it transparent. Livestock and small enterprises were the most distributed assets (40% and 45%, respectively), reflecting a diverse approach to addressing beneficiaries' needs. This strategic diversification aligned with sustainable economic development goals as follows:

SDG 1: No Poverty

The programme poised to empower the recipients, liberating them from the pervasive constraints of poverty.

SDG 5: Gender Equality

The programme was designed to empower women, improving their contributions in household economics, children's education and related key decision making.

SDG 8: Decent Work and Economic Growth

The implemented intervention serves as a catalyst for fostering self-employment opportunities and stimulating economic growth. By encouraging self-employment, individuals are empowered to create their own livelihoods, contributing to the overall economic development of their respective communities and regions.

All respondents received productive assets, confirming widespread asset allocation among participants. Guidance in asset selection primarily came from PGP officials (48%), showcasing the programme's support. Beneficiary participation in procurement committees is robust at 80%, but regional disparities highlight the need for equitable strategies.

A majority (76%) received guidance for both business and livelihood investment plans, emphasizing comprehensive support. 92% attended Enterprise Development Training (EDT), indicating high participation. Quality of EDT received was positively rated by 56% as "Excellent" and 34% as "Good," indicating overall satisfaction of beneficiaries with the EDT. Financial literacy orientation reached 91% of respondents, showing a high engagement level. Asset quality received positive evaluations, with 96% of beneficiaries rating the quality as satisfactory while the remaining 4% rated the received asset's quality as fair.

This shows that the PGP has achieved the intended outcomes, goals, and objectives set out in the project documents.

Programme Efficiency

The sequence of interventions, prioritizing asset identification before entrepreneurial training, is logical but may not always optimize asset utilization. Shifting the focus to prioritize Enterprise Development Training could enhance beneficiaries' business acumen, providing a more robust foundation for their entrepreneurial journey and maximizing asset potential.

PPAF's role in supporting the programme was pivotal, from initial workshops to continuous project oversight. The replacement of PO Youth Organisation (YO) with Society for Empowering Human Resource (SEHER) for programme implementation in Pishin is further evidence of the efficiency of the programme which involved swift action over lack of desired results.

However, feedback signals a need for enhanced financial flexibility to meet growing project demands. Investing in this area could streamline project management, reduce bottlenecks, and elevate overall programme efficacy. Similarly short time frames and revised targets, as reported by POs for various phases of the programme, may have impacted efficiency somewhat adversely.

Programme Connectedness

The Community Institutes (CIs) fostered within the Poverty Graduation Programme (PGP) has proven instrumental in creating a sense of unity and direction within refugee camps. Going beyond their educational mandate, CIs served as incubators for communal goals and aspirations, evident in the collaborative

development of Village Development Plans (VDPs). This engagement fostered sustained, collective development efforts.

Beneficiaries of the PGP have successfully forged market linkages, facilitating integration into the broader economic landscape. This engagement has resulted in access to new market opportunities, vital business partnerships, and active participation in local economic activities, enhancing individual and community prosperity. Survey data reflects this success, with 32% of respondents forming several new productive connections and 42% establishing a few connections.

The assimilation of CIs into official governance frameworks under the Commissionerate for Afghan Refugees (CAR) provided essential legal recognition, reinforcing the structural foundation of the project. This integration allowed the PGP to function within recognized protocols, enhancing its overall effectiveness and reach.

The PGP strategically aligns with other UNHCR-funded interventions, particularly the National Poverty Graduation Programme for Afghan Refugees. With its focus on distributing productive assets and providing targeted enterprise development and financial literacy training, the PGP seamlessly integrates into broader efforts to empower and promote financial independence among Afghan refugees

Programme Impact

The Poverty Graduation Programme (PGP) has demonstrated very reasonable success, with 54% of beneficiaries reported to have graduated out of poverty (PSC > 23)¹. 92% of the beneficiaries experienced an improvement in their PSC scores while 15% households moved from Extremely / Ultra Poor category (PSC 0-11) to Chronically Poor category (PSC 12-18). This attests to the programme's profound impact on economic, educational, and social dimensions.

Enterprise Development Training (EDT) significantly enhanced participants' business understanding, with 49% improving costing and pricing knowledge, 16% enhancing marketing skills, 10% gaining asset management expertise, and 9% boosting confidence in running enterprises.

Financial literacy training also yielded positive results, with 87% experiencing an improvement' in numeracy skills. The alignment of productive assets with beneficiaries' skills also had a definitive impact, with 98% reporting alignment of skills with productive assets received, thus contributing to increased income. The analysis of income enhancement post-asset provision reveals positive trends across income brackets, showcasing the programme's substantial influence on improving economic livelihoods. In the bracket of Rs. 20,001 to 40,000, beneficiaries increased from 23% to 35%. Additionally, the segment of earners within Rs. 40,001 to 80,000 rose from 2% to approximately 4.6%. While still small in number, a very encouraging development was the emergence of a segment of beneficiaries, representing 0.3% of the population, is now reporting incomes between Rs. 120,000 to 200,000

The programme's impact on women empowerment is evident in improved quality of life, educational opportunities, well-being, and access to amenities. Confidence and abilities have been positively influenced, with 38% feeling better equipped to handle challenges and 27% gained increased confidence in decision-making.

¹ PPAF set a target of 30% for poverty graduation in various programmes implemented by the organisation.

Programme Sustainability

The programme has effectively fostered a self-sufficient ethos, securing ongoing economic empowerment for beneficiaries through strategic asset allocation. Key to this success is the robust support, targeted training, and the formulation of actionable Village Development Plans (VDPs) for the empowerment of Community Institutions (CIs). These initiatives are foundational to the programme's enduring impact. The high satisfaction expressed by beneficiaries, with a remarkable 96% approval rate for the quality of assets provided, underscores the programme's sustainability and positive outcomes.

This high level of contentment not only affirms the programme's effectiveness in asset provision but also contributes to its sustainable impact. Assets of high quality are more likely to endure, ensuring continuous productivity and delivering long-term benefits to the beneficiaries.

Limitations

The study encountered a few limitations that may have impacted the robustness of its findings.

The door-to-door survey methodology faced challenges due to cultural constraints. The constrained four-and-a-half-month timeframe allocated for impact assessment and tracer studies posed some challenges.

Further, the beneficiary reluctance to share information was noted, particularly when the survey's purpose was conveyed to the beneficiaries. This hesitancy, rooted in trust issues and expectations within beneficiary communities, introduced potential bias and which may have compromised the completeness and reliability of the gathered information to a small extent.

Best Practices and Lessons Learned

In context of the country's policy framework for Afghan refugees, the Poverty Graduation Programme's success can be attributed to strategic partner selection, emphasizing social mobilization, training, and community engagement expertise. PPAF's unwavering support, 24/7 engagement, and tailored assistance ensured a collaborative and effective partnership with organisations executing tasks with integrity. Community Institutions and Village Development Plans enhanced community engagement, while Community Management Skills Training empowers leaders.

The programme's localized development planning, involving both genders in the process, aligned community aspirations with actionable strategies. Asset allocation, guided by community-based policies, shifted beneficiaries from dependency to empowerment, thereby fostering self-sufficiency. The Enterprise Development Training enhanced entrepreneurship skills, with cultural sensitivity reinforcing the efficacy of interventions. Overall experience with the Afghan refugee community for programme activities was mostly positive, though some challenges were faced which included explaining the benefits of distributed assets and EDT to the beneficiaries. Pashtoon cultural norms also posed a few obstacles to female inclusion. However, the programme benefited from the welcoming hospitality and entrepreneurial spirit of the Afghan refugees, ensuring effective implementation.

The programme's impact is evident in substantial poverty graduation rates, increased school attendance, and transformative community development. The participatory asset allocation process, coupled with comprehensive training, ensured transparency and long-term resilience, establishing the PGP as a model for transformative intervention.

Recommendations

It is recommended to integrate Village Development Plans (VDPs) into governance frameworks for sustained impact, urging proactive steps for recognition within official systems. Tailored training approaches for Community Institutions (CIs) based on varied effectiveness levels stress the need for ongoing, specialized training for sustainable community development. Further, culturally attuned strategies are significant for asset distribution, centralizing vocational training for social enterprise development, and integrating disaster preparedness into VDPs.

Ensuring clear communication on the benefits of asset provision, a gender-sensitive approach for female CI formation, and optimizing programme sequencing for enhanced impact are our essential recommendations. The call for enduring programme engagement beyond asset provision and conflict mitigation strategies reflects the need for lasting economic change and effective programme management.

To maximize the Poverty Graduation Programme's (PGP) impact, alignment of the programme with the IOM's programme addressing the Afghan refugee crisis should also be considered. The IOM initiative focuses on bolstering Small and Medium Organisations (SMEs) owned by Afghan refugees through cash grants. Joint workshops or training programmes to facilitate knowledge exchange, skill enhancement, and networking among Afghan refugees involved in economic growth is proposed. Further, a cross-referral system may also be established for comprehensive and tailored support, ensuring beneficiaries identified by the PGP can access the IOM programme and vice versa.

Our impact assessment data also underscores the opportunity for inclusive development, fostering collaboration between refugee and host communities. Further, adaptive resource management for dynamic programme targets, including periodic budget re-evaluations, is crucial. Finally, refining monitoring and evaluation frameworks for sustained impact is recommended, aligning with changes in project scope and targets.

1. INTRODUCTION

Poverty Graduation Programme (PGP)

The Poverty Graduation Programme (PGP), a flagship initiative of the Pakistan Poverty Alleviation Fund (PPAF), has been on a dynamic trajectory of evolution and expansion since 2009. In 2017, the programme was thoughtfully adapted to empower Afghan refugees, reinforcing PPAF's dedication to nurturing resilience and self-reliance amongst the ultra-poor and very poor households in Pakistan. This strategic adaptation has not only delivered assets and training but has also ignited a comprehensive transformation within the communities it touches.

At the core of the PGP's methodology lies the establishment and reinforcement of community institutions, which are crucial for the sustainable development and empowerment of these marginalized groups. These community institutions are then provided with community management skills training, laying a knowledge-based, inclusive foundation for progress. They are also supported to develop Village Development Plans (VDPs). Through a meticulous poverty scoring system, the programme, with the assistance of the community institutions, identifies households that most urgently require assistance.

The operational framework of the PGP is marked by its participatory spirit, as seen in the formation of procurement committees that consist of well-respected community members. These committees play an essential role in the transparent and suitable procurement of assets for the beneficiaries. This is complemented by the creation of common interest groups that foster a sense of solidarity and collective endeavour among the participants.

Capacity building is a key aspect of the PGP, achieved through identifying and training community resource persons who become beacons of skill and knowledge within their locales. They, along with representatives of the partner organisations (POs) lead enterprise development training sessions, guiding beneficiaries towards the creation of solid business plans and Livelihood Investment Plans (LIPs). The programme also offers vocational training that aligns with market needs, along with financial and business orientation, and exposure visits, all designed to expand the beneficiaries' perspectives and connect them with larger networks.

With these extensive efforts, the PGP aspires to do more than just alleviate poverty. It aims to instil a culture of entrepreneurship and self-sufficiency that echoes throughout the refugee communities, fostering a vision of a future imbued with stability and prosperity. A chronological sequence of programme activities is shown below.

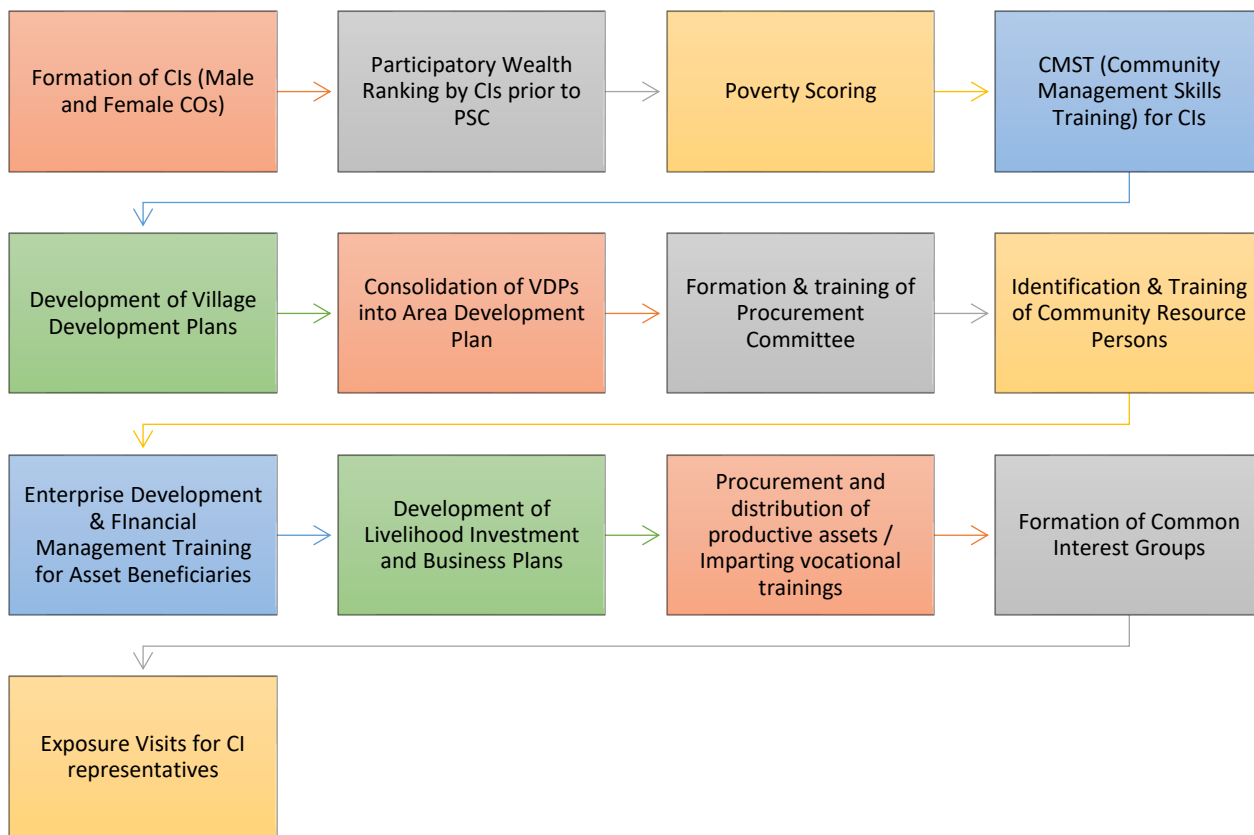


Figure 1: Flow Chart of Programme Activities

2. BACKGROUND, RATIONALE AND SCOPE

Impact Assessment of the Poverty Graduation Programme (PGP)

The Poverty Graduation Programme (PGP), implemented by the Pakistan Poverty Alleviation Fund (PPAF) and funded by UNHCR, was designed to address the socioeconomic challenges of Afghan refugees residing in camps within Khyber Pakhtunkhwa and Balochistan. Since its inception in November 2017, the strategic partnership with UNHCR has been pivotal in delivering targeted interventions that aimed to transition ultra-poor and very poor Afghan refugee households toward sustainable livelihoods.

In partnership with UNHCR, the PGP was systematically deployed across three phases in selected camps situated in a few districts of Khyber Pakhtunkhwa and Balochistan. A pilot was conducted before the first phase in District Swabi and Pishin. The first phase of the programme was then executed in the same districts, laying the foundation for the programme's objectives. The initiative then extended to the Mansehra and Chaghi districts for the second phase, and then extended to the third phase in the Lower Dir and Nowshera districts of Khyber Pakhtunkhwa, as well as the Loralai district of Balochistan. This phased approach refined the programme's methods in asset provision, skill development, and institutional training, effectively reaching the intended beneficiaries. The investment of PKR 830 million across these phases represents a significant commitment to improving the economic status of 7,213 beneficiaries.

Details of Phase I-III

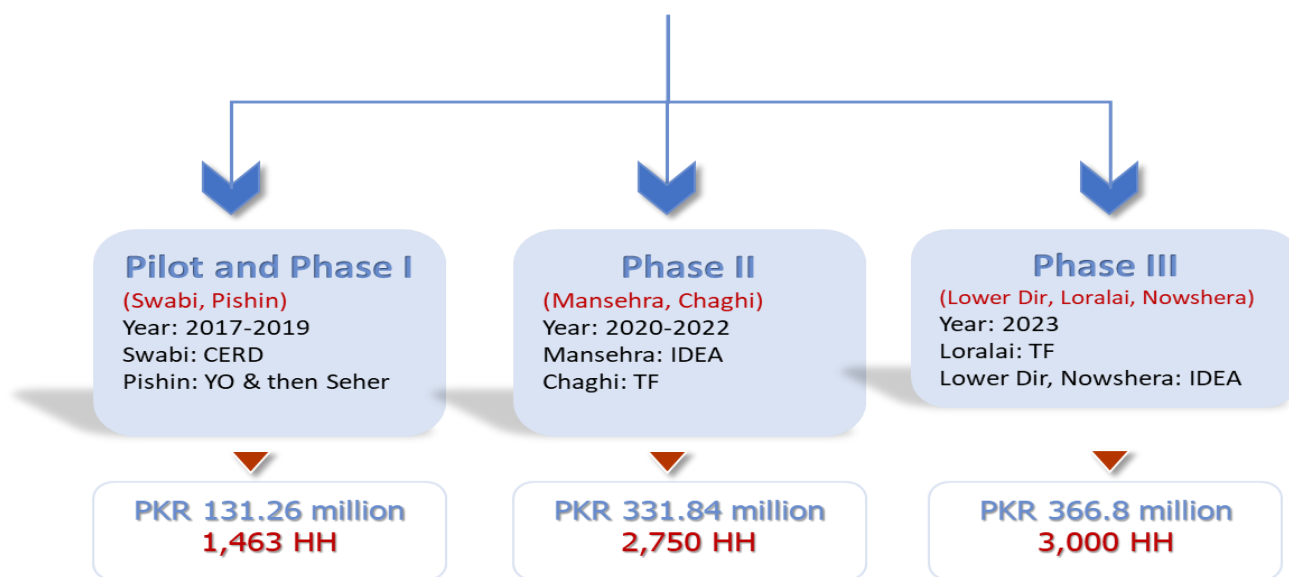


Figure 2: Phase I-III Programme Details

With the programme's phases complete, the PPAF, supported by UNHCR, initiated a third-party impact assessment to evaluate the tangible outcomes and long-term viability of the PGP interventions. This retrospective analysis quantified the programme's achievements in poverty alleviation and offered insights for future scaling efforts. The study's scope included a rigorous examination of the programme's performance and direct outcomes for the beneficiaries, assessing the broader impact on the Afghan refugee camps. It involved:

- **Performance and Outcomes:** Evaluating the effectiveness of the PGP across its three completed phases, with a focus on key developmental milestones achieved.
- **Gap Analysis:** Identifying disparities between the programme's intended and actual outcomes, pinpointing areas for potential improvement.
- **Best Practices and Lessons Learned:** Distilling insights to inform future programmes, based on the successes and challenges encountered during the PGP.

The assessment incorporated primary data collection from a representative sample of beneficiaries, along with a desk review of pertinent programme documents. Applying the OECD-DAC criteria, the study provided a structured impact assessment of the PGP's interventions in terms of relevance, efficiency, effectiveness, connectedness, impact, and sustainability. Additionally, the study addressed operational challenges, including regional security issues, the COVID-19 pandemic's impact, the 2022 floods, and administrative hurdles.

A brief overview of the OECD-DAC Evaluation Criteria for Impact Assessment included the following:

- **Relevance:** *Has the intervention done the right things?* This criterion measured the alignment of the programme's objectives with the needs of beneficiaries, country policies, and donor priorities. The assessment examined how well the Poverty Graduation Programme's strategies and activities were designed to meet the specific needs and conditions of Afghan refugee households, adhering to the broader goals of the PPAF.
- **Efficiency:** *How well were resources used?* Efficiency assessed the cost-effectiveness of the programme's implementation. The assessment investigated how the Poverty Graduation Programme's resources were allocated and utilized, ensuring minimal waste and achieving the desired results within the set timeframe and budget.
- **Effectiveness:** *Has the intervention achieved its objectives?* Effectiveness considered the extent to which the programme achieved its intended outcomes. The assessment evaluated how effectively the Poverty Graduation Programme transformed its inputs (resources, strategies, activities) into the desired results, thereby impacting the economic and social well-being of the target population.
- **Connectedness:** *How well did the intervention fit?* Connectedness looked at the coordination and complementarity of the programme's interventions with other efforts. The assessment determined the extent to which the Poverty Graduation Programme's activities were coherently integrated and supported broader, long-term development objectives alongside other stakeholders' efforts.
- **Impact:** *What difference did the intervention make?* Impact related to the long-term, significant changes—positive or negative, intended or unintended—brought about by the programme. The assessment explored the broader effects of the Poverty Graduation Programme on the Afghan refugee communities, including changes in socio-economic indicators and livelihoods.
- **Sustainability:** *Will the benefits last?* Sustainability gauged the likelihood of the programme's benefits continuing beyond the period of donor funding. The assessment reviewed the long-term durability and resilience of the Poverty Graduation Programme's outcomes, including whether the benefits remained relevant to the target population.

This comprehensive impact assessment offers PPAF and UNHCR actionable recommendations to enhance the PGP's continued support for the economic and social betterment of Afghan refugees in Pakistan, advocating for an environment conducive to self-reliance and prosperity.

3. APPROACH & METHODOLOGY

The Architecture of Inquiry and Analysis

The chapter on the approach and methodology for the impact assessment of the Poverty Graduation Programme (PGP) offers a comprehensive outline of the systematic process undertaken to evaluate the programme's effectiveness. The methodological framework was meticulously crafted to align with the Terms of Reference set by the Pakistan Poverty Alleviation Fund, integrating a blend of quantitative and qualitative data collection strategies. This robust approach encompassed primary research methods such as interviews and focus group discussions, supplemented by a thorough secondary data review to ensure a holistic analysis.

The inception of the methodology began with the validation of tools and processes, ensuring that the data collection was both representative and aligned with the DAC criteria. A significant step in this initial phase involved extensive literature reviews and the formation of a detailed sampling strategy, ensuring that a diverse cross-section of beneficiaries was reached. The strategy was designed to be adaptive, considering variables such as geographical distribution and asset type, and was sensitive to the nuances of the refugee populations served. Data collection was conducted with precision, utilizing the Kobo Collect App for efficient and secure data entry, and included a pilot phase to refine the survey tools. The ethical framework guiding the study was stringent, with a strong emphasis on informed consent, confidentiality, and data security, upholding the highest standards throughout the process.

The forthcoming sections delve into the specific steps of the methodology implemented, including the sampling methodology, the development and refinement of data collection tools, the execution of fieldwork, and the analytical processes employed to extract meaningful insights from the data collected. This narrative will culminate in a post-survey workshop, facilitating a collaborative review with PPAF and UNHCR staff, and the preparation of a final report that encapsulates the key findings and recommendations, driving forward the objectives of the PGP.

Step – 1

Approval of Assignment Approach, Methodology, Data Collection Tools from PPAF and UNHCR and Sampling Framework

Inception Report and Rationale of Methodology

This impact assessment of the Poverty Graduation Programme (PGP) was designed to reflect on the programme's effectiveness and its alignment with the OECD-DAC criteria. A detailed analysis of the primary and secondary data was carried out to determine the performance under each DAC criterion.

The methodology adopted for this study was explicitly aligned to meet the Terms of Reference outlined by the PPAF. Accordingly, a hybrid data collection strategy was deployed to uncover quantitative and qualitative insights and findings. This involved primary research techniques including personal interviews, focus group discussions, Key informant interviews as well as secondary research and dataset analysis. Collectively, the instruments and feedback provided a comprehensive insight on progress of the three phases of programme and performance. Accordingly, our findings served as a sound basis for devising viable recommendations in line with meeting project objectives.

In order to carry out this framework, steps of the methodology implemented are discussed below.

Step-1, involving inception report and tools design was completed with the approval of implementation methodology. This phase encompassed the following key steps:

Literature Review and Secondary Sources

An extensive review of pertinent documentation was conducted to gain a deeper understanding of the project's objectives. We delved into a comprehensive secondary data analysis, sifting through extensive project documentation. In this respect, the project documents (including project description, progress reports etc.) were studied in sufficient detail to obtain adequate understanding of the programme and its desired impact.

Step by Step Implementation

- **Kick-off Meeting:** An initial meeting was held with the PPAF and UNHCR teams to establish expectations and discuss the implementation methodology.
- **Methodology Development:** A detailed implementation methodology, work plan and assessment framework were formulated.
- **Criteria Development:** Comprehensive criteria for the selection of target populations, sample sizes, geographical coverage, ethnic diversity and gender representation were defined.
- **Stakeholder Identification:** Key stakeholders were identified to ensure their involvement and engagement namely Pakistan Poverty Alleviation Fund (PPAF), UNHCR, and the implementing Partner Organisations (POs) – IDEA, Seher, Taraqee Foundation, and CERD.

Data Collection Tools Design

- **Survey Questionnaires:** Beneficiary survey questionnaires were designed to gather essential data.
- **Key Informant Interviews:** Multilingual interview forms and questionnaires were developed for key informants.
- **Complaint Management System:** A system for timely complaint escalation and resolution was designed.
- **Quality Assurance and Monitoring and Evaluation:** Mechanisms for data quality and project performance assessment were established.
- **Data Analytics:** The data analytics and outcomes framework were developed.

These tools were tailored to capture a wide array of perspectives from the beneficiary communities and Community Institutions (CIs), thereby enhancing the richness and authenticity of the data set.

Software and Mobile Application for Data Collection

- **Kobo Collect:** The mobile application Kobo Collect was chosen for data entry after survey forms received approval from PPAF and UNHCR. This software allowed electronic data entry, real-time database updates and field coordination.

Sampling Method and Sample Size

PPAF provided productive assets to 7,213 households in the programme districts of Balochistan (Pishin, Chagai and Loralai) and Khyber Pakhtunkhwa (Swabi, Mansehra, Lower Dir and Nowshera) across three phases of the PGP. A sample size of 370 for the impact assessment of PGP beneficiaries was determined using the statistical formula with N (7,213), e (5%) at a 95% confidence/precision level and P (50% or 0.5).

Where;
n = Sample Size
N = Beneficiaries Population
P = Population Proportion
e = Margin of error
Z = Confidence Level

$$n = \frac{z^2 NP(1 - P)}{e^2(N - 1) + z^2 P(1 - P)}$$

The total sample size for the asset beneficiaries' households were divided among seven programme districts through proportional allocation and by using the following statistical formula.

Where;
n = Overall Sample Size
N = Beneficiaries Population
N_h = Beneficiaries population for a district (h=1 to 7)
n_h = Calculated sample size of a district (h=1 to 7)

$$n_h = \frac{N_h}{N} n$$

District wise Sample Allocation / Size

District	Beneficiary Households	Percentage (%)	Sample size (Beneficiary)	Adjusted Sample Size ²
Pishin	563	8%	29	15
Swabi	900	12%	46	20
Chagai	500	7%	26	50
Mansehra	2,250	31%	115	105
Loralai	1,500	21%	77	85
Lower Dir	1,360	19%	70	80
Nowshera	140	2%	7	15
Total	7,213	100%	370	370

This formula ensured a proportionate representation of the diverse beneficiary demographics across all districts.

Sampling technique and process:

We used random sampling technique to carry out necessary interviews. Through facilitation of POs and Community elders, our authorized surveyors approached relevant beneficiaries and checked their names, parentage and / or POR number in the beneficiaries' database. If a match was found, the interview was conducted. If not, the surveyor moved on to the next household and repeated the process. Since the productive assets' distribution was not a blanket one and involved different areas of RVs, beneficiaries of the programme

² The first phase of the programme conducted a pilot in the Swabi and Pishin districts during 2018-2019, and there is a potential for migration. Consequently, we have adjusted the sample size from Phase I to Phase II & III accordingly.

were located through close co-collaboration with the POs. Hence the survey teams proceeded to do sampling in those areas only.

Consideration of different attributes of population:

We made sure that while selecting the sample, recipients of different types of productive assets (livestock, agricultural inputs, small enterprise etc.) among beneficiaries of the project were also covered and all the recommended number of surveys were not done at one single location in an RV. Also, we have included a healthy ratio of female respondents (35%) in the survey process.

Justification for sampling strategy:

Through following this technique, we were able to speed up the survey process because if a sample was selected from the database and then searched among the different households in an RV, it would have consumed a lot of time, and the survey process will be much slower as compared to what we have achieved. Further, through following the above-mentioned strategy, we selected a sample which adequately represents the total target population.

Step – 2

Training of Field Staff and Tools Pre-Testing

Alignment and Training

Alignment/Selection of Enumerators and Supervisors

The data collection process was facilitated by skilled enumerators and supervisors, organised into teams based on regions/districts for efficient and timely execution. Selection criteria included experience, local knowledge, language proficiency and gender diversity.

Training and Orientation of Team

The project team underwent comprehensive training covering data collection, recording, analysis and reporting. Training included familiarity with the approved methodology, software and mobile applications. Special attention was given to demographic diversity and handling reluctant interviewees.

Tools' Pre-Testing

Pilot survey was conducted in Turkmen camp, Nowshera in order to test the data collection tools developed. The pilot survey was aimed:

- To identify any issues or problems with the survey design before conducting the full-scale surveys.
- To test the survey tools with a smaller sample size so that any errors, omissions, or ambiguities in the questions were timely identified and corrected. A small sample size thereby enables data analysis for checking reasonableness and logic of data captured before the data is collected from a larger population.
- To assess the effectiveness of proposed M&E and Quality Assurance mechanism that can be re-aligned at time of full-scale survey.
- Identify any issue with the survey questionnaire and amend the questions accordingly.

A sample of 15 beneficiaries were selected for pilot survey. The pilot survey was conducted in September 2023.

Considering results received from pilot survey, minor adjustments were made to the beneficiary survey questionnaire (i.e. addition of skip logic for all relevant questions in the Kobo Collect App). Pilot testing of the survey instruments in a controlled subset of the population was a critical step for initial validation. It allowed the research team to identify and address any potential issues early on, ensuring the robustness of the data collection tools.

Step – 3

Field Survey and Data Collection

Field Survey and Data Collection

Data collection adhered to the approved sampling methodology as agreed upon by PPAF, UNHCR and iConsult. Survey teams, equipped with data collection tools and mobile devices, visited respective refugee villages in target districts to convey the survey's purpose and to collect insights from targeted surveys. Data collection was done through the Kobo Collect App installed in mobile phones and tablets of the surveyors. The App contained the electronic survey form which was prepared from the approved survey questionnaire.

This groundwork set the stage for an array of Key Informant Interviews (KIIs). We brought various perspectives to life by facilitating vibrant focus group discussions that brought together voices from the beneficiary communities and Community Institutions (CIs). This multi-layered approach not only enriched our data set but also ensured the authenticity and comprehensiveness of our findings.

The tapestry of insights we gathered is threaded through the principles outlined by the Organisation for Economic Co-operation and Development (OECD) Development Assistance Committee (DAC) for Evaluation. The next sections of this report unfold these insights, offering a narrative of the programme's influence and effectiveness as seen through the lens of rigorous OECD standards.

Quality Control Review

The fieldwork was conducted in adherence to a quality control matrix and monitoring plan. The quality control team provided continuous monitoring throughout the project. All deliverables underwent review before submission to the client. This methodology provided a clear and structured approach to project implementation, ensuring data quality, comprehensive reporting and continuous feedback and review mechanisms for the successful execution of the project.

Following were the quality control measures put in place for the project:

- Enforcing of standardized procedures for data collection and entry to enhance consistency and minimize errors.
- Regular and timely review of collected data to identify and address discrepancies promptly.
- Establish a feedback mechanism for data collectors, allowing them to address concerns and improve performance.
- Designating a dedicated quality assurance team to oversee and monitor the overall data collection and entry process.

These measures collectively ensured the reliability, accuracy, and integrity of the data collected, contributing to the robustness of the study.

Data Analysis:

The data analysis phase was meticulously managed as follows:

- Survey responses were digitally entered into the Kobo Collect App, ensuring uniformity and efficiency in data capture.
- This data was systematically fed into a database, allowing for organised storage and easy access.
- For comprehensive analysis, the data was then exported to an MS Excel file. In Excel, we performed a detailed review to correct any discrepancies, ensuring the data's accuracy and reliability.
- Using the verified Excel dataset, we analysed responses in alignment with the approved questionnaire and DAC principles, extracting significant insights.
- We applied statistical methods within Excel, and when needed, utilized advanced statistical software for a deeper quantitative analysis. By exploring correlations and patterns among various variables, we identified key trends.
- We used Excel's capabilities to create graphs and charts, visually representing important data findings.
- Quality checks were regularly conducted to validate the calculations, preserving data integrity.
- We compiled our findings into a draft report, detailing the survey analysis and offering substantiated recommendations.

This streamlined approach not only fortified the integrity of the data but also facilitated a clear, focused interpretation of the findings, culminating in actionable insights.

Ethical Considerations:

The study was methodically conducted with a strong commitment to ethical standards, emphasizing informed consent, confidentiality, and data security. Ethical protocols included obtaining clear consent from participants about the study's purpose and the use of their data, with assurances of privacy. Photography during fieldwork required explicit permission, upholding participant rights and transparency. Data privacy was rigorously maintained, with access to sensitive personal information restricted to authorized personnel and protected against unauthorized disclosure. Confidentiality of the study's findings was strictly upheld, with access to data and results strictly controlled to prevent any breaches. All data, whether digital or physical, was securely stored, and the research team received thorough training on ethical practices to respect and protect the rights of all participants. By upholding these ethical standards, we demonstrated a commitment to the protection of participant rights, privacy, and the responsible handling of sensitive information.

Challenges and Limitations:

- **Cultural Constraints in Carrying out Door to Door Survey:** The methodology was initially designed with a door-to-door visit approach for conducting beneficiary surveys. However, due to imposed restrictions by community elders, beneficiaries were gathered at a central location in some of the RVs. Then one-on-one interviews were carried out in a private setting at this communal location.
- **Insufficient Timeframe for Comprehensive Studies:** The four and a half-month timeframe allocated for an impact assessment and two tracer studies was significantly constrained. This period included acquainting the research team with the programme details, conducting fieldwork, analysing the data, and compiling the comprehensive report. The concurrent execution of these studies compounded the challenge, as each study required meticulous attention to detail and a dedicated focus.

- **Beneficiary Reluctance to Share Information:** In several instances, there was a discernible reluctance among refugees to engage with survey teams once it was understood that the purpose was data collection rather than aid distribution. This hesitancy underscores a larger issue of trust and expectation within beneficiary communities, which may significantly skew the data. Without the promise of immediate aid, the motivation to participate truthfully and fully in the survey process may diminish to an extent, raising concerns about the completeness and reliability of the information gathered.

Validation of Findings:

The validation of our findings was a multi-faceted process. It began with triangulation, comparing data from various sources, including quantitative survey results, qualitative feedback from Focus Group Discussions (FGDs) with Community Institution (CI) members, and stakeholder consultations, to ensure consistency and depth in the information gathered. These discussions provided valuable contextual insights that enriched the quantitative data. Additionally, regular feedback sessions with the field team were instrumental both during data collection and subsequently, allowing for the refinement of tools and methods in real time. This iterative approach helped to clarify ambiguities and resolve any data collection issues promptly, thus maintaining data integrity. Peer review was also employed, with experts examining the study's methodology, data analysis, and conclusions. Their impartial assessment provided an additional layer of scrutiny, contributing to the study's rigor. Finally, thorough internal consistency checks within the dataset were carried out to identify and rectify any discrepancies, further solidifying the trustworthiness of our findings.

Step – 5

Post Draft Report Workshop / Preparation of Final Report

Upon the acceptance of the draft report, a workshop will be organised for staff members from PPAF and UNHCR. This session will serve as a platform to present the key findings and engage in a collaborative review process. Feedback and insights gleaned from this workshop will be instrumental in refining the draft report. Subsequent to the workshop, the draft report will be revised to incorporate feedback from UNHCR and PPAF, ensuring that the final report accurately reflects the collective insights and addresses any concerns raised. The culmination of this process will be the submission of the final report, alongside a concise 2–3-page brief that encapsulates the essence of the impact assessment and the broader programme narrative. This final document package will provide a comprehensive overview of the project's outcomes and learnings.

4. KEY FINDINGS

This chapter presents an in-depth analysis of the quantitative and qualitative findings derived from the comprehensive survey conducted across the targeted districts, enriched with nuanced perspectives gleaned from Key Informant Interviews (KIIs). The survey findings are systematically categorized and discussed within the framework of the Development Assistance Committee (DAC) of the Organisation for Economic Co-operation and Development (OECD), ensuring that each dimension of impact assessment receives focused attention.



Each thematic area not only stands on its own merit but also interlinks with the others to provide a comprehensive narrative of the programme's influence and its efficacy in meeting the multifaceted challenges faced by the beneficiaries. The subsequent sections will delve into the empirical data and synthesized information, presenting an authoritative account of the Poverty Graduation Programme's impact as observed through the diligent application of the DAC criteria.

4.1 Overview of Survey Respondents

This section presents a brief overview of the respondents who participated in the survey, including the asset beneficiaries and the partner organisations (POs).

4.1.1 Beneficiary Profile Overview

The Poverty Graduation Programme (PGP) encompasses a spectrum of beneficiaries with varied backgrounds and demographics. This section unpacks the district origins of these individuals, highlighting the geographic and demographic breadth integral to the programme's analysis. Presented is a demographic breakdown that illustrates the gender, age, and educational levels of the respondents, offering a lens into the communities engaged by the PGP. Such a demographic profile lays the groundwork for gauging the programme's scope and informs the customization of future interventions for effectively addressing the unique needs of these populations.

The Poverty Graduation Programme (PGP) has extended its reach to a significant total of 7,213 beneficiaries across seven districts within the regions of Khyber Pakhtunkhwa and Balochistan. This expansive engagement reflects the programme's commitment to addressing poverty across a spectrum of diverse and distinct communities. The graph below provides a detailed breakdown of these beneficiaries, showcasing the distribution and segregation by gender within each district. This visual representation not only highlights the scope of the programme's impact but also aids in the assessment of its inclusivity and reach across the varied demographic segments of the population served.

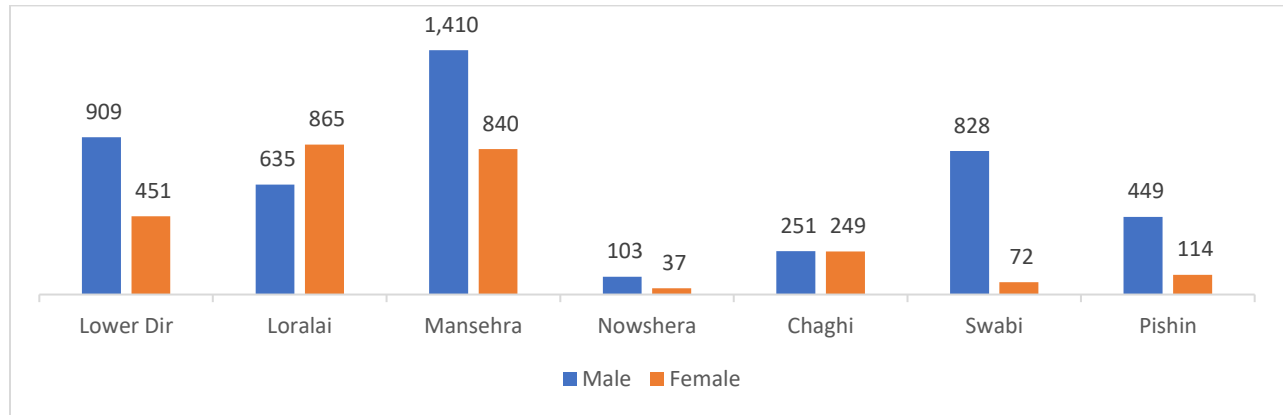


Figure 3: Gender and district wise segregation of total PGP beneficiaries

4.1.1.1 District-wise Distribution

The figure presented below illustrates the district-wise distribution of respondents who participated in our Impact Assessment exercise for the PGP, broken down by gender. It provides a visual representation of the survey coverage within each district, showcasing the number of male and female respondents from Lower Dir, Loralai, Mansehra, Nowshera, Chaghi, Swabi, and Pishin. The bar graph highlights the comparative participation levels, with certain districts like Mansehra and Loralai showing a higher representation of one gender over the other. This data is crucial for understanding the demographic spread of the programme’s beneficiaries and ensures that gender considerations are factored into the analysis of the programme's reach and impact.

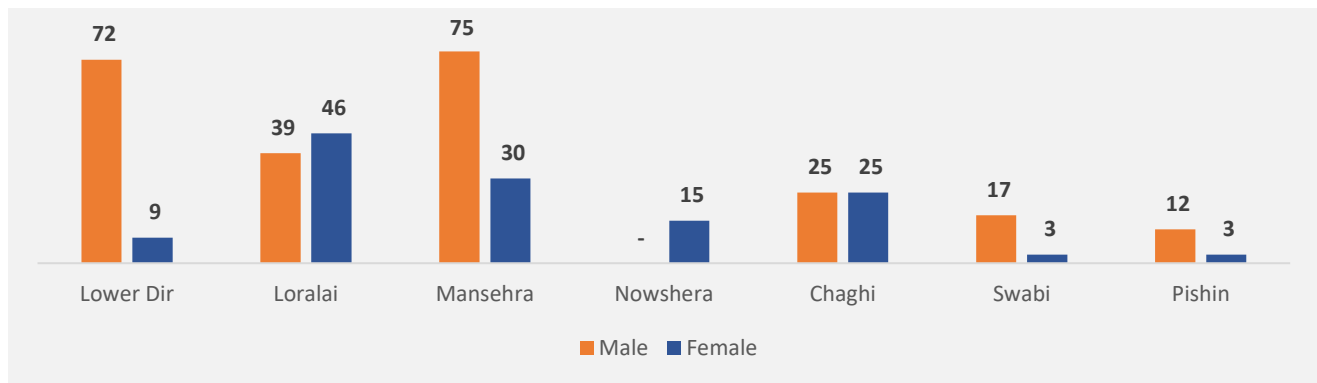


Figure 4: District-wise distribution

4.1.1.2 Gender-wise distribution

Figure 5 below presents the gender composition of the beneficiaries surveyed in the Poverty Graduation Programme. The pie chart shows that 65% of the respondents were male, while 35% were female. This distribution closely mirrors the programme's actual gender ratio of asset recipients, with women representing a substantial 35% of the total beneficiaries. This proportional representation is significant as it reflects the programme's commitment to inclusive support in a highly conservative and segregated camp society, and demonstrates a balanced approach to asset distribution among the genders. The data underscores the programme's dedication to gender equity in its outreach and impact.

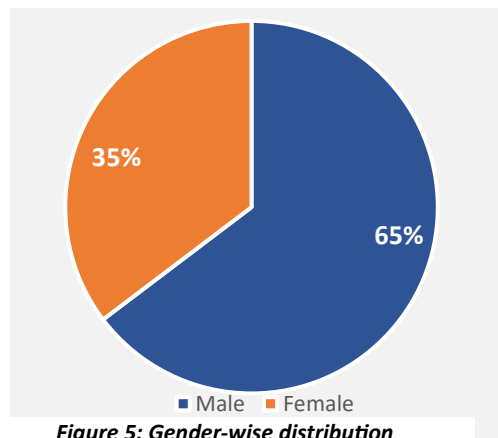


Figure 5: Gender-wise distribution

4.1.1.3 Respondent Age Range Overview

Figure 6 depicts the age distribution of respondents in the Poverty Graduation Programme, revealing a predominant representation of middle-aged individuals. The most significant portion, 38%, comprises those aged 31 to 45, suggesting a strong presence of experienced adults actively participating in the programme. The next substantial group, encompassing 27%, falls in the 46 to 60 years bracket, indicating seasoned individuals likely to bring a wealth of knowledge and stability to the programme's activities. Younger adults between 18 to 30 years represent 20%, highlighting the programme's reach among the younger demographic poised to benefit from long-term development initiatives. Lastly, the elders above 60 years account for 14%, reflecting the programme's inclusivity towards senior members of the community. This age-wise spread underscores a diverse beneficiary base, enhancing the programme's potential for widespread and multigenerational impact.

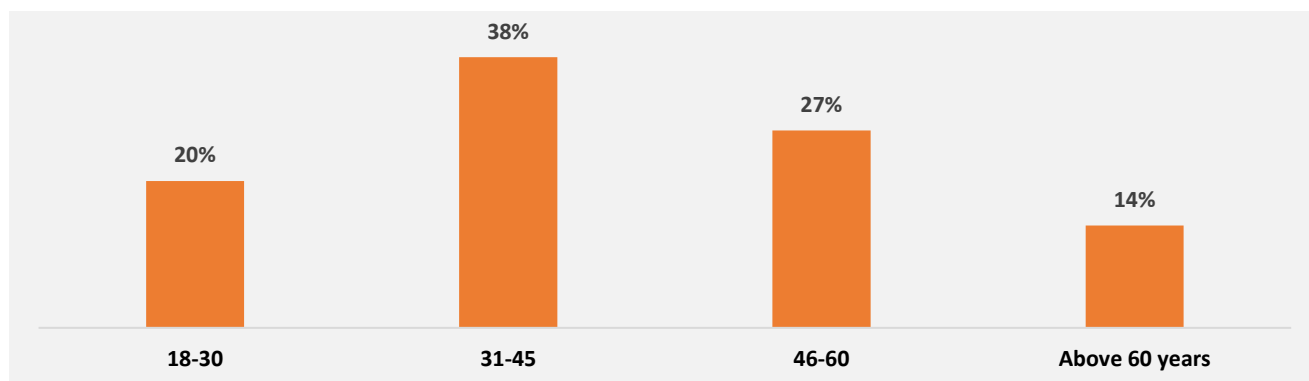


Figure 6: Respondent Age Range Overview

4.1.1.4 Educational profile of beneficiaries

The educational landscape of the Poverty Graduation Programme's beneficiaries, as depicted in Figure 5, is markedly skewed towards minimal formal education. A significant majority, 75%, have not received any formal education, underscoring the need for the programme's capacity-building initiatives that are accessible and tailored to individuals without formal educational backgrounds. Only a small fraction, 1%, have attained graduation level or higher, indicating that higher education is not prevalent within this beneficiary population. Those with some schooling, encompassing grades 1-5 and 6-10, represent 7% and 14% respectively, reflecting a modest foundation in formal education. A mere 3% have education at the grade 11-12 level. This data highlights the critical importance of incorporating basic educational and literacy components into development

programmes to enhance the overall effectiveness of poverty alleviation efforts and empower beneficiaries with essential knowledge and skills for personal and community growth.

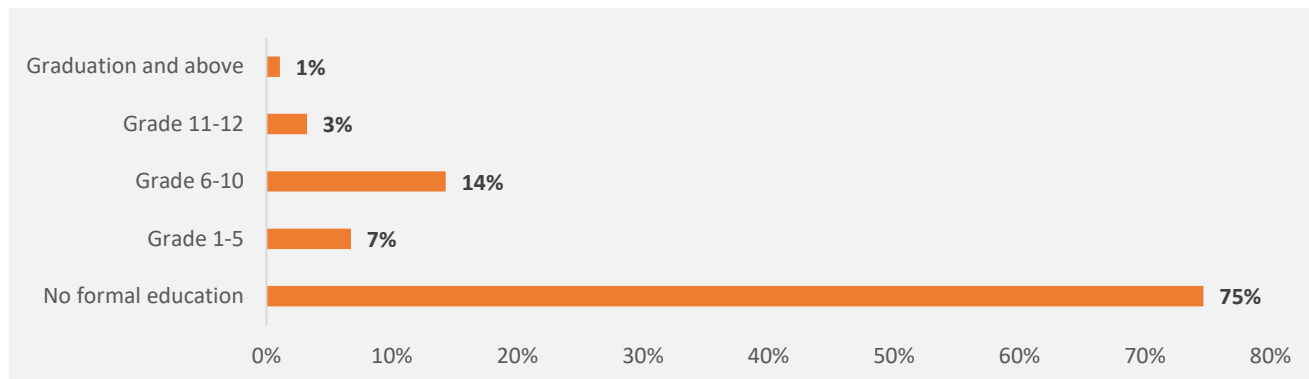


Figure 7: Educational profile of beneficiaries

4.1.2 Partner Organisations Selected for the Survey

The Pakistan Poverty Alleviation Fund (PPAF) collaborated with five experienced partner organisations (POs) in Khyber Pakhtunkhwa and Balochistan for the overall rollout of the PGP aimed at Afghan refugees. These were CERD, YO, SEHER, IDEA, and TF, chosen through a competitive bidding process that assessed their capacity to execute critical tasks effectively. It is pertinent to mention here SEHR replaced YO in Balochistan due to various implementation challenges. This reflects an active monitoring and flexible approach being adopted by PPAF. The tasks performed by POs encompassed social mobilization, strengthening local Community Institutions (CIs) through conducting trainings in relation to Community Management Skills (CMST) and formulation of Village Development Plans (VDP), identifying eligible beneficiaries, and managing asset distribution with integrity. The PPAF also provided Enterprise Development Training (EDT) for Community Resource Persons (CRP), preparing them for the subsequent asset allocation to the most vulnerable households, identified within a Poverty Scorecard (PSC) range of 0-18. These assets, selected to match the households' skill sets, aimed to bolster their economic standing. Livelihood Investment Plans (LIP) were developed for individual households selected for assets provision, and assets recommended by LIPs were distributed, enhancing the beneficiaries' potential for economic self-reliance.

All of the POs that were involved in the process of assets distribution were selected during the survey process. The below chart and graph depict the location and numbers of survey respondents per PO. The number of respondents covered at the respective project locations correspond to the sample size communicated by PPAF as per project's TORs which is skewed mainly towards IDEA and TF since majority of the programme activities were carried out in the areas where these two POs implemented the programme.

#	Districts	PO	Sample Size	%
1	Lower Dir, Nowshera, Mansehra	IDEA	201	54%
2	Chaghi, Loralai	TF	135	36%
3	Pishin	Seher	15	4%
4	Swabi	CERD	20	5%
Total			371	100%

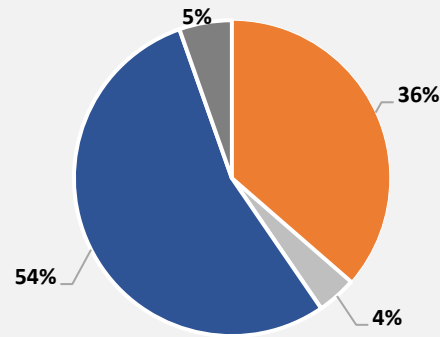


Figure 8: Respondents from Partner Organisations

4.2 Relevance of the Programme (Has the PGP done the right things to achieve project’s intended goals and outcomes?)

The relevance of the intervention is a pivotal aspect of our impact assessment, serving as a compass to gauge the alignment of programme objectives with the actual needs and conditions on the ground. Our analysis dissects this critical dimension across various layers, each shedding light on different facets of the programme’s pertinence.

4.2.1 Strategic Relevance of the Programme

4.2.1.1 Relevance with UNHCR’ broad strategy

The PGP seamlessly integrates with the UNHCR Strategy, emphasizing the core principles of self-reliance, resilience, and sustainable solutions for refugees. By distributing productive assets and providing targeted enterprise development and financial literacy training, the programme directly contributes to the UNHCR’s overarching goal of promoting the economic well-being of refugees. The emphasis on empowerment aligns with UNHCR’s commitment to fostering self-sufficiency and reducing dependency on external aid.

Further, PGP is strategically aligned with the Solution Strategy for Afghan Refugees, as it addresses the multifaceted challenges faced by Afghan refugees in Pakistan. By targeting 7,213 Afghan refugee households across 7 districts in Pakistan, the programme makes significant strides in promoting durable solutions.

4.2.1.2 Relevance with National and International Refugee Frameworks:

The PGP is designed to harmonize with broader national and international refugee frameworks, recognizing the importance of collaboration and coherence in addressing the complex issues faced by displaced populations. By leveraging a combination of asset distribution and training, the programme aligns with the principles of inclusivity, protection, and socio-economic integration embedded in these frameworks.

4.2.1.3 Relevance with Government of Pakistan / UNHCR Policy Context:

In the specific context of the Government of Pakistan and UNHCR collaboration, the PGP dovetails seamlessly with the joint commitment to enhancing the socio-economic conditions of Afghan refugees. By adhering to the established policy frameworks, the PGP reflects the shared vision of the Government of Pakistan and UNHCR to create sustainable solutions and alleviate poverty among refugee populations.

4.2.2 Selection of Partner Organisations

The selection process for Partner Organisations (POs) played a pivotal role in the project's success, especially in addressing the multifaceted challenges faced by Afghan refugees. The Pakistan Poverty Alleviation Fund (PPAF) employed a meticulous approach in choosing partners, emphasizing those with a substantial background in similar and relevant initiatives. This included involvement in major projects such as the UNHCR and UNDP's RAHA project, and the USAID and UNDP's WASH projects in camp communities. Most of these partners (CERD, TF, SEHR) were prior PPAF partners, well-versed in implementing Poverty Graduation Programme (PGP) interventions. Almost all had prior experience of working with Afghan refugees, mainly as UNHCR partners. This careful selection process was instrumental in ensuring that the project was implemented by entities with proven track records and relevant expertise, thereby maximizing the likelihood of successful outcomes.

The total number of Afghan Refugees served by each partner organisation in the PGP is depicted by the graph below:

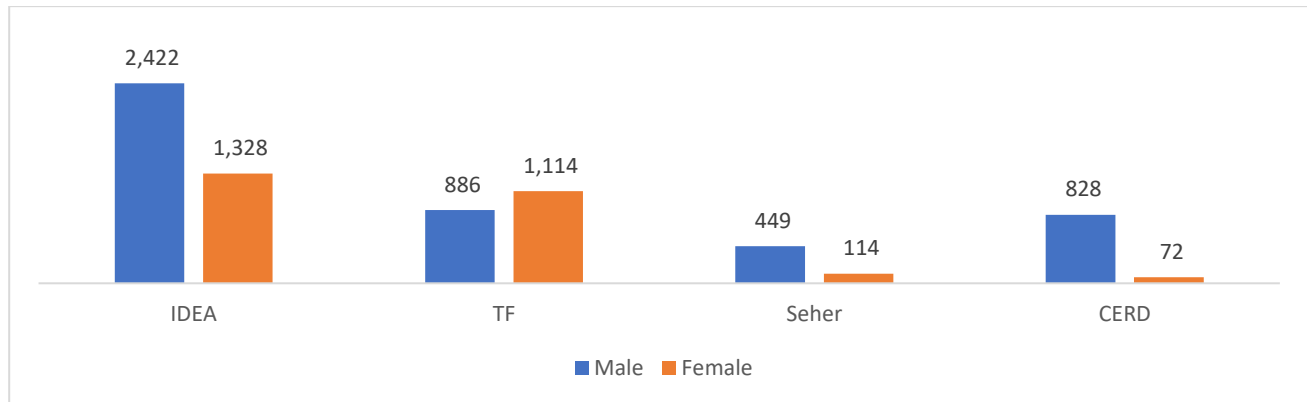


Figure 9: Gender and district wise Afghan refugee population served by respective POs

4.2.3 Identifying Relevant beneficiaries

The beneficiary selection for PGP was anchored by a robust and methodical approach using the Poverty Scorecard (PSC) tool. Under PSC criteria, Households with a PSC score of 0-11 are termed as “Extremely / Ultra Poor” while those with the PSC scores of 12-18 are referred to as “Chronically Poor”. This standardization provided a resilient shield against political pressures and ensured a transparent and equitable process. Although the use of a system-generated poverty ranking was pivotal in identifying the most vulnerable households, the process was not without its complexities, notably time constraints. The scattered settlement of refugees across villages, as opposed to concentrated camps, complicated the acquisition of accurate household data. Additionally, the project faced scalability challenges when the target was ambitiously increased from 500-800 to 1,500 households (and in Phase-III from 700 to 3,000 households). This necessitated strategic modifications to the implementation approach. Despite these challenges, the employment of the PSC, with the active and concerted participation of the camp community, was deemed highly effective and integral to the project’s integrity in beneficiary selection.

The integrity of the process can be validated by assessing the entry scores of the survey beneficiaries. The following figure highlights the groups of baseline PSC scores for the surveyed population:

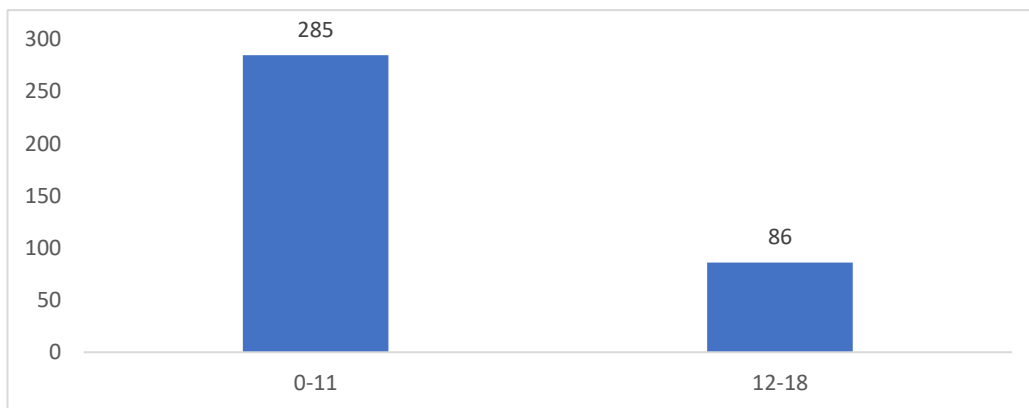


Figure 10: Baseline PSC ranking for surveyed population.

4.2.4 Overall Programme Interventions

The Poverty Graduation Programme (PGP) is intrinsically designed to uplift the poorest households by fostering economic independence through strategic asset provision and EDT. At its core, the PGP facilitates community empowerment by forming Community Institutions (CIs), which are pivotal in ensuring that interventions are participatory and tailored to the specific needs of the most vulnerable. The CIs existed even before the implementation of PGP in some of the target RVs however to implement this programme, they were formed and strengthened for effective implementation of this programme in each RV. The CIs, empowered with Community Management Skills Training (CMST), played a crucial role in the bottom-up identification of beneficiaries, thus directing support to those in direst need. The relevance of the PGP lies in its comprehensive approach, combining asset provision with business training, skill development and community-led planning, which is essential for catalysing a long-term escape from poverty for the poorest of households. The formation of Common Interest Groups (CIGs) encourages beneficiaries to engage in collaborative entrepreneurship, sharing knowledge and resources, which is vital for building a resilient support network.

4.2.4.1 Community Institutions

The CIs are responsible for developing Village Development Plans (VDPs) which are then consolidated into Area development plans, which map out a sustainable path for the community's ongoing growth, ensuring the longevity of development impacts. Key to this is the PGP's transparent procurement process managed by committees that distribute assets like livestock, which are vital for initiating and scaling small businesses. This targeted asset provision is the programme's centrepiece, directly contributing to economic stability and skills enhancement.

4.2.4.2 Relevance of provided Assets

Asset relevance is crucial for the success of any poverty alleviation programme as it ensures that the resources provided align with the beneficiaries' existing skills, local market demands, and cultural context. When assets are relevant, they are more likely to be effectively utilized, leading to sustainable economic activities and a higher impact on beneficiaries' livelihoods. Relevant assets empower the recipients by enabling them to leverage their strengths and address specific challenges, thus fostering a sense of ownership and commitment to the development process.

The survey results reveal a substantial alignment between the skills and assets imparted through the programme and the broader market or community needs and trends, with 64% of respondents expressing complete alignment. This indicates a commendable success in tailoring programme offerings to meet the demands of the surveyed population. Moreover, 34% of respondents perceive a partial alignment, suggesting potential areas for programme refinement to further enhance relevance. Overall, these insights underscore the

significance of continuous evaluation and strategic alignment with market and community needs for the sustained effectiveness of the programme.

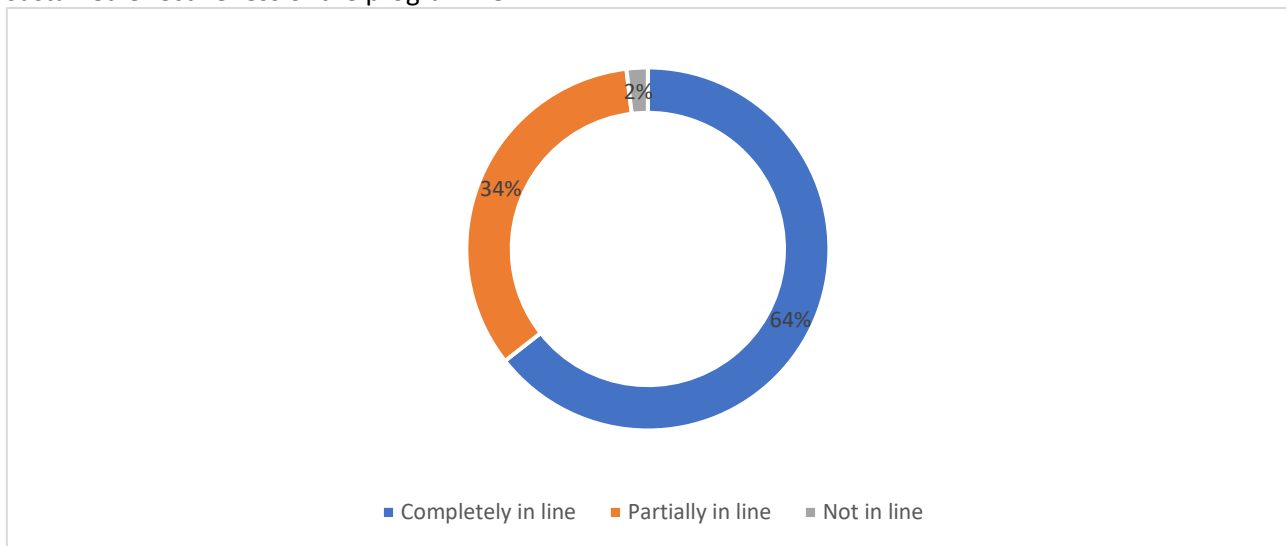


Figure 11: Alignment of skills and assets provided.

4.2.4.3 Enterprise Development Training

Enterprise Development Training (EDT) complements asset provision by equipping beneficiaries with the necessary business and financial skills to effectively utilize these assets, thereby reinforcing the programme's relevance for the poorest. It is during the EDT that the beneficiaries have the opportunity to critically review their business and reassess the asset they have requested, thus allowing them to be involved in the final asset selection process. This step aligns the programme with beneficiaries needs, instilling ownership and increasing the likelihood of successful and sustainable ventures.

In response to a question as to whether they actively participated in the selection of the asset, a significant number, i.e., 87% of beneficiaries expressed active participation in the decision-making process, affirming that their households had a substantial say in the choice of assets. In contrast, 13% of respondents, predominantly women, indicated that they were not actively or directly involved in the decision. Upon further probing during the FGDs and KIIs, it is concluded that the asset selection decision for these women was made by a male within the family.

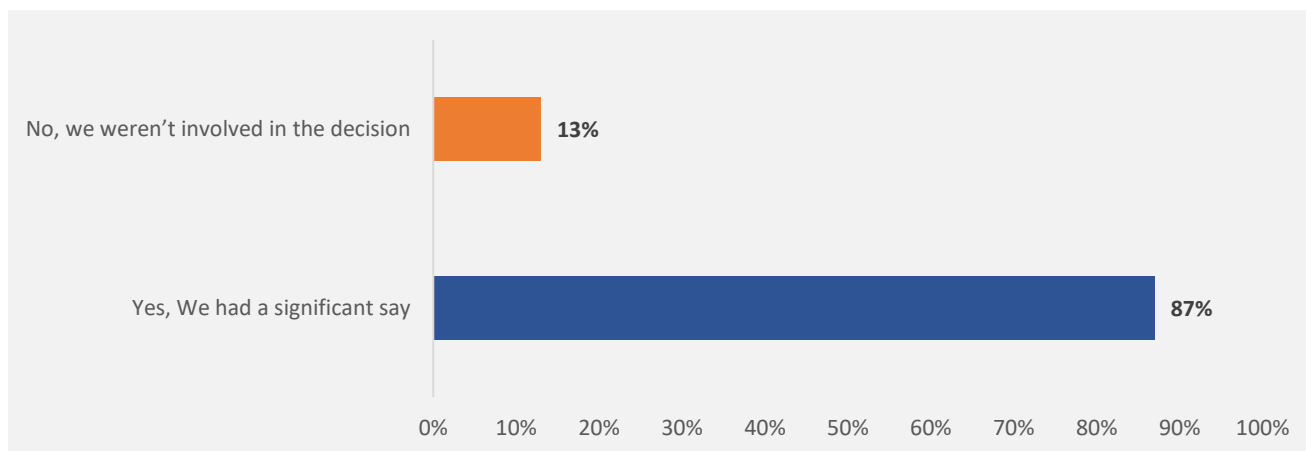


Figure 12: Household Involvement in Asset Selection.

4.2.4.4 Livelihood Investment Plan

When asked about the value of the Livelihood Investment Plan (LIP), 50% of the respondents regarded the LIP as a 'Visionary Framework', emphasizing its role in providing a clear long-term vision spanning 5-7 years to set the course for their household's upward mobility. An additional 23% viewed it as a 'Financial Blueprint', acknowledging its assistance in setting clear financial goals, emphasizing savings and planning investments that improved their household's economic standing. Furthermore, 18% highlighted the LIP's role in providing 'Insight into Challenges,' making them better prepared to identify and address potential obstacles that could hinder their progression out of poverty. These findings, illustrated in the figure below, indicate the multifaceted and positive role of the LIP in supporting households on their path out of poverty.

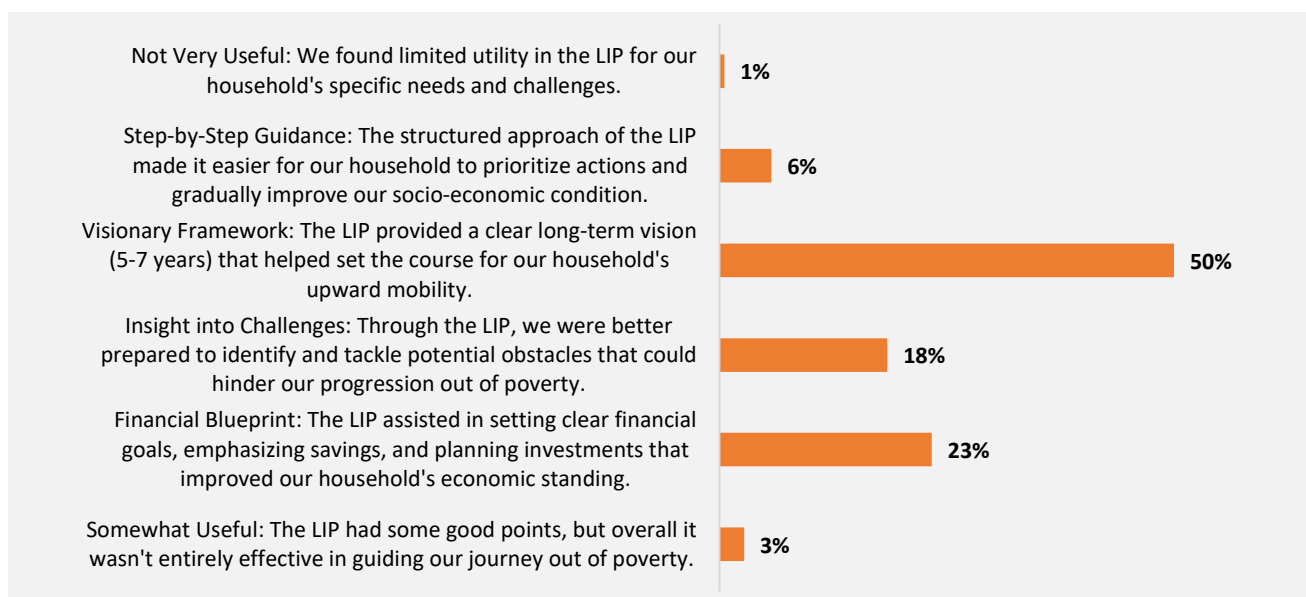


Figure 13: Utility and Efficacy of LIPs

4.2.4.5 Business Plan and Financial Literacy Training

44% of the respondents highlighted that the most prominent impact of business plan and financial literacy training was on building their skills for 'improved budgeting and expense tracking' while 36% indicated that the business planning process improved their ability to cost, price and determine profitability. This indicates that the training had relevance for the asset beneficiaries.



Figure 14: Impact of Improved Numeracy Skills on Management

4.3 Programme Effectiveness (Has the intervention achieved its objectives?)

This section aims to delve further on how effectively the interventions were implemented, the section primarily deep dives into the areas of Enterprise development trainings, involvement of host communities and Effectiveness of Programme structure.

4.3.1 Community Involvement in Asset Procurement

Depicted in the upcoming figure, 79% beneficiaries reported that the community institutions were involved in the asset purchasing process, and they as beneficiaries were also taken on board. 21% respondents however said that the community institutions did not participate in the asset procurement process. It was mainly the Community elders i.e Malaks who influenced the purchasing.

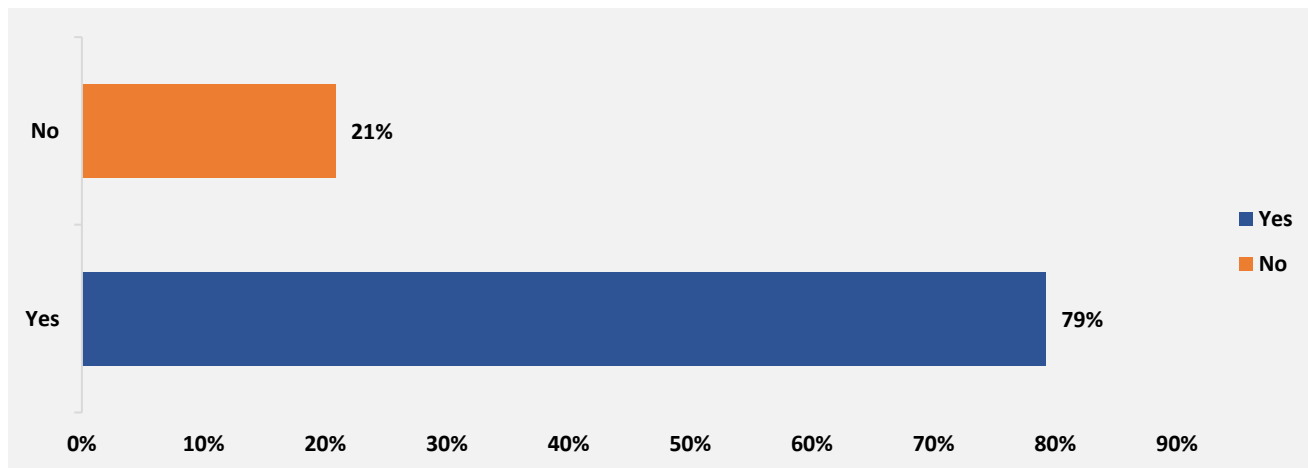


Figure 15: Community Involvement in Asset Procurement

4.3.2 Household Involvement in Asset Acquisition

The data depicted in the chart reveals that a substantial majority, around 78%, of households engaged in the Poverty Graduation Programme reported active involvement in the procurement of productive assets. This participation is a crucial component of the programme, as it fosters a sense of ownership and aligns the asset selection with the specific needs and capacities of the beneficiaries. Conversely, the 22% who did not participate suggest an opportunity to further integrate beneficiary input, which is essential for tailoring the programme to ensure its effectiveness and sustainability. This involvement is key to not only providing assets that are relevant and utilitarian but also to empowering beneficiaries by involving them directly in the decision-making process that shapes their economic future.

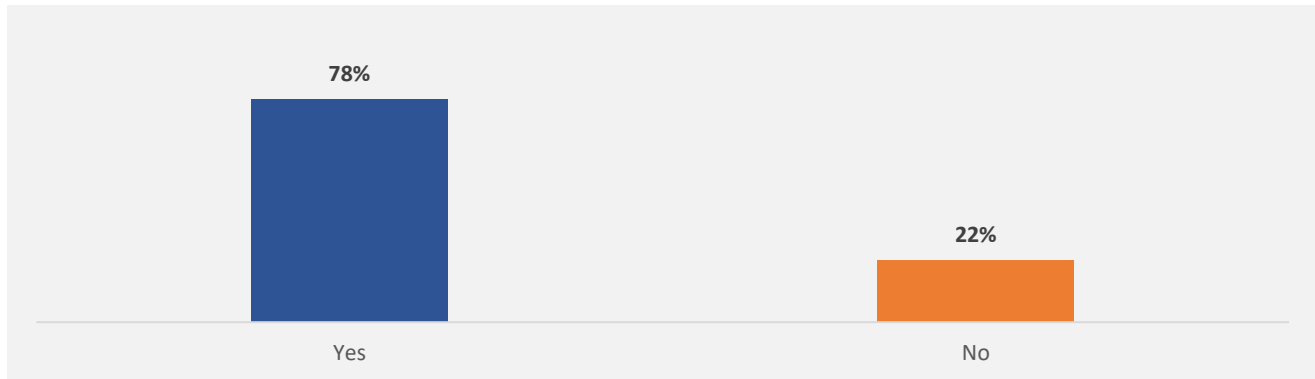


Figure 16: Household's Involvement in Selection of Productive Asset

4.3.3 Procurement Committees

70% of respondents said that they found the procurement process to be completely transparent, reflecting a high degree of confidence in the openness and fairness of the procurement procedures. Additionally, 30% of participants indicated that they viewed the process as somewhat transparent, signifying a moderate level of transparency perceived within this segment. Notably, none of the respondents reported that the process was not transparent, highlighting a prevailing positive perception of transparency. These results, depicted in the figure below, showcase the generally favourable perception of transparency in the procurement process among the surveyed individuals.

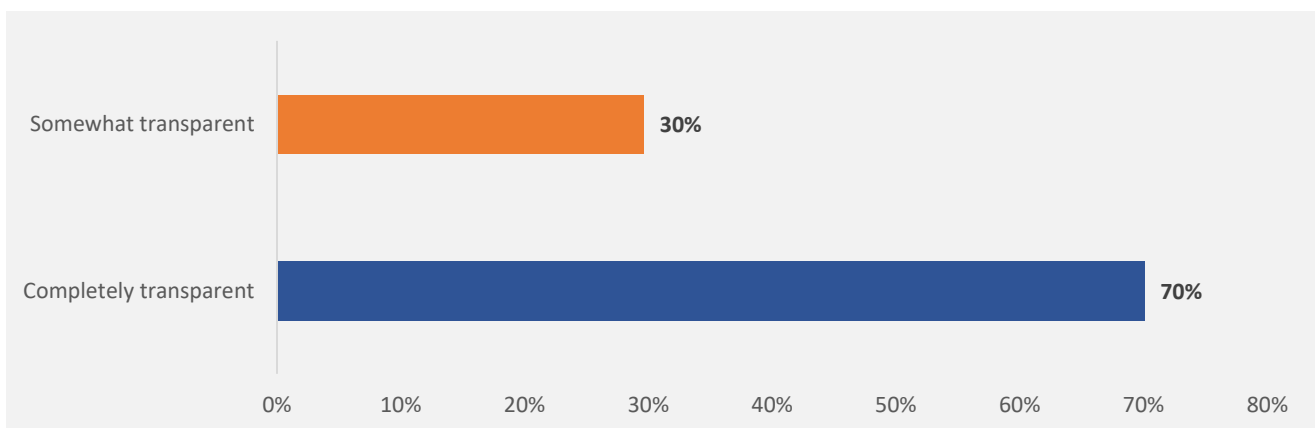


Figure 17: Transparency of Procurement Process

4.3.4 Types of Assets Distributed

The most common assets received were Livestock and small enterprise. 'Livestock,' constituted 40% of the responses, which included animals such as goats and cows while 'Small enterprises,' encompassing a variety of

businesses like grocery stores, barber shops, clothing stores, welding shops, and mobile phone repair shops, accounted for a significant 45% of the assets provided. 'Handicrafts,' particularly activities like embroidery and carpet making, represented 8% of the responses. 'Agricultural Inputs,' such as agricultural equipment, seeds, and fertilizer, were chosen by 1% of the respondents. A smaller percentage of 6% selected 'Other,' indicating additional unlisted asset categories such as popcorn carts, sewing machines, catering business-related assets and cosmetics. These findings illustrate the programme's comprehensive approach in providing a wide array of assets to cater to the diverse needs of the beneficiaries.

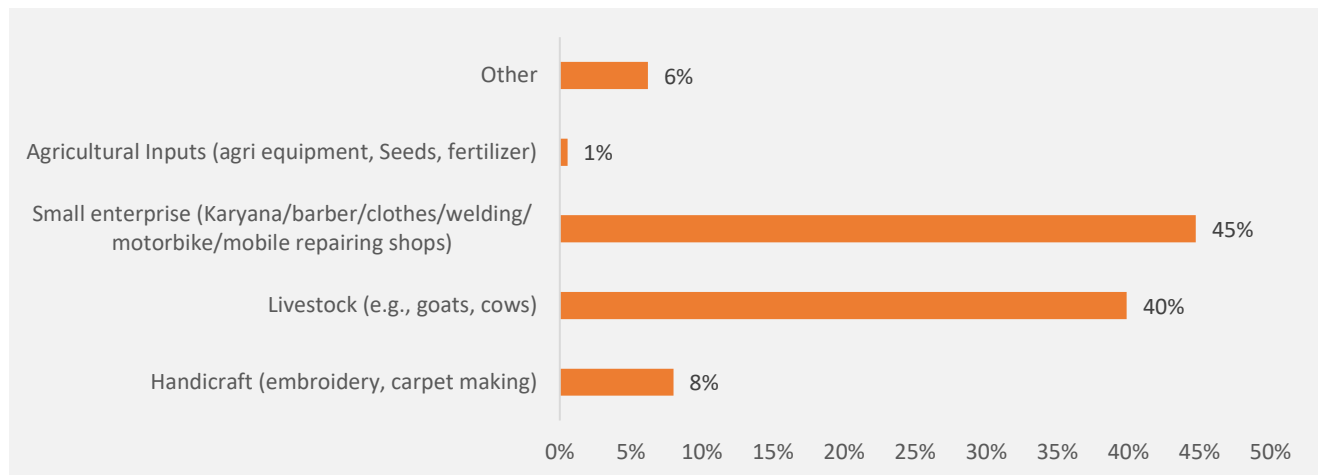


Figure 18: Responses on Type of Asset Received

4.3.5 Value of Assets Distributed

The respondents were also asked about the value of the assets received. This breakdown highlights the significant proportion of recipients who received assets in the Rs. 41,000 to Rs. 50,000 range, indicating a concentration of asset value within this bracket. 35% of the respondents received the assets in Rs. 21,000-40,000 range. The subsequent figure depicts the responses garnered through the survey:

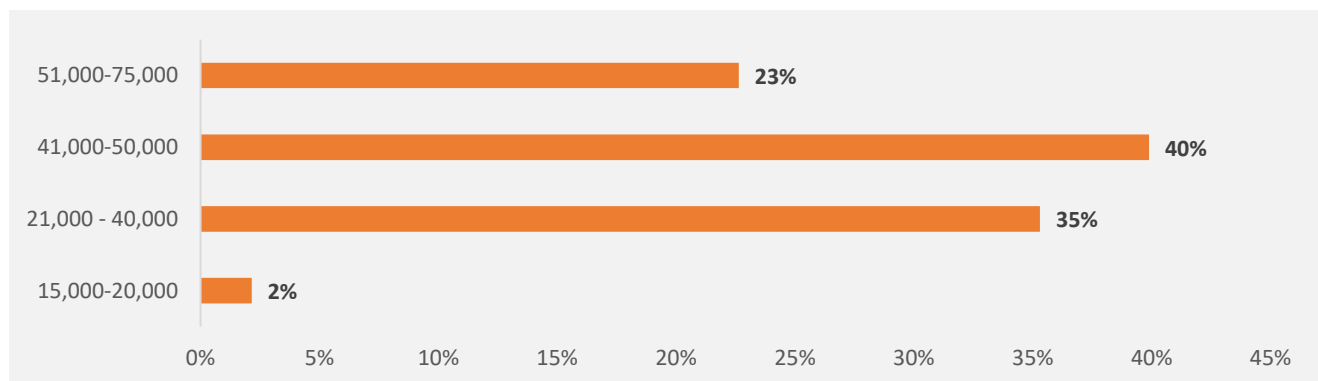


Figure 19: Value of Assets Received

4.3.6 Guidance in Asset Selection Process

48% of participants reported receiving guidance from PGP officials, highlighting the significant role played by programme authorities in asset selection. An additional 36% of respondents sought advice from local community leaders, relatives, or friends, showcasing the influence of local networks and support systems. On the other hand, 16% of participants stated that they did not receive any guidance in asset selection, indicating a degree of self-determination in their choices.

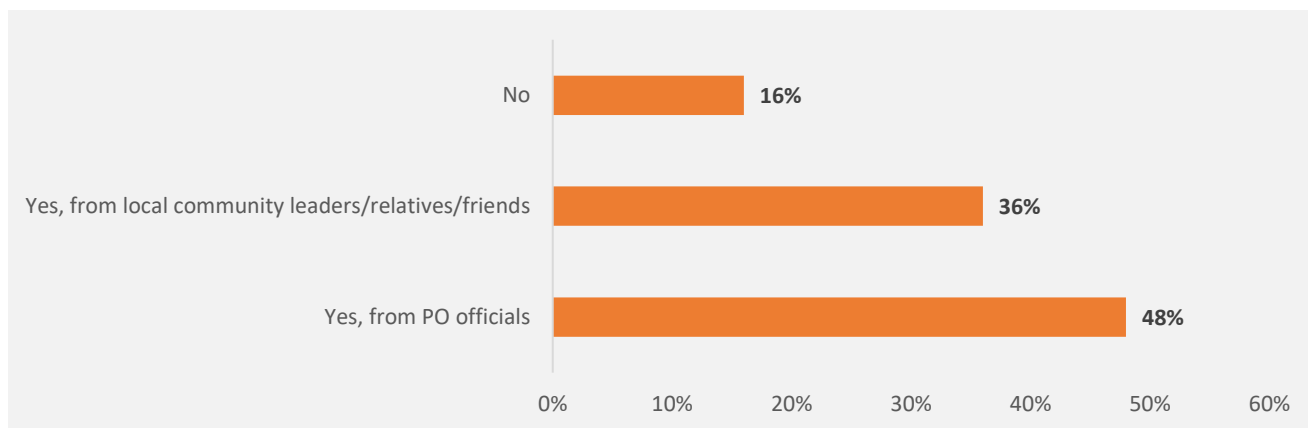


Figure 20: Guidance Received on Asset Selection

4.3.7 Beneficiary Participation in Asset Procurement

The graph below illustrates a significant trend in beneficiary engagement within the Poverty Graduation Programme, with 80% of respondents affirming their active participation in procurement committees. This level of involvement reflects a robust approach to inclusive decision-making regarding asset acquisition. In contrast, the remaining 20% reported a lack of involvement, with dominant influence of community elders on procurement decisions. This disparity underscores the need to evaluate and reinforce equitable participation strategies across all regions, ensuring that all beneficiaries have a voice in the processes that directly impact their economic empowerment.

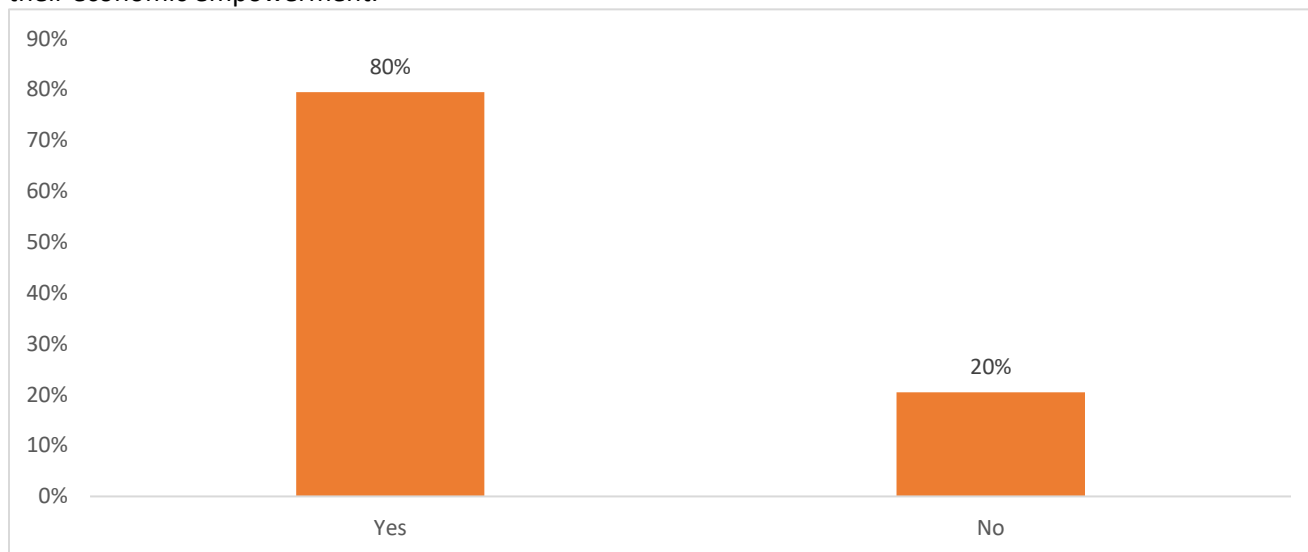


Figure 21: Beneficiary Involvement in Asset Purchase

4.3.8 Business Plans and Livelihood Investment Plans

A significant majority, comprising 76% of respondents, indicated that they were indeed guided to develop both business plans and livelihood investment plans. A smaller percentage, 14%, reported that they were guided solely in the development of business plans. Meanwhile, only 2% of respondents stated that they were guided exclusively in creating livelihood investment plans. A minority of 8% of respondents answered 'No,' indicating that they did not receive guidance in developing either type of plan. These respondents constitute a similar group to those who abstained from participating in the EDT, thereby substantiating their evident lack of interest in the programme activities. The range of responses, depicted in the following figure, offer insights into the

level of support provided in terms of business planning and livelihood investment planning among the surveyed individuals.

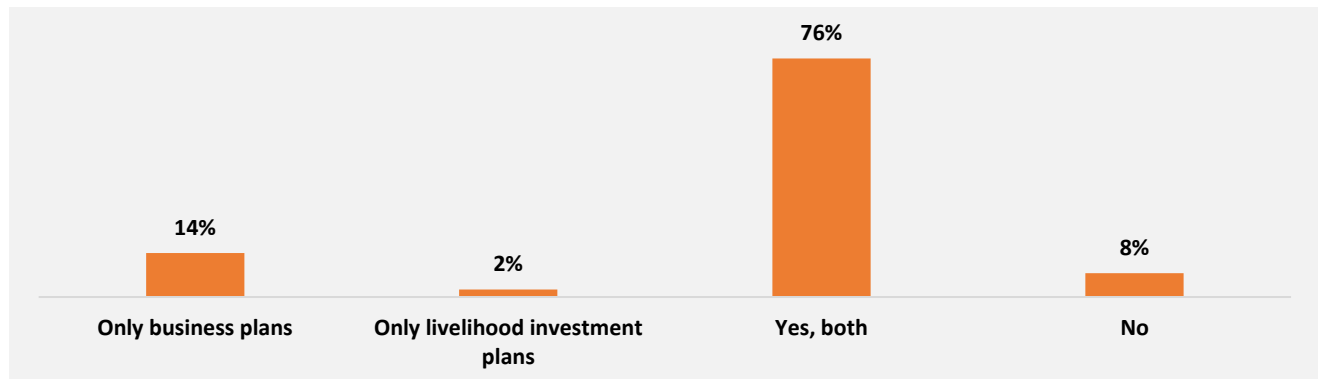


Figure 22: Level of Support Provided Regarding Business and Livelihood Investment Planning

4.3.9 Distribution of Productive Assets

The survey outcomes underscore the comprehensive deployment of productive assets within the framework of the Poverty Graduation Programme (PGP). All the surveyed respondents affirmed their receipt of productive assets as beneficiaries of the programme. This substantiates prevalence of asset allocation among the participants. This finding underscores the programme's efficacy in facilitating asset provision for the beneficiaries, with all the respondents benefiting from this invaluable support.

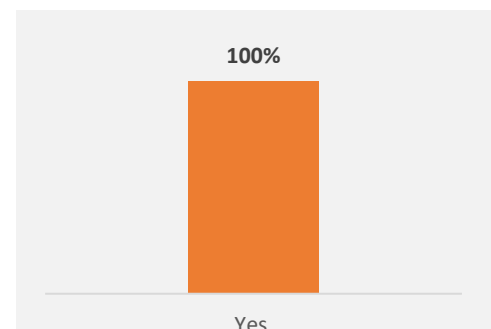


Figure 23: Productive Asset Receipt

4.3.10 Enterprise Development Trainings and Livelihood Investment Plans

In response to the question about attending Enterprise Development Training (EDT), the survey results showed that most, specifically 92% of the participants confirmed that they have participated in training while 8% of the respondents indicated that they had not attended EDT, showing lack of awareness and interest about the training and its benefits. This provides valuable insight, reflecting active participation of the beneficiaries in entrepreneurship trainings which was considered crucial for them in learning how to manage assets.

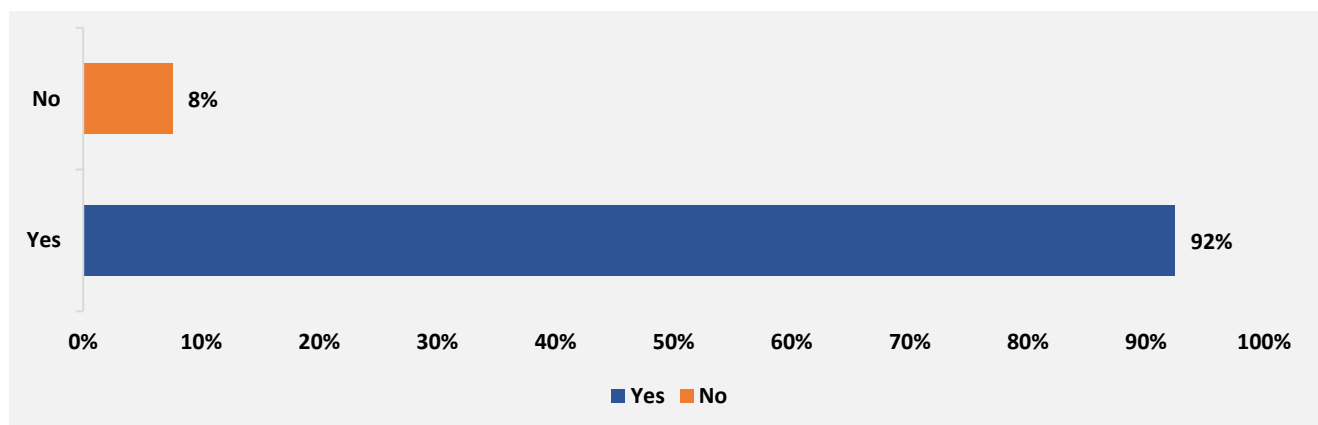


Figure 24: Responses on Attending Enterprise Development Training

4.3.11 Quality of EDT Received

The response to the question assessing the quality of Enterprise Development Training reflects a predominantly positive sentiment. 56% respondents, rated the training as "Excellent," indicating a high level of satisfaction. Additionally, 34% rated it as "Good," further contributing to the overall positive evaluation. The overwhelmingly positive responses, highlighted in the figure below, suggest that most participants found the Enterprise Development Training to be of high quality, which bodes well for the effectiveness and impact of the training.

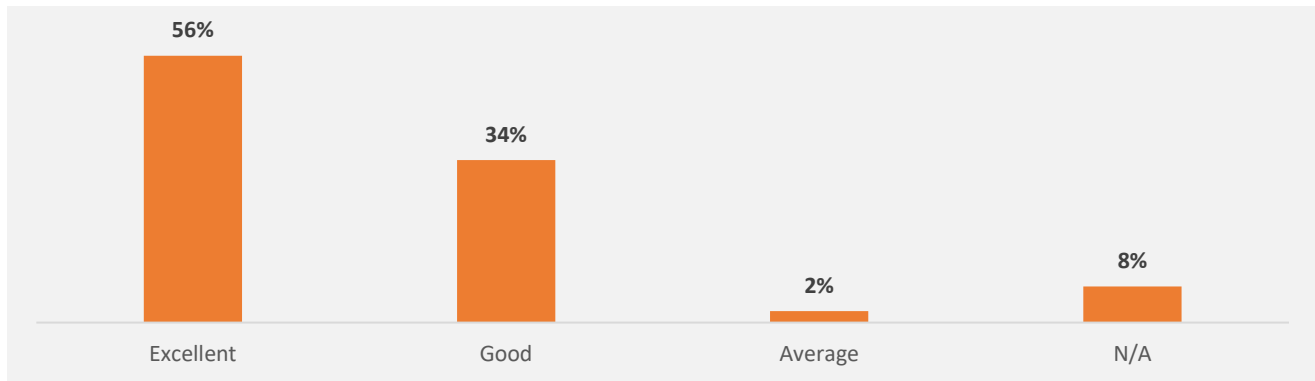


Figure 25: Quality of Enterprise Development Training Received

4.3.12 Financial Literacy Orientation

A significant 91% of respondents affirmed that they received financial orientation, highlighting a high level of engagement in financial literacy training. In contrast, 9% of respondents reported not receiving financial literacy orientation, indicating a minority of individuals who did not benefit from this specific aspect of the programme. These 9% respondents constitute a similar group to those who abstained from participating in the EDT, thereby substantiating their evident lack of interest in the programme activities. These results highlight the programme's commitment to empowering beneficiaries with financial knowledge, although there remains room for expanding access to this valuable training.

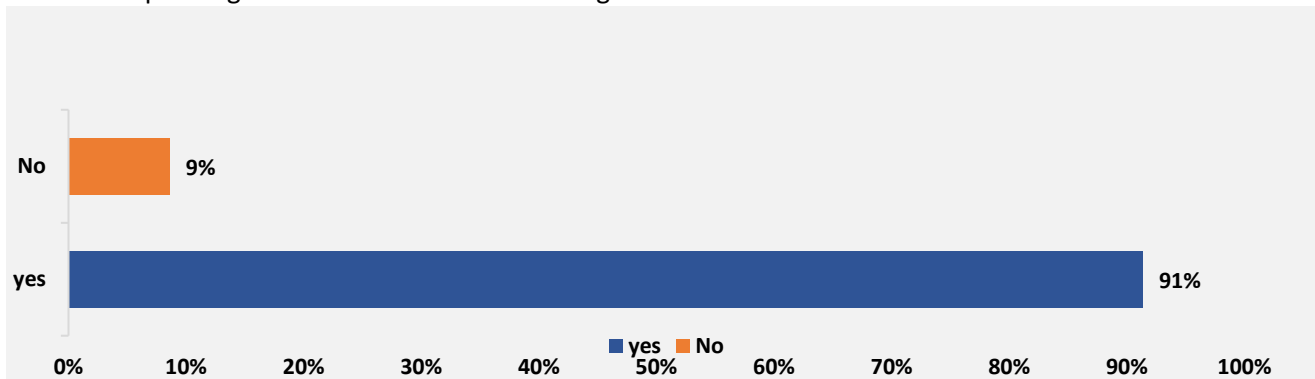


Figure 26: Having Received Orientation on Financial Literacy

4.3.13 Quality of Assets Received

When enquired about the quality of assets received, 60% of respondents, rated the quality of the assets as excellent, reflecting a high level of satisfaction with the assets they received. Additionally, 36% of participants considered the quality to be good, signifying a positive assessment of the assets. These findings emphasize the generally positive perception of the quality of the distributed assets among the beneficiaries which in turn describes the quality of procurement policies followed by PPAF and UNHCR.

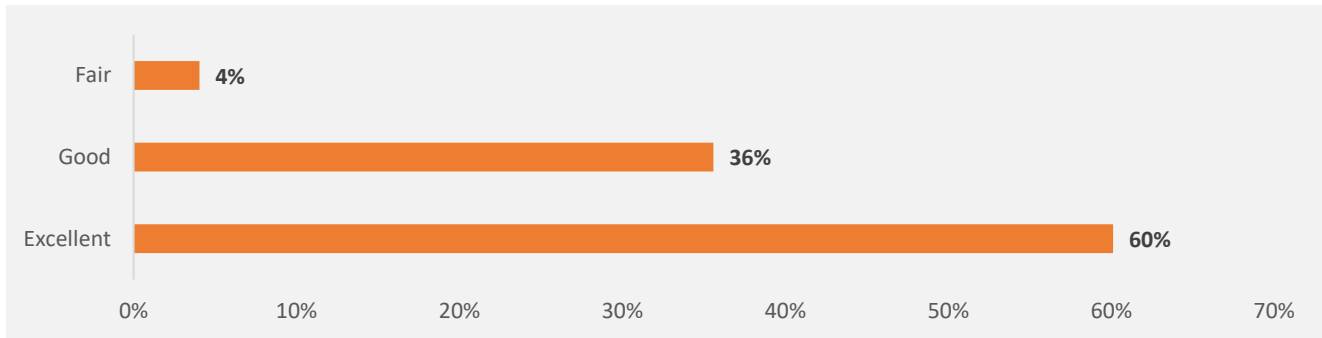


Figure 27: Quality of Assets

4.4 Programme Efficiency (How well were resources used?)

Efficiency stands at the core of project execution, shaping the extent to which objectives are met within the designated resources and time. This section delves into the resource utilization strategies employed during enterprise development trainings, the integration of host communities, and the structural framework of the programme. It examines how resource allocation, time management, and cost-effectiveness intertwine to fulfil the project’s aims under the constraints of deadlines and budgetary outlines.

Efficiency is the bedrock of impactful programme delivery, particularly in the dynamic landscape of the Poverty Graduation Programme (PGP). Here are enhanced insights into the programme's efficiency:

4.4.1 Resource Utilization and Outcomes

The PGP not only achieved commendable success rates, with the majority of interventions resulting in positive outcomes, but it also showcased the programme's flexibility in addressing the dynamic nature of refugee life.

4.4.2 Phase wise Resource Cost

Average values of assets distributed in Phase – I, II and III were Rs. 49316, 75407 and Rs. 89746 respectively.

4.4.3 Replacement of PO

During the course of programme implementation in Pishin, a strategic decision was made to transition from PO Youth Organisation to PO Seher. This adjustment was prompted by an observed discrepancy in performance compared to the anticipated results. The substitution underscores the commitment to maintaining programme efficiency without compromising the quality of desired interventions. The expedited implementation of this change (despite being challenging for Seher) demonstrates PPAF’s proactive approach to swiftly rectify the trajectory of programme activities.

4.4.4 Revision of targets for productive assets distribution

The POs conveyed that there were multiple revisions to the targets pertaining to asset distribution throughout the programme's phases. Notably, within Phase III of the PGP, the initial target of 700 households at the programme's inception underwent subsequent revisions, culminating in a year-end target of 3,000 households. The recurrent adjustments to targets within the specified timeframe possess the potential to exert a substantial influence on the efficacy of programme interventions, thereby compromising on the quality of overall project. However, this also portrays efficiency on part of POs and PPAF to be able to efficiently use the available resources in a constrained time period. In this respect, PPAF played a very important role through deployment of specific personnel in the POs offices during the project’s implementation to resolve field related problems. POs countered this problem through deployment of adequate human resource, making sufficient logistical and operational modifications to their original workplan, leveraging their technical expertise and relevant field experience to meet programme targets within the given timeframe without compromising on quality.

4.4.5 Sequence of Interventions

The current programme structure puts asset identification before entrepreneurial training, which, while logical, may not always be conducive to the most effective asset utilization. By prioritizing Enterprise Development Training, the PGP can enhance beneficiaries' business acumen before they commit to assets, fostering a more robust foundation for their entrepreneurial journey and ensuring assets are utilized to their full potential.

4.4.6 Support and Feedback Mechanisms

PPAF's role in enhancing the programme's efficacy cannot be overstated. The comprehensive support framework—ranging from initial workshops to continuous project oversight—has been instrumental in the PGP's success. However, feedback indicates a need for further financial flexibility to meet increasing project demands. For organisational support of implementing partners, addition of partners' integrity support cost ranging from 1- 4% of the total project cost can be considered for inclusion in future programmes' budgets. Further, ratio of management cost as a proportion of total project cost should be flexible in order to facilitate implementing partners. Investing in this area could streamline project management, minimize bottlenecks, and increase overall programme efficacy.

In essence, the PGP's efficiency is a testament to its adaptive strategies and robust support systems. However, continuous improvement is vital, leveraging both internal feedback and external economic indicators to refine and evolve the programme's methodologies for maximum impact.

4.5 Programme Connectedness (How well did the interventions fit?)

Connectedness looked at the coordination and complementarity of the programme's interventions with other efforts. The assessment determined the extent to which the Poverty Graduation Programme's activities were coherently integrated and supported broader, long-term development objectives alongside other stakeholders' efforts.

The Poverty Graduation Programme (PGP) has markedly succeeded in nurturing the fabric of interconnectedness within the refugee communities and other programmes of similar nature. Our findings reveal that:

1. **Community Institutions as Developmental Beacons:** Formation of Community Institutes (CIs) has been instrumental in fostering a sense of unity and direction within the camps. These institutes have transcended their educational mandate to become incubators of communal goals and aspirations, particularly through the collaborative process of developing Village Development Plans (VDPs). Such initiatives have not only engaged the community but have also paved the way for a sustained, collective pursuit of development.
2. **Market Linkages and Economic Integration:** Beneficiaries of the PGP have forged essential market linkages, which have allowed them to integrate into and leverage the broader economic landscape. This engagement has facilitated access to new market opportunities, vital business partnerships, and active participation in local economic activities, thus enhancing the programme's overall impact on individual and community prosperity.
3. **Connectedness with other UNHCR funded interventions:** The Poverty Graduation Programme (PGP) demonstrates a strategic interconnectedness with other UNHCR-funded interventions, particularly with initiatives like the National Poverty Graduation Programme for Afghan Refugees. The PGP, focused on distributing productive assets and providing targeted enterprise development and financial literacy training, and aligns seamlessly with broader efforts to empower and promote financial independence

among this vulnerable population. By fostering economic empowerment, the PGP complements and reinforces the objectives of the National Poverty Graduation Programme and other UNHCR-funded interventions. The shared goal of enabling Afghan refugee households to improve their livelihoods and promoting economic empowerment forms a cohesive narrative, ensuring that these initiatives collectively contribute to sustainable solutions for refugees in Pakistan. This interconnectivity enhances the impact and effectiveness of UNHCR-supported programmes, fostering a comprehensive strategy for addressing the socio-economic challenges faced by Afghan refugees.

The graph below illustrates the extent of community connections established by beneficiaries as a result of their participation in the Poverty Graduation Programme. A substantial 32% of respondents reported forming several new connections, indicating a robust engagement within the community and with external stakeholders. Conversely, the largest group, 42% of participants, indicated forming a few connections, suggesting moderate but significant network expansion. However, it is notable that 26% of respondents did not report forming any new connections, pinpointing an opportunity for the programme to bolster its efforts in community networking and stakeholder engagement. The data underlines the success of the PGP in fostering social capital among beneficiaries while also identifying areas for potential development to ensure all members of the community benefit from increased connectivity.

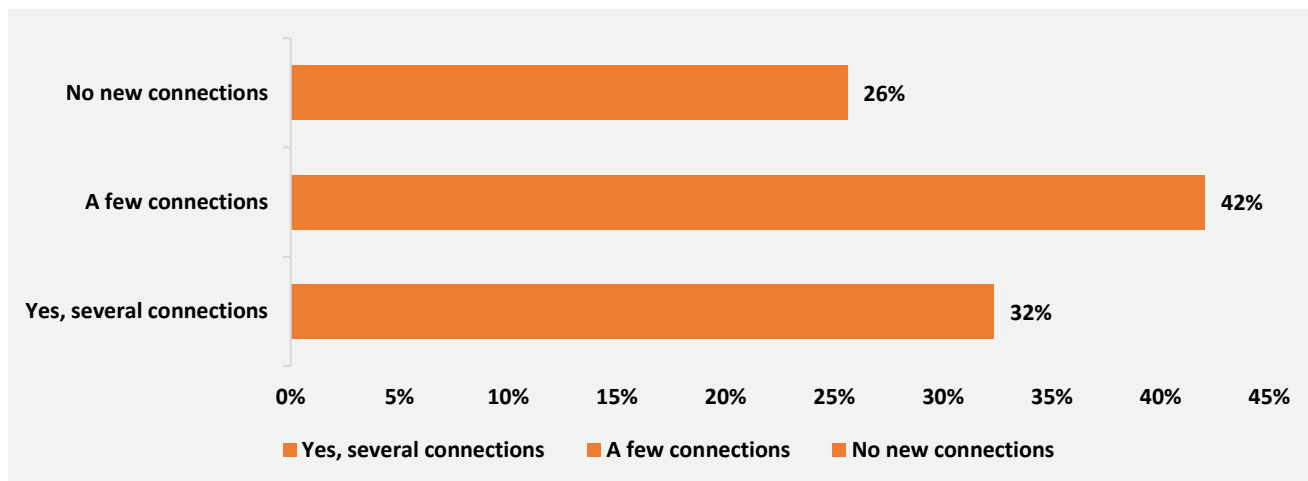


Figure 28: Market Linkages and Economic Integration

4. **Legal Recognition and Institutional Integration:** The assimilation of CIs into the official governance frameworks under the Commissionerate for Afghan Refugees (CAR) has provided these bodies with much-needed legitimacy. This legal grounding has been pivotal in reinforcing the structural foundation of the project, enabling it to function within recognized protocols and enhancing its effectiveness and reach.
5. **Demonstrated Resilience Amidst Adversity:** The pre-established networks and connections through the PGP were put to the test during the floods of 2022. The response demonstrated the robustness of the community's resilience, as supported by the project. Collaborations with international aid organisations, such as the World Food Programme (WFP), have shown the practical value and the impact of the community networks in times of crisis.
6. **Community Engagement and Network Expansion:** Survey data indicates an encouraging trend in community engagement, with a significant portion of respondents (32%) reporting an increase in local connections after participating in the PGP. While 42% experienced moderate network expansion, a notable

26% did not report new connections, suggesting an area where the programme can further strengthen its efforts.

In light of these findings, the PGP's role in cultivating a well-connected community ecosystem is evident. The programme has facilitated enduring networks that not only support the immediate needs but also ensure the long-term development and empowerment of the communities involved. The continuous enhancement of these connections is imperative for maximizing the programme's success and sustainability.

4.6 Programme Impact (What difference did the intervention make?)

The DAC principle of Impact zeroes in on the enduring, transformative changes catalysed by developmental interventions. This section casts a spotlight on the cascading effects of the project's endeavours, including the bolstering of livelihoods, the fortification of social unity, and the enhancement of economic stability within the community.

The project has carved out a notable positive impact, evident in the multidimensional growth of community life. A remarkable achievement highlighted was the shift in children's roles within households from labour to learning, with increased family incomes enabling their return to school. This significant shift in household dynamics marks a profound socioeconomic uplift. The Enterprise Development Trainings (EDTs) have sharpened participants' commercial acumen, particularly in areas critical to entrepreneurship such as pricing and marketing. Post-intervention income data paints a picture of prosperity, with a striking 79% of beneficiaries reporting heightened earnings.

Transparency and inclusiveness have been hallmarks of the asset distribution process, with all of beneficiaries affirming their trust in the programme's equitable approach. A testament to the programme's dedication to quality, 60% of participants have rated the received assets as excellent, underscoring a commitment to providing tools that truly empower. The Livelihood Investment Plan (LIP) has been a beacon for many, charting a course towards economic self-reliance and financial security.

In a strong endorsement of the project's efficacy, it has been reported through the survey that 54% of beneficiaries have now graduated out of poverty. Hence a significant percentage of beneficiaries have successfully ascended from the clutches of poverty, a metric that speaks volumes about the project's triumph. This comprehensive impact, spanning economic, educational, and social domains, captures the essence of the project's success in driving substantial and sustainable socio-economic transformation.

4.6.1 Outcomes of Enterprise Development Training

The Enterprise Development Training (EDT) delivered under the programme has had a substantial impact on participants, with 49% reporting enhanced understanding of costing and pricing—a crucial element for business success. An additional 16% of respondents experienced improvements in marketing skills, essential for effective market engagement and sales. Significantly, 10% gained valuable asset management knowledge, indicating a broadening of financial acumen. Notably, 9% felt an increase in confidence in running their enterprises, which can be pivotal for business longevity. These figures paint a comprehensive picture of the EDT's effectiveness, showcasing its role in fostering essential entrepreneurial skills, boosting self-assurance, and promoting collaborative engagements amongst beneficiaries. Such outcomes underscore the EDT's critical contribution to the lasting impact of the programme.

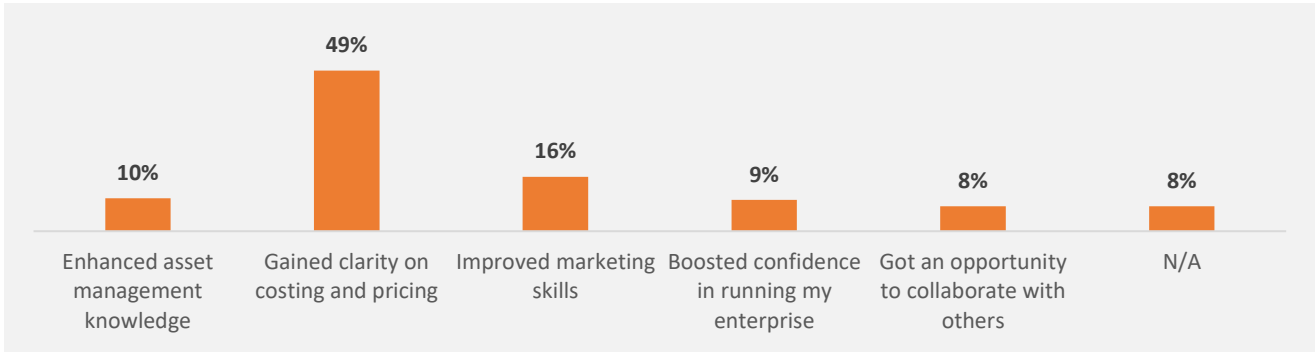


Figure 29: Outcomes of Entrepreneurship Development Training

4.6.2 Numeracy Enhancement through Financial Literacy Training

The influence of financial literacy programmes on enhancing accounting skills among participants is evident from the survey data. An impressive majority, 53%, experienced a ‘significant improvement’ in their numeracy skills, demonstrating the profound impact of the training on their financial management capabilities. Additionally, 34% of the respondents noticed a ‘moderate improvement’, reflecting a positive yet less dramatic advancement in their ability to handle numerical tasks. This data underpins the effective role of financial literacy in bolstering the mathematical acumen necessary for sound financial decision-making and underscores the value of such training in empowering individuals with the skills required for improved economic self-sufficiency.

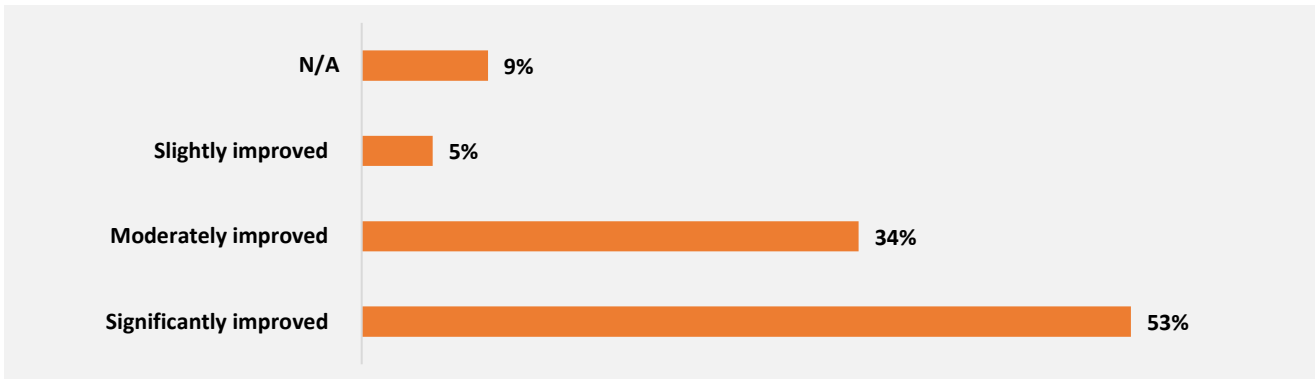


Figure 30: Numeracy Enhancement through Financial Literacy Training

4.6.3 Alignment of assets provided with skills of refugees

The alignment of productive assets provided with the skill set of beneficiaries under the programme has had a definitive positive impact on the beneficiaries. The data reveals 64% of the respondents indicated that the assets were 'completely in line' with their skills, contributing to a significant rise in their income, and another 34% reporting that assets were 'partially in line', the programme demonstrates a high rate of success in enhancing the economic status of the beneficiaries. This uniform improvement across the board underscores

the programme's effectiveness in not only delivering assets but also in matching them to the beneficiaries' skill sets, catalysing sustainable economic growth.

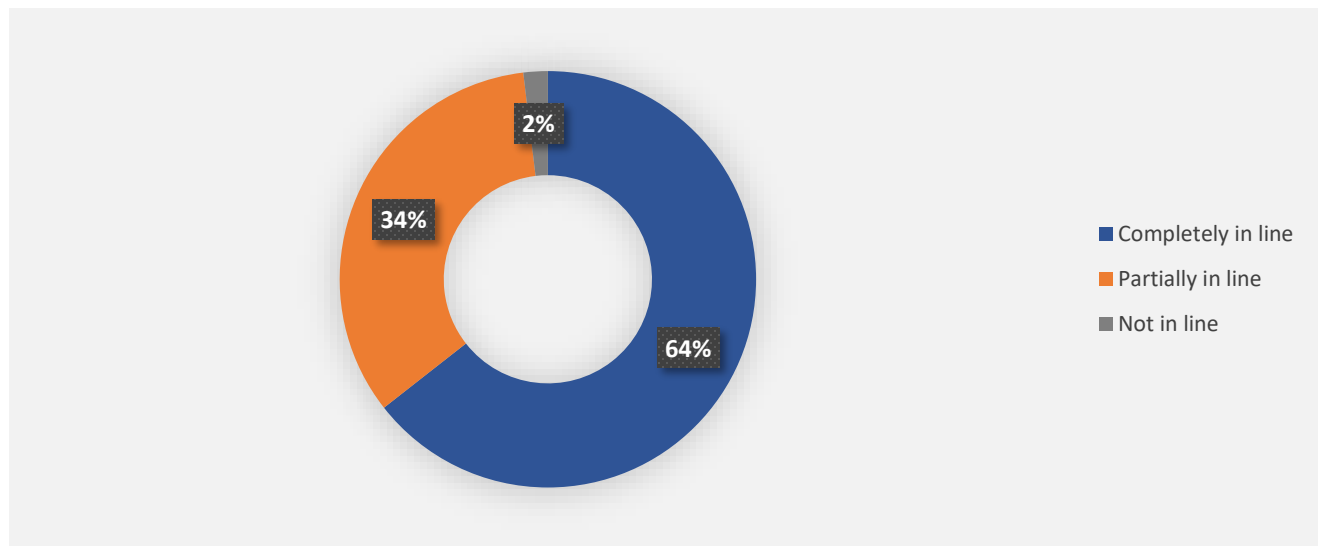


Figure 31: Alignment of Assets with skill sets of refugees

4.6.4 Income Enhancement Post Asset Provision

Upon assessing the impact of asset provision on the beneficiaries' income, a clear upward trend emerged. The overall change in income was 28%. Notably, there was a significant increase among those earning Rs. 1 to 20,000, which surged from 47% before receiving assets to 60.1% afterwards. In the bracket of Rs. 20,001 to 40,000, beneficiaries increased from 23% to 35%. Additionally, the segment of earners within Rs. 40,001 to 80,000 rose modestly from 2% to approximately 4.6%. While still small in number, an encouraging development is the emergence of a segment of beneficiaries, representing 0.3%, now reporting incomes between Rs. 120,000 to 200,000. These shifts illustrate the Poverty Graduation Programme's substantial influence in enhancing income levels, thereby significantly improving the economic livelihoods of its participants.

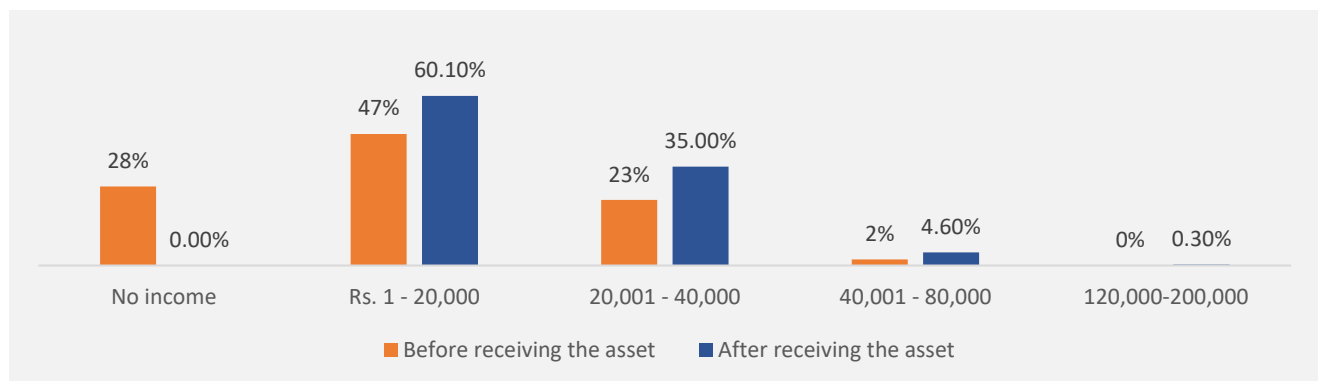


Figure 32: Income Enhancement Post Asset Provision

Statistical Significance of Change in HH Income³:

In addition to the above analysis, statistical significance of change in the monthly household income was assessed and hypotheses were tested at a significance level of $\alpha = 0.05$;

³ Beneficiaries' income from asset transfers is categorized into ranges such as 1-20,000, 20,000-40,000, and so forth. The statistical significance is assessed by considering the average income of these ranges.

Null Hypothesis

$H_0: \mu_1 = \mu_2$ (The population means are equal)

Alternative Hypothesis

$H_1: \mu_1 \neq \mu_2$ (The population means are not equal)

Indicator	Before Asset Transfer		After Asset Transfer	
	Count	Average	Count	Average
Average Household Income*	371	13,733	371	20,849

* Statistically significantly different at 95% confidence level

As per Leven's test for equality of variance, p value (0.001) is less than 0.05, we reject null hypothesis H_0 and conclude that variances are not equal, hence average monthly household income before asset transferred (PKR 13,733) and after (PKR 20,849) is statistically significant at p value (0.001). Therefore, we can conclude that a greater number of assets transferred beneficiaries underwent positive change in their household income as a result of the programme interventions.

4.6.5 Progress in Poverty Alleviation: A Scorecard Analysis

The Poverty Scorecard (PSC) served as a pivotal gauge for assessing the progress of beneficiaries involved in the Poverty Graduation Programme. Initial PSC readings were established at the time of asset transfer, providing a benchmark for subsequent valuations. The beneficiaries were categorized as 'Extremely Poor / Ultra Poor' with scores of 0-11 and 'Chronically Poor' with scores of 12-18. A comprehensive review conducted by iConsult revealed a notable shift in poverty levels over a period of at least 6 months since asset receipt. The analysis indicates that 54% of households transcended the poverty threshold⁴, with scores rising above 23. A detailed breakdown shows that 41% of households initially in the 0-11 band and 13% in the 12-18 band have successfully moved out of severe poverty, culminating in a total of 54% of beneficiaries showing measurable economic advancement. This critical data informs the project's success in poverty reduction and will serve as a key metric for updating the project's log frame outcomes.

Objective		Survey Finding (%)
Households falling between 0 - 18 in score card have graduated out of poverty by project end (PSC>23)		54%
Baseline	Beneficiaries who have moved out of 0-23 band	
	24-100	
	Count	%
0 - 11	153	41%
12-18	49	13%
Total	202	54%

Figure 30: Progress in Poverty Alleviation: A Scorecard Analysis

The above is based on the sample of beneficiaries that were selected for this survey.

⁴ PPAF set a target of 30% for poverty graduation in various programmes implemented by the organisation.

4.6.6 Advancement Across Poverty Scorecard Bands: A Comprehensive Analysis

The Poverty Scorecard (PSC) provides a nuanced view of the beneficiaries' progression, serving as a testament to the Poverty Graduation Programme's effectiveness. The detailed analysis reveals a notable advancement across PSC bands. Specifically, within the PSC 0-11 band, a significant 70% of households ascended to higher economic brackets. Breakdowns show 15.36% rose to the PSC 12-18 band, 13% to PSC 19-23, over 27% to PSC 24-34, close to 11% to PSC 35-50, and around 2.7% reached as high as the 51-100 band. In the PSC 12-18 band, about 21.02% of households advanced to higher bands, with incremental graduations across subsequent bands up to PSC 51-100.

The aggregate movement illustrates that 54.45% of beneficiaries elevated from the most challenging poverty bands of 0-23. Conversely, 8.89% remained within the lowest band or regressed, highlighting areas where additional support may be required. This data emphasizes the programme's pivotal role in facilitating economic mobility, with a substantial number of households experiencing improvements in their socio-economic status, thus bolstering their journey towards self-sustainability and poverty alleviation.

Baseline	PSC Graduation											
	12-18		19-23		24-34		35-50		51-100		Total 12-100	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
0 – 11	57	15.36%	50	13.48%	102	27.49%	41	11.05%	10	2.7%	260	70.08%
12-18	16	4.31%	13	3.50%	35	9.43%	13	3.5%	1	0.27%	78	21.02%
Total	73	19.77%	65	16.98%	137	36.93%	54	14.56%	11	2.96%	338	91.11%

Baseline	Beneficiaries who have not moved out of 0-11 band or have moved from a higher to a lower band	
	0-11	
	Count	%
0 – 11	25	6.74%
12-18	8	2.16%
Total	33	8.89%

The above analysis depicts the vast success of this programme to enable the beneficiary households to graduate out of poverty and in improving their livelihood and self-sustainability.

Statistical Significance of Change in PSC Values:

In addition to the above analysis, statistical significance of change in the PSC values were assessed and hypotheses were tested at a significance level of $\alpha = 0.05$;

Null Hypothesis

$H_0: \mu_1 = \mu_2$ (The population means are equal)

Alternative Hypothesis

$H_1: \mu_1 \neq \mu_2$ (The population means are not equal)

Indicator	Before Asset Transfer		After Asset Transfer	
	Count	Average	Count	Average
Poverty Scorecard Value*	371	9.17	371	25.91

* Statistically significantly different at 95% confidence level

As per Leven's test for equality of variance, p value (0.001) is less than 0.05, we reject null hypothesis H_0 and conclude that variances are not equal, hence average PSC value before asset transferred (9.17) and after (25.91) is statistically significant at p value (0.001). Therefore, we can conclude that a greater number of assets transferred beneficiaries underwent positive change in their Poverty Scorecard valuation as a result of the programme interventions.

4.6.7 Impact of Programme on Women Empowerment

4.6.7.1 Quality of Life

The responses from female participants shed light on the positive impact of the programme on various aspects of their lives, particularly in relation to the improved quality of life for themselves, their children, and their families.

A notable 26% of respondents expressed that, through the skills or income acquired through the programme, they have been able to provide better or additional educational resources for their children. This underscores the programme's contribution to educational opportunities, which is often a key determinant of future prospects and well-being for both individuals and their families.

Furthermore, 5% of respondents highlighted an enhancement in their family's overall well-being and happiness, indicating a broader positive influence on the participants' domestic environments. This attests to the programme's success in fostering not only financial stability but also emotional and relational well-being within households.

The response indicating that 43% of participants can now afford amenities or facilities that were previously out of reach signifies a tangible improvement in the participants' standard of living. This result suggests that the programme has successfully empowered these individuals to attain a more comfortable and enriched lifestyle.

However, it is noteworthy that 26% of respondents selected "None of the above." This perspective implies that a substantial portion of participants may not have perceived a direct impact on their quality of life, suggesting potential areas for programme refinement.

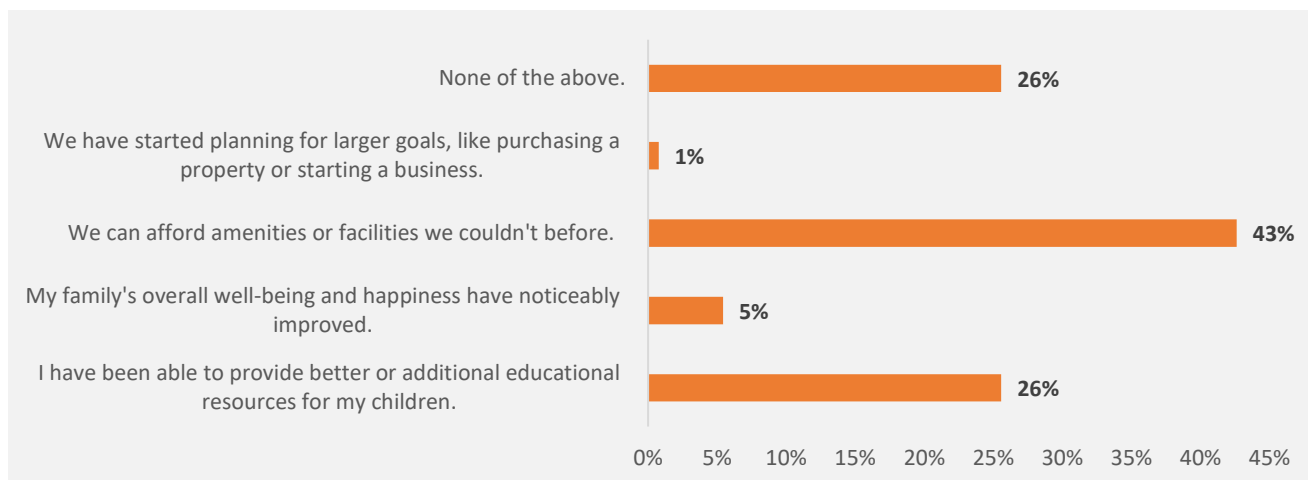


Figure 33: Impact on Quality of Life for Women

4.6.7.2 Confidence and Abilities

The responses from female participants indicate a positive impact of the programme on their confidence, abilities, and overall approach to managing different facets of their lives and work. A significant proportion, 38%, expressed feeling better equipped to handle challenges or opportunities. This suggests that the programme has played a constructive role in enhancing their preparedness for various situations, indicating a positive developmental outcome.

Furthermore, 27 % of respondents conveyed an increased confidence in making independent decisions. This shift in self-assurance is a noteworthy result, showcasing a potential empowerment effect on participants. Additionally, 9% of respondents reported taking on new responsibilities since joining the programme. This uptick in responsibilities could be indicative of a heightened sense of capability and a willingness to embrace challenges within both professional and personal spheres.

It is essential to note that around 25% of respondents selected "None of the above," implying that a quarter of the participants did not perceive a direct impact on confidence, abilities, or responsibilities. This perspective is valuable for programme evaluators to consider, as it suggests that there may be variations in the programme's effectiveness among participants. The responses suggest an overall positive influence of the programme on the confidence and abilities of female participants, with notable improvements in facing challenges, making independent decisions, and assuming new responsibilities.

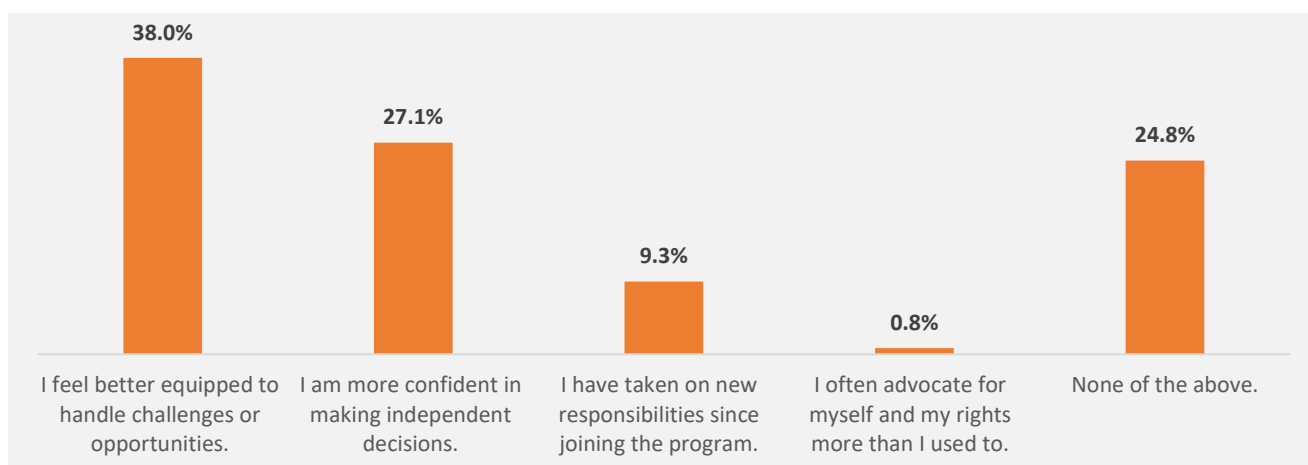


Figure 33: Experienced an Enhancement of Confidence and Abilities

4.6.7.3 Household Decision Making

When female respondents were enquired about any changes in roles in household decision making, 26% did not report any change in their roles. Among the remaining participants, 29% noted that they have become more actively involved in health-related decisions for their families, underlining their growing influence in health matters as a result of programme implementation. Additionally, 22% expressed that they have a stronger say in their children's educational choices, highlighting an increased role in educational decisions for women beneficiaries. Similarly, 22% reported playing a more central role in budgeting and financial decisions, signifying enhanced financial involvement and independence. These findings emphasize the diverse ways in which programme participation has influenced roles for women in household decision-making.

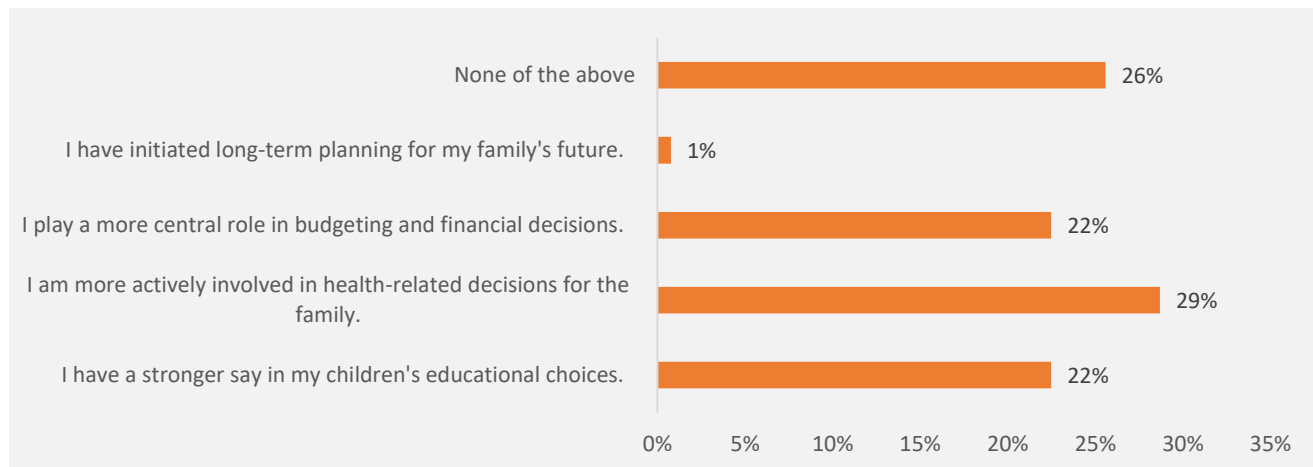


Figure 34: Role of Women in HH Decision Making

4.7 Programme Sustainability (Will the benefits last?)

Sustainability, a key DAC principle, is about weaving the threads of immediate project benefits into the durable fabric of community development. This analysis delves into the longevity of project outcomes, scrutinizing the blueprint of the initiatives for their capacity to impart enduring value to the community. It traverses the project's environmental stewardship, economic enrichment, and social unification efforts to gauge the steadfastness of its contributions towards bolstering community resilience and autonomy. The goal is to assess the project's vision in its strategic planning and its efficacy in forging a path of self-sustaining progress, independent of ongoing external aid.

Sustainability is a cornerstone of the PGP, striving to embed lasting benefits within the community fabric. The programme has been successful in nurturing a self-sufficient ethos, underpinned by strategic asset allocation that ensures continued economic empowerment for beneficiaries. Critical to this success is the empowerment of Community Institutions (CIs) through robust support, targeted training, and the development of actionable Village Development Plans (VDPs), which are foundational to the programme's enduring impact. The programme's sustainability is also evident in the satisfaction expressed by beneficiaries regarding the quality of assets provided, with a staggering 96% approval rate. This high satisfaction level demonstrates the programme's effectiveness in meeting the beneficiaries' needs and aspirations, thus enhancing the likelihood of sustained use and benefit from the provided assets.

However, the survey identified areas for improvement, notably in the variability of assets provided. Approximately 70% of respondents experienced changes in asset quantity, indicating the need for a flexible and responsive asset distribution strategy. This adaptability is critical for aligning with beneficiaries' evolving circumstances and for the PGP's overall relevance and effectiveness.

4.7.1 Modification of Assets in the Poverty Graduation Programme

This graph illustrates the changes in assets distributed within the Poverty Graduation Programme observed by beneficiaries. A notable 70% of respondents reported experiencing variations in the assets provided, reflecting the programme's responsiveness to changing participant needs or circumstances. Conversely, the remaining 30% observed consistency in asset allocation, signifying a stable delivery of resources. This distribution highlights the programme's commitment to a flexible and dynamic approach, ensuring that asset provision is attuned to the beneficiaries' evolving situations. Such responsiveness is critical for maintaining the effectiveness and continued relevance of the programme's interventions.

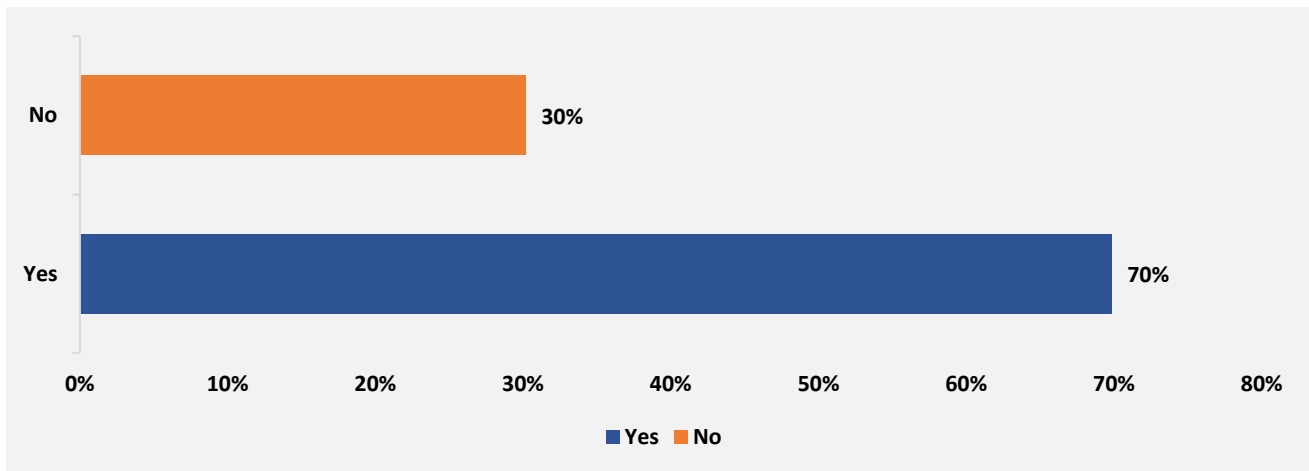


Figure 35: Modification of assets provided in PGP

This data underscores the importance of closely monitoring and, if necessary, adapting the asset distribution strategy to align with the evolving needs and circumstances of programme participants. It also emphasizes the significance of flexibility and responsiveness in programme management to optimize the overall effectiveness and relevance of the Poverty Graduation Programme.

4.7.2 Asset Modification Reasons Among PGP Beneficiaries

The Poverty Graduation Programme's adaptability is reflected in the reasons beneficiaries reported for changing their provided assets. Out of the group of respondents reporting a modification in their productive assets, a notable 62% of participants chose to sell their assets, suggesting proactive engagement with the programme's offerings to fine-tune their business strategies or improve upon their initial asset selection. This behaviour underscores the programme's contribution to fostering economic agility among participants, an essential element of sustainable development.

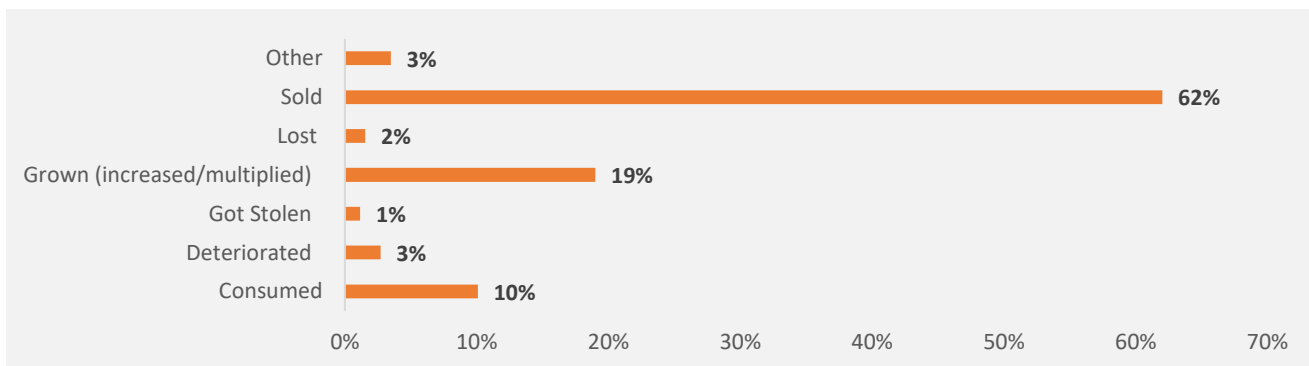


Figure 36: Documented Reasons for Change in Assets Provided Under PGP

Moreover, the growth of assets, reported by 19% of the same set of respondents, indicates successful asset multiplication or enhancement, reinforcing the programme's role in promoting sustainable livelihoods through asset appreciation. The 10% who reported asset consumption illustrate the direct benefit of these assets in addressing immediate household needs, showcasing the programme's impact on improving beneficiaries' quality of life in the short term.

Placing this data under sustainability highlights the programme's success in not only providing initial support but also empowering beneficiaries with the knowledge and resources to manage and evolve their assets effectively. This evolution from asset provision to strategic asset management is key to ensuring that the interventions lead to lasting self-sufficiency and resilience within the community.

The above graph offers a window into the dynamic nature of asset utilization in the PGP, where assets serve as a foundation for ongoing development and self-determination. The strategic replacement, growth, and even consumption of assets all contribute to a narrative of enduring impact, where the beneficiaries are active agents in their journey toward economic stability.

4.7.3 Beneficiary Contentment with Asset Quality in PGP

The exceptional satisfaction rate of 96% amongst beneficiaries regarding the quality of assets distributed by the Poverty Graduation Programme demonstrates a successful alignment with participant expectations and needs. This significant indicator of contentment not only affirms the programme's effectiveness in asset provision but also contributes to its sustainable impact. High-quality assets are likely to endure, enable continuous productivity, and offer long-term benefits, which are essential for the sustained economic upliftment of the communities. The gratifying feedback further emphasizes the programme's strength in creating a lasting value proposition, ensuring that the benefits of today's interventions extend into the future and foster enduring progress. This data is a testament to the programme's commitment to quality and sustainability, ensuring that the assets provided are not just immediate aids but are instrumental in paving the way for persistent development and self-reliance.

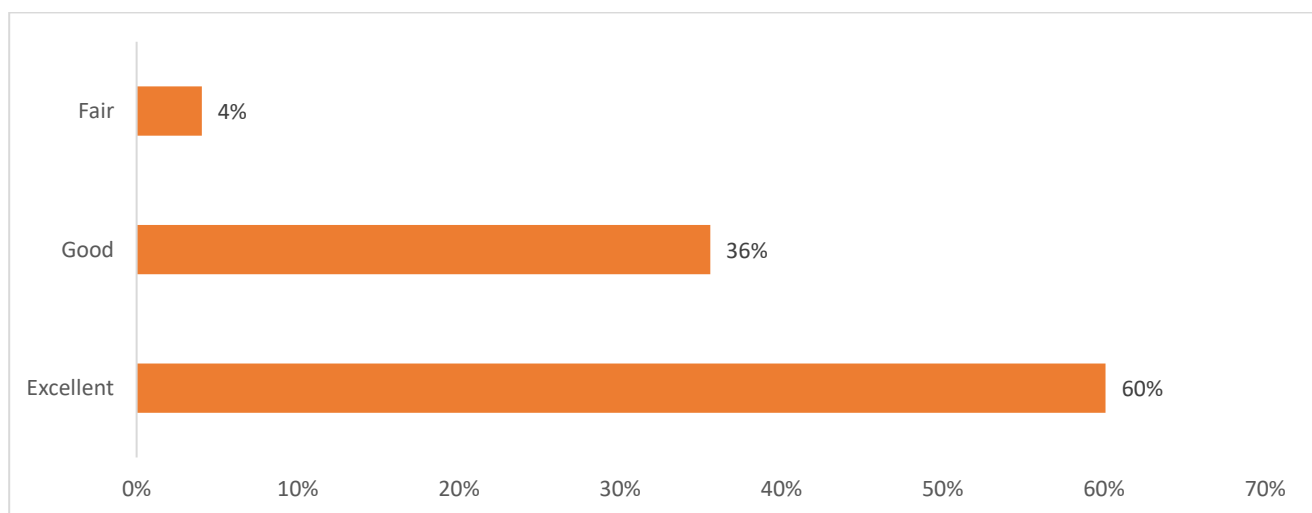


Figure 37: Quality of assets received

4.8 Update on Results Based Framework

Actual Progress Achieved towards Planned Results (Phase -I)

PPG name: Afghan POR card holders (1PAKC), Pakistani host population
Goal name: Protection and Pending Solution (PD)
Rights Group name: Community Empowerment and Self Reliance

Annex 8
 IOM/055-FOM/056/2011

Objective: 513-SELF RELIANCE AND LIVELIHOODS IMPROVED				
Problem description:	Due to lack of access to formal training, many Afghan Refugees and Pakistani youth and young adults cannot acquire employable skills for future sustained self-reliance in their present environment or after voluntary return to Afghanistan			
Intended impact:	Improved social cohesion between host communities and Afghan Refugees by reducing competition over scarce resources in the job market through creating productive and sustainable livelihoods opportunities			
Actual impact:	Out of 1495 HHs assisted through productive assets and 100 HHs trained in vocational skills, 835 HHs graduated from poverty.			
Impact Indicator(s)	Data capture level	Actual (_ or _/_)		
<i>[Not Applicable]</i>	<i>[Not Applicable]</i>	<i>[Not Applicable]</i>		
Output:	Report on the progress achieved:			
	513AN- Vocational Training/Technical Skills Provided			
Performance Indicator(s)	Site	Target	Actual progress (_ or _/_)	
Poverty Scoring of Households (HHs) before and after Assets' Provision	Pishin and Swabi	3,000	2,918 ⁵	
Consolidation of Village Development Plans (VDPs) into Area Development Plan		2	2	
Community Management Skills Training (CMST) for Community Institutions (CIs)	Swabi	100	110	
Formation and training of procurement committees	Pishin and Swabi	12	12	
Identification and training of Enterprise Development Community Resource Persons		8	16	
Enterprise Development training of Asset Recipients and Loan Borrower		Asset Recipients	1,800	1,736 ⁶
		Loan Borrowers	200	0 ⁷
Provision of productive assets		1,800	1,495 ⁸	
Formation and training of common interest groups		10	10	
Technical & vocational trainings	Swabi	200	100	
Financial & business orientation for Interest Free Loans (IFL) beneficiaries	Swabi	200	364	
Exposure visits for the representatives of community institutions	Pishin and Swabi	2	2	

⁵ 1500 Households (HHs) were surveyed before asset provision at Swabi and 1,418 were scored for poverty after asset provision at Swabi and Pishin.

⁶ Some of the Households (HHs) identified for this activity during 2017, could be traced at the final quarter of the project during 2018.

⁷ 200 HHs were planned to be given interest free loan from PPAF's funds, could not be trained in enterprise development due change in money lending legislation by the State Bank of Pakistan.

⁸ This under achievement is at Pishin whereby PPAF's partner had reported more assets as compared to the number of provided assets verified by monitoring teams through field visits.

Actual Progress Achieved towards Planned Results (Phase -II)

Output	Status Update on Progress Achieved			
<Same as specified in this field from Project Description (Annex A)>	<Brief status update on the implementation of activities specific to the output>.			
Performance Indicator(s)	Site/Location	Performance Target	Actual progress	% age
<Same as specified in this field from Project Description (Annex A)>	<As (if) specified in Project Description Annex A)>	<As specified in Project Description (Annex A)>.	<Insert value of output achieved. Text is not permitted in this field>	
# of beneficiaries provided with enterprise development and pre-asset transfer skill trainings	Mansehra	2,266	1,917*	84%
	Chaghi	500	500	100%
# of female beneficiaries receiving enterprise development trainings	Mansehra	600	877	146%
	Chaghi	200	244	122%
# of youth (16-24) beneficiaries receiving enterprise development trainings	Mansehra	200	307	
	Chaghi			
# of paramedics receiving enterprise development trainings	Khyber Pakhtunkhwa	15	15	100%
# of CIs (men & women) formed / revitalized	Mansehra	2	2	100%
	Chaghi	2	2	100%
# Village Development Plan developed	Mansehra	2	2	100%
	Chaghi	2	2	100%
# of Community Resource Person identified and trained for ToT of male trainees	Mansehra	15	15	100%
	Chaghi	4	4	100%
# of Community Resource Person identified and trained for ToT of male trainees	Mansehra	10	10	100%
	Chaghi	8	8	100%
# of Common Interest Group formed and supported	Mansehra	10	10	100%
	Chaghi	3	3	100%
# of awareness raising sessions on accessing public and financial services	Mansehra	10	27	270%
	Chaghi	6	6	100%
# of monitoring visits to the communities by PPAF	Mansehra	10	53	500%
	Chaghi	5	8	160%
	Chaghi	6	3	50%

* The variance in achievement was due to following reason: It was decided in a meeting with UNHCR to exclude the host community beneficiaries from EDT who were provided with loader Rikshaw. Out of 2,084 refugees 1,917 were trained and the remaining beneficiaries have migrated.

Actual Progress Achieved towards Planned Results (Phase -III)

Output(s) Statement	Key Output Activities	Output Indicator(s)	Pop. Type	Output Targets by Pop. Type	Output Indicator disaggregation agreed for reporting - if and as applicable to the indicator, agreed by UNHCR and Partner					Achievements
					CoO	Gender	Age	Disability	Site	
Opportunities for decent work for PoCs are created through livelihood programming and the establishment of sustainable market linkages alongside community outreach to increase female participation of sustainable market linkages	Transfer of productive assets to selected beneficiaries and trainings on asset management, enterprise development, financial literacy.	# of PoCs who received productive kits, assets	Refugee Male and Female	3,000 (50%) women	Y	Y	Y	Y	Y	3,000 productive assets transferred to ultra. and vulnerable poor (45% women beneficiaries) households.
	Training on financial literacy to selected beneficiaries and facilitating in bank account opening for refugees	# of persons of concern who are using banking services (e.g., savings, loans, transfers)	Refugee	3,000	Y	Y	Y	Y	Y	A total of 30 awareness sessions were conducted to promote public and financial literacy, as well as to provide guidance on the bank account opening process by bank representatives. As a result of these efforts, seven beneficiaries in district Lower Dir successfully opened their banks accounts. Furthermore, a list of 1,500 beneficiaries have been submitted to Askari Bank Loralai branch for the account opening, with 10 cases already processed by the bank.
	Training of refugees on various skills sets through customized training manuals.	# of refugees trained	Refugees Male	3,000	Y	Y	Y	Y	Y	Enterprise development, asset management, financial literacy training sessions conducted for 3,015 ⁹ beneficiaries including 2,192 men and 823 women.
	After receiving productive assets, will be enabled to establish their own enterprises/ self-employment schemes.	# of PoCs have home based employment/ enterprises	Refugees Female	500	Y	Y	Y	Y	Y	Of the targeted 3,000 beneficiaries, 1,353 women (surpassing the target of 500) have received productive assets and have established self-employment.

⁹ 3,000 asset transferred beneficiaries and 15 Community Resource Persons (CRPs). Due to cultural constraints, male members of the households participated in EDT trainings.

5. BEST PRACTICES & LESSONS LEARNED

- 1. Strategic Selection of Partner Organisations:** PPAF's discerning criteria for choosing Partner Organisations, which emphasized capabilities in social mobilization, training, and community engagement, and experience of dealing with refugee communities, ensured the selection of partners adept at executing tasks with integrity and accountability. This careful vetting process prioritized organisations skilled in managing extensive asset distribution, delivering effective Enterprise Development Training, and crafting comprehensive Livelihood Investment Plans, all crucial for the PGP's impactful and sustainable outcomes.
- 2. Round-the-Clock Engagement and Tailored Support.** The PPAF team's commitment to the Poverty Graduation Programme was unwavering, exemplified by their 24/7 availability to address any emerging challenges. Each Partner Organisation benefited from a designated focal person, ensuring a direct and open line for prompt issue resolution. PPAF's comprehensive orientation workshops and consistent project support were crucial in equipping PO teams with the essential knowledge and skills for agile project execution. This approach fostered a culture of transparency and open communication, allowing for the seamless navigation of target adjustments, area changes, and resource augmentation. The proactive and collaborative partnership between PPAF and the POs underpins the programme's success and serves as a model for effective programme management.
- 3. Elevating Community Engagement:** The establishment and reinforcement of Community Institutions (CIs) have emerged as exemplary practices, markedly boosting social engagement and inclusivity among at-risk households. By collaborating with camp-based CIs, robust support networks that are legally acknowledged and in harmony with governmental frameworks were created, propelling the continuity of the programme's activities and assuring their socio-economic assimilation. Such strategic social mobilization by Partner Organisations lays a solid foundation for the Poverty Graduation Programme's deep-rooted presence within the community.
- 4. Enhancing Community Leadership:** The provision of Community Management Skills Training (CMST) to Community Institution (CI) members has effectively raised their capacities for social consciousness and mobilization, turning them into pivotal figures for driving change within their communities.
- 5. Localized Development Planning:** The deployment of CIs as conduits in the Village Development Plan (VDP) process capitalized on their profound knowledge of local dynamics, ensuring that the community's developmental aspirations are reasonably aligned with actionable strategies.
- 6. Engaged and Empowered VDP Crafting:** The practice of engaging both male and female community members in the VDP formation process stands out as a model of inclusivity. This method ensures collective ownership, with plans authentically mirroring the community's genuine needs and ambitions, thereby strengthening the foundation for sustainable development initiatives.
- 7. Asset Allocation as a Key Intervention:** The programme's strategic provision of assets was pivotal, not merely for immediate income generation but for laying the groundwork for sustainable livelihoods and fostering a culture of self-sufficiency. This approach galvanized a shift from dependency to empowerment, providing beneficiaries with the tools and resources necessary to build a sustainable economic future. The thoughtful matching of assets to the recipients' skills and local market demands ensured that these interventions were not only helpful in the short term but also positioned households for long-term success and autonomy.

8. **Asset Allocation Process:** The active engagement of Community Institutions (CIs) in the asset identification and distribution process, underpinned by PPAF's community-based asset procurement policy and manual, exemplifies a best practice that guarantees the relevance and utility of support for beneficiaries. This policy ensures that procurement activities are grounded in community needs and preferences, which enhances local buy-in and support. The comprehensive training of procurement committees, coupled with the inclusion of beneficiaries in the selection process, fostered transparency and accountability, thereby enhancing the effectiveness of asset distribution. This participatory approach not only assured quality control of assets but also reinforced beneficiaries' sense of ownership, markedly improving the success and sustainability of the development initiatives.
9. **Enterprise Development Training:** The Poverty Graduation Programme (PGP) distinguishes itself with its comprehensive Enterprise Development Training (EDT), effectively equipping beneficiaries with essential skills for stable entrepreneurship. This training, with a particular emphasis on critical aspects like pricing and marketing, has been instrumental in sharpening the business acumen of participants. Such focused EDT encourages entrepreneurs to meticulously evaluate their ventures for long-term profitability and sustainability. The programme's success is further evidenced by instances where beneficiaries, post-training, opted to revise their initial asset requests, a direct testament to the transformative impact of the training on their strategic business thinking.
10. **Cultural Sensitivity:** Persistence of engaging Support Officers and trainers who are attuned to the cultural intricacies of the participants was one of the key standout best practices. The nuanced understanding of these personnel was vital in augmenting the efficacy of the training interventions and in guiding the development of business plans that resonate with the participants' diverse backgrounds.
11. **Generating Sustainable Impact:** The Poverty Graduation Programme (PGP) has demonstrated its effectiveness by substantially enhancing the economic stability of beneficiary households and inducing significant social improvements. Notably, the programme has successfully increased school attendance among children who were formerly labourers, signifying a pivotal shift towards educational advancement. This multi-layered impact underscores the PGP as a model of transformative intervention, establishing a resilient foundation for continued growth and scalability.
12. **Experience of working with Afghan refugee community:** The overall engagement with the Afghan refugee community in the context of programme activities was generally positive. However, it was not without challenges, particularly in elucidating the detailed benefits of the distributed productive assets and Enterprise Development Training (EDT) within the camps. Additionally, the cultural context of Pashtoon traditions posed difficulties in ensuring the inclusion of females in programme activities. On a positive note, the welcoming hospitality and entrepreneurial disposition exhibited by Afghan refugees facilitated the seamless implementation of the programme.

6. RECOMMENDATIONS

- 1. Integration of VDPs into Governance Frameworks:** The initiative by PPAF to spearhead Village Development Plans (VDPs) brings to light the need for sustainability in development planning that extends beyond the scope of individual programmes. While VDPs are a crucial step in community development, their longevity and practical application require integration into existing governance and legal frameworks. *As a proactive measure, it is essential that POs take additional steps to weave these VDPs into the fabric of camp management and governance structures. This could involve formal presentations of VDPs to government line agencies and the Commissionerate for Afghan Refugees, ensuring these plans are recognized and can be acted upon within the official systems. By doing so, the momentum generated by the PGP can be sustained, and VDPs can evolve from being programme-specific documents to becoming living, actionable plans that guide continuous community development and governance. This strategic embedding of VDPs will ensure that the communities' developmental aspirations are recognized and supported in the long term, facilitating a seamless transition from programme dependency to autonomous progress. It will also facilitate the CIs to leverage and engage with a broader range of donors and align with other funded programmes to amplify the impact and reach of PGP.*
- 2. Capacity Building of CIs:** The variance in the effectiveness of Community Institutions (CIs) across different districts revealed the need for tailored training approaches. While CIs existed in all the camps, and were provided with the standard Community Management Skills Training (CMST), their performance was not uniform. Some excelled and became self-sufficient, while others continued to require additional guidance, mentorship, and support. This experience underscores the importance of recognizing the unique development stages of community groups. It emphasizes the need for ongoing, specialized training and support mechanisms that not only focus on initial capacity building but also on the sustainable implementation, monitoring, and periodic review of Village Development Plans (VDPs). Such adaptive training strategies are vital to strengthen CIs to a level where they can independently drive community development initiatives, especially future livelihood programmes.
- 3. Culturally Attuned Asset Distribution:** In the Poverty Graduation Programme, community elders' influence on asset distribution highlights the need for culturally-informed project strategies. While Community Institutions (CIs) typically spearhead asset distribution, elders' respected positions in Afghan culture can inadvertently affect the process, at times misaligning with the programme's objective criteria. *Projects like PGP must therefore pre-emptively devise strategies that honour local cultural hierarchies while ensuring fair asset allocation. It is essential to include elders in creating a project vision that aligns with poverty reduction goals, possibly through sensitization sessions and integrating their roles within CIs. Effective management of this influence is vital to guarantee that asset distribution meets the actual needs, promoting the programme's success among those most in need.*
- 4. Integrating Vocational Training for Community Upliftment:** Vocational training within the Poverty Graduation Programme (PGP) should transition from a supplementary role to a central focus of intervention. *By doing so, the programme can nurture the inception of social enterprises that not only provide sustainable income for entrepreneurs but also deliver substantial community benefits. The recommendation is to enrich the vocational training component significantly, transforming it into a conduit for social enterprise development. This strategic shift will empower beneficiaries to launch ventures such as waste recycling, community agriculture, solar energy solutions, and water purification projects. These enterprises serve a dual purpose: they address critical camp needs while fostering economic self-sufficiency.*

- 5. Integration Disaster Preparedness in Community Development:** The events during the floods of 2022 highlighted an interesting opportunity to strengthen the PGP interventions in terms of disaster preparedness within community development programmes. The proactive engagement of Community Institutions (CIs) in seeking assistance underlines the importance of incorporating disaster response capabilities into Village Development Plans (VDPs). *This instance underscores the necessity to not only build community resilience through planning and partnerships with organisations like the World Food Programme (WFP) but also to ensure that communities are equipped with the knowledge and resources to respond effectively to emergencies. Integrating disaster preparedness into VDPs can significantly mitigate the impact of unforeseen challenges, thus safeguarding the sustainable development progress achieved by such programmes.*
- 6. Enhancing Beneficiary Understanding of Asset Provision:** The observed reluctance of some households to receive assets underlines the importance of clear communication regarding the benefits and obligations associated with asset provision. It is crucial to ensure that beneficiaries fully understand how these assets can contribute to their economic stability and the commitment required from them to make the most of these resources. *To address this, it is recommended to develop comprehensive information sessions that thoroughly explain the potential long-term benefits and the practical usage of the assets. Additionally, ongoing support should be made available to guide beneficiaries in effectively utilizing and maintaining their assets, reinforcing their confidence in the programme and their commitment to the asset's successful integration into their livelihoods. These measures will help to mitigate initial reluctance and foster a more receptive attitude towards asset acceptance, ensuring the programme's objectives are met more effectively.*
- 7. Additional Measures for Female CI Formation:** The active participation of female CIs in Nowshera, contrasted with their absence in Lower Dir and Swabi highlights a critical lesson in the importance of cultural sensitivity within community development programmes. It demonstrates that equal measures do not always yield equal results, especially when cultural and societal norms dictate the roles and involvement of women in community initiatives. *To ensure equitable participation and empowerment, programmes like PGP must adopt a gender-sensitive approach that respects cultural contexts while striving to integrate women into the developmental framework effectively. This might involve creating safe spaces for women to gather, providing gender-specific training, or engaging male advocates within the community to support women's active participation. Lessons from regions with successful female CI involvement should be harnessed to inform strategies in more conservative areas, ensuring that the benefits of development reach all members of the community, regardless of gender.*
- 8. Optimizing Programme Sequence for Enhanced Impact:** The knowledge gathered through Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) highlights the importance of sequence in programme implementation. Beneficiaries who receive training in enterprise development prior to asset provision may make more informed decisions that align with their entrepreneurial plans and capabilities. *Therefore, it is recommended to schedule Enterprise Development Training (EDT) ahead of asset distribution, which could lead to a more strategic and effective use of the assets provided. This insight calls for a re-evaluation of programme sequencing to optimize the impact of asset provision and enhance the long-term success of beneficiary businesses.*
- 9. Extending Engagement for Lasting Economic Change:** An important point that emerged from consultations with Partner Organisations (POs) is the crucial need for enduring programme engagement. Sustainable development and effective poverty alleviation cannot be achieved through brief interventions. Instead, they require a sustained commitment over a longer term. *To catalyze true economic transformation, the Poverty Graduation Programme (PGP) should extend its operational timeframe to at least one-year post-asset provision. Similarly, time period for any other planned interventions involving Social Mobilization also*

need to be extended in order to ensure the achievements of intended outcomes. This extended period is crucial for establishing and strengthening the trust between beneficiaries and market systems, which is a time-intensive yet vital process. A longer engagement will allow for comprehensive monitoring of business plan implementation, ensuring that the programmes move beyond immediate outputs to generate sustainable outcomes. By embedding a long-term strategy within its framework, PGP can foster enduring community development, reinforcing the pathway from poverty alleviation to economic resilience.

- 10. Conflict Mitigation Strategy:** Given the large volume of assets distributed in marginalized areas within the Poverty Graduation Programme, the potential for community conflict is a concern that requires proactive management. *Recognizing the complex socio-economic dynamics of refugee and host communities, it is crucial to integrate conflict management training within the programme. This training should empower coordinators and officers with the skills to navigate tensions impartially, especially in the face of local pressures that may influence asset distribution. The development of clear collaboration protocols with law enforcement agencies is also essential. These protocols will establish a framework for timely intervention to manage and prevent conflicts effectively, ensuring the equitable distribution of resources. By prioritizing conflict resolution and law enforcement engagement, the programme can maintain its integrity and foster a peaceful environment conducive to sustainable development and community harmony.*

- 11. Building Bridges: Inclusive Development for Refugee and Host Communities:** The proximity of Afghan refugee camps to local Pakistani communities presents an opportunity to cultivate a symbiotic relationship through inclusive development programmes. Recognizing the socio-economic challenges faced by the neighbouring host communities, it is imperative to foster a sense of inclusivity and shared benefit. *It is recommended that future programmes create a dedicated liaison role within project teams, specifically tasked with establishing a constructive dialogue with the host communities. This role would focus on understanding and managing local expectations, providing a channel for host communities to voice concerns and aspirations, and actively working to integrate these into programme planning to pre-empt and resolve potential tensions. In addition, develop a framework for inclusive programme participation, ensuring that development activities equally benefit both refugee populations and host communities. This approach should strive to create collaborative platforms for joint activities, shared resources, and mutual learning opportunities that promote peaceful co-existence and collective progress.*

- 12. Adaptive Resource Management for Dynamic Programme Targets:** To ensure the Poverty Graduation Programme (PGP) remains responsive and resilient amidst changing targets and geographic scopes, it is vital to establish adaptive programme structures that can swiftly pivot to new UNHCR requirements and evolving stakeholder expectations. *This necessitates the implementation of robust resource management systems, which include periodic budget re-evaluations and strengthened financial oversight mechanisms, tailored to efficiently address shifts in programme scale and complexity. Furthermore, it is advisable to re-assess the administrative cost provisions for Partner Organisations (POs), enabling them to augment their support for the PGP's expanded activities and to enhance the overall efficiency of project management. These measures will provide the necessary agility for the PGP to fulfil its objectives despite the fluidity of operational contexts.*

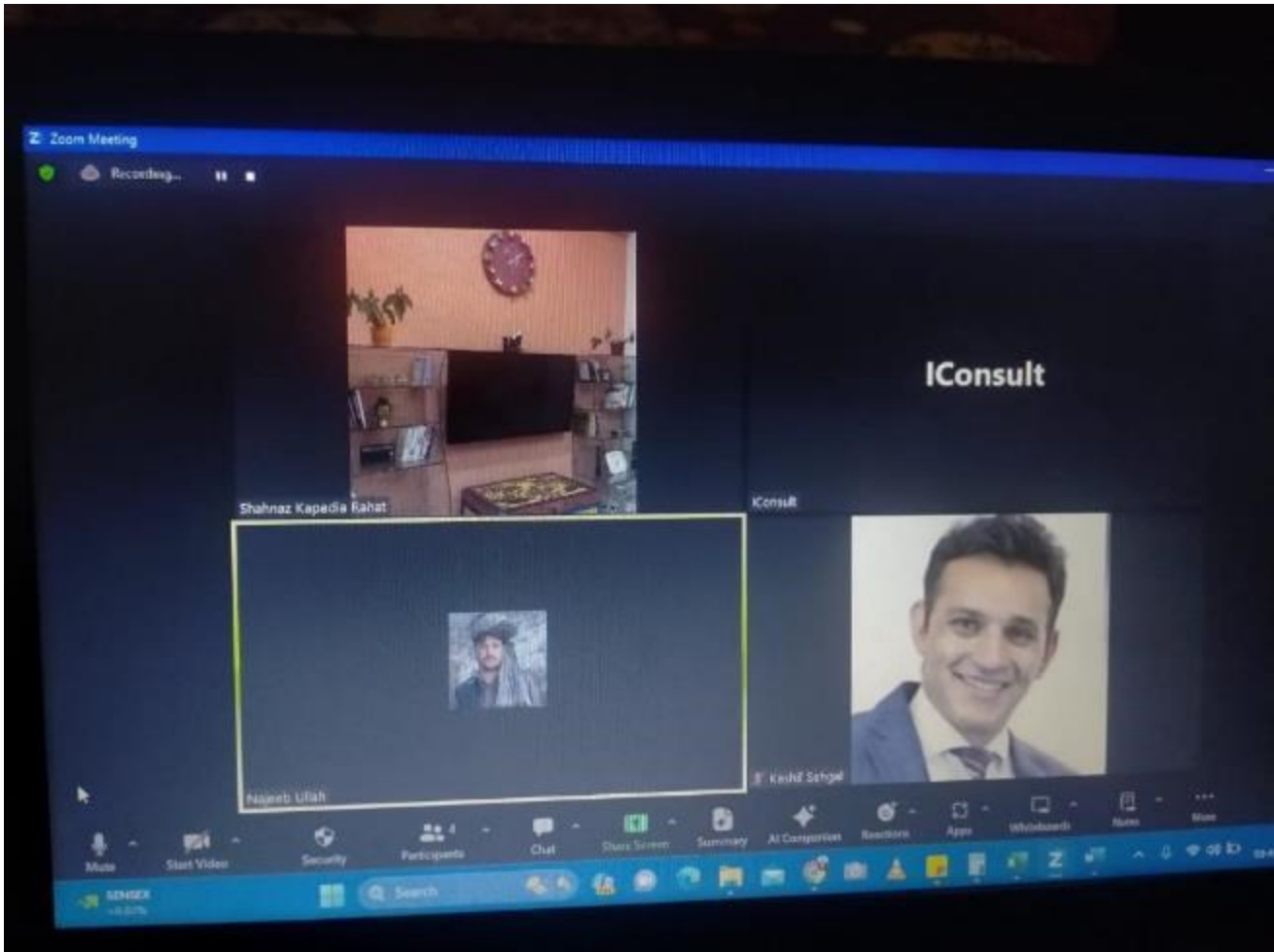
- 13. Enhanced Monitoring for Sustained Impact:** For the Poverty Graduation Programme to effectively gauge its long-term socio-economic influence, it is critical to refine the monitoring and evaluation (M&E) frameworks. These should be designed to accommodate changes in project scope and targets, featuring integrated tools for continuous performance assessment that facilitate timely adjustments. *It is recommended to conduct regular socio-economic impact assessments that meticulously track changes in income and other economic indicators, providing a transparent view of the asset provision's impact. Moreover, implementing longitudinal studies can be instrumental in comprehensively understanding the*

project's effects on crucial aspects of beneficiaries' lives, such as livelihood enhancement, educational advancements for children, and overall household income growth. Such an in-depth and ongoing M&E approach will not only provide clarity on immediate outcomes but will also lay the groundwork for strategic improvements and sustained beneficiary development.

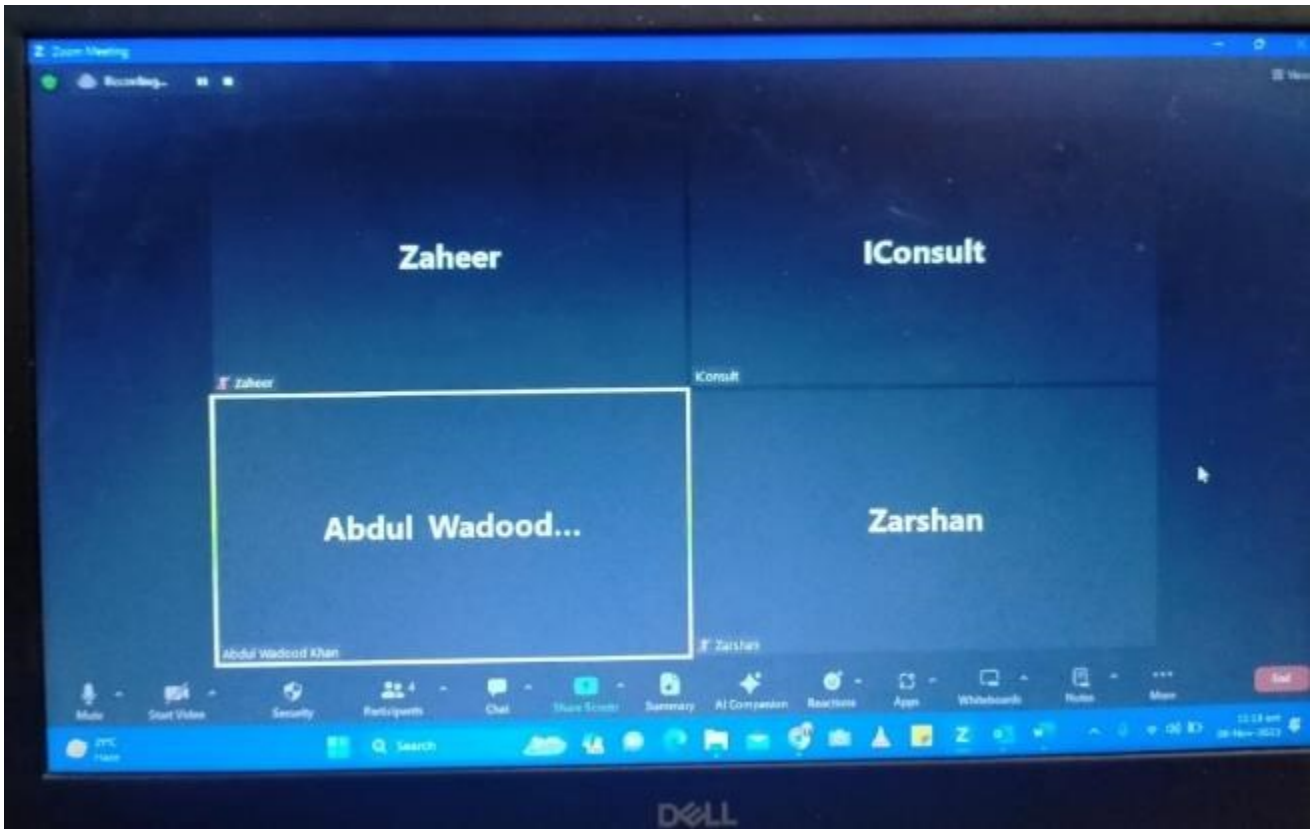
14. Joint Workshops and Training Programmes: To enhance the impact and sustainability of the Poverty Graduation Programme (PGP), it is recommended to establish a strategic linkage with ongoing initiatives, particularly with the International Organisation for Migration (IOM) programme that commenced in 2022, responding to the refugee crisis stemming from Afghanistan. This programme involves strengthening of Small and Medium Organisations (SME) owned by Afghan refugees through disbursement of cash grants. In this respect, joint workshops or training programmes can be organised that bring together participants from IOM initiative and the PGP beneficiaries. This collaborative approach would foster knowledge exchange, enhance skills, and promote networking among Afghan refugees involved in economic growth initiatives. A cross-referral system may also be developed where potential beneficiaries identified by the PGP can be referred to the IOM programme for additional support and vice versa. This would ensure that Afghan families receive comprehensive assistance tailored to their specific needs.

7. ANNEXURES

Interview with IDEA



Interview with PO Seher



Glimpses of Field Activities





FGDs with Members of CIs



PGP – Key Informant Interview Guideline (PPAF)

Introductory Note:

Begin the session by explaining the purpose of the KII. Assure participants that all responses will remain confidential and encourage them to share their thoughts openly.

Relevance

1. Was the initiative with UNHCR PPAF's first experience in working with Afghan Refugee camps? If not, please share prior experiences. If yes, what prompted PPAF to become involved in this programme?
2. Having implemented PGP in settled communities, what led you to believe it could be adapted to the complex camp situation? Were there modifications made to cater to a refugee context? If so, please elaborate.

Effectiveness

3. Reflect on the training PPAF provided to POs and other stakeholders. In your view, how comprehensive and effective was it? Were there specific areas of strength or needing improvement?
4. Which partner organisations do you believe most effectively implemented the various building blocks of PGP (such as community orientation, CIs formation, VDP development, etc.)? Were there noticeable gaps in any of the phases, and how were these addressed?
5. In retrospect, are there any interventions that you feel could have been handled differently? Please provide insights, especially regarding the formation of CIs, CMST, VDP development, and other key areas.

Efficiency

6. How much time did it take for PPAF to collaborate with these partner organisations (POs)? Were these organisations already familiar with the PGP model? If unfamiliar, what capacity-building measures were employed, and what was the timeframe?
7. Given the resources allocated by PPAF, do you believe they were sufficient for the programme's successful execution? Which components were most beneficial, and which might benefit from further refinement?
8. Could you shed light on any specific phases where resources might have been optimized better?
9. In handling unforeseen challenges, were there impacts on the programme's efficiency? How were these managed?

Impact

10. What, in your opinion, were the standout achievements of the programme?
11. Were there specific goals or targets that posed challenges in realization? Which ones?
12. Would you say the PGP was gender and disability-inclusive? How was inclusivity ensured, and what challenges arose in this context?

Risks and Challenges

13. Describe the communication dynamics between PPAF and its partner organisations. Was communication clear and timely? Can you highlight any instances that were particularly positive or posed challenges?
14. How were unforeseen challenges managed throughout the project's duration?

Sustainability

15. Which programme elements do you believe have the potential for long-term sustainability?
16. Are there any components that you anticipate might require ongoing external support?
17. Reflecting on PPAF's entire involvement with this project, could you pinpoint the major strengths? Similarly, are there areas for potential refinement or things you would tackle differently in future initiatives?
18. As PPAF contemplates future participation in similar programmes, what are the key lessons or insights you'd want to carry forward?

PGP – Key Informant Interview Guideline (POs)

Introductory Note:

Begin the session by explaining the purpose of the KII. Assure participants that all responses will remain confidential and encourage them to share their experiences openly.

Relevance

1. Discuss your experiences and interests related to working with Afghan refugees. How did this experience guide your involvement in this project?
2. Why do you think your organisation was selected by PPAF for this assignment?
3. What capacity building was provided to your organisation to implement the PGP?
4. Can you describe the process of identifying vulnerable households and how the community was actively involved? What were some challenges and how were they addressed?
5. Reflect on the Community Management and Skills Training (CMST) and the formation of Village Development Plans (VDPs). How effective was this in strengthening and providing a voice to the Community Institutions (CIs)?
6. Share your experiences on the provision of assets to the community. How was this managed, and how transparent was the process?
7. Were there conflicts related to asset allocation? If so, how were these resolved?

Effectiveness

8. Discuss the implementation of Enterprise Development Trainings (EDTs) and the strategies employed to manage assets.
9. What was the importance of involving the host community in this project? Reflect on the benefits and challenges faced in this regard.
10. Delve into the formulation and operationalization of Livelihood Investment Plans (LIPs) and business plans. How were they developed, and what was the impact on the community?
11. How were follow-up measures and sustainability plans integrated into the project's lifecycle?
12. Were there any specific objectives or targets set by PPAF that were particularly challenging for the POs to achieve?

Efficiency

13. Evaluate the resources provided for the project, including financial, training, and assets. Were they adequate, and did they reach the intended recipients timely and transparently?
14. Were there any unforeseen challenges in the project's implementation, and how were they tackled?
15. Describe the dynamics of communication between your organisation and PPAF. Were there challenges in communication or areas of improvement?
16. How responsive was PPAF and donor to the feedback and concerns raised by the POs?

Connectedness

17. How were community institutions, like CIs, pivotal in ensuring a connected community? Were there opportunities to strengthen these institutions further?

18. Were there instances where collaboration with other stakeholders or organisations provided a significant boost to the programme's objectives?

Impact

19. How did the programme influence the socio-economic conditions of both the Afghan refugees and the host community?
20. Were there unexpected outcomes, both positive and negative, that emerged during or after the project's implementation?

Sustainability

21. Reflect on the long-term strategies embedded in the project to ensure its continued positive impact. Which elements do you believe are self-sustaining, and which might require ongoing support?

Risks and Challenges

22. Delve into the significant challenges faced during the programme, especially concerning asset management, stipulated time frame, COVID-19 pandemic and community integration. How were these addressed?
23. If given an opportunity to implement a similar programme in the future, what modifications would you consider based on the encountered challenges?

Closing Thoughts

24. From the PO's perspective, how crucial were programme interventions like CMST, EDT, LIP, business plan development, and strengthening of community institutions in achieving the programme's objectives?
25. How can PPAF better streamline its strategies for future endeavours with Partner Organisations?
26. Based on this project's experiences, what advice would you impart for initiatives aimed at aiding vulnerable communities or refugee groups?

PGP – Focus Group Discussions Guideline (Members of CIs)

Questionnaire – Male and Female

Introductory Note:

This questionnaire aims to understand the role and effectiveness of the Community Institutions (CIs) under the PGP. We value your insights as leaders in the community. Your responses will remain confidential and will be pivotal in evaluating and improving our processes.

Pre-existing Community Institutions

1. Were there community institutions in place before the initiation of the PGP?
2. If yes, how did they function, and what were their primary roles?

PGP's Role in CIs

3. How did the PGP contribute to forming or strengthening the existing CIs within the camps?
4. Were there specific aspects of the PGP that stood out in enhancing the effectiveness of CIs?

Role of CIs in Beneficiary Household Selection

5. How did the CIs contribute to the household selection process during the PGP?
6. Were there unique insights or local knowledge that the CIs brought to this process?

Asset Management

7. How did the CIs aid in identifying, purchasing, and distributing assets?
8. Were there challenges encountered in this process? If so, how were they addressed?

Conflict Resolution

9. How did the CIs handle and resolve conflicts within the community related to the PGP?

Female CIs and Their Role

10. Were specific CIs formed and trained for female members?
11. How crucial was the formation of female CIs for the programme's success?
12. In what ways did the female CIs contribute differently or add unique value to the PGP?

PO's Inputs for CI Strengthening

13. What specific support or training did the Partner Organisations (PO) provide to strengthen the CIs?
14. How effective were these inputs in enhancing the function and influence of CIs?

Community Management and Skills Training (CMST)

15. How valuable was the CMST for the CIs?
16. Were there aspects of the CMST that stood out or needed improvement?

Village Development Plans (VDPs)

17. Describe the process and outcomes of forming Village Development Plans.
18. How did VDPs align with the community's actual needs and aspirations?

Future Recommendations

19. Based on your experience, what additional measures could be taken to make CIs more effective and sustainable?
20. Are there other areas where you feel CIs could play a more significant role in future projects?

Additional Questions (Optional)

21. How do you envision the long-term sustainability and role of CIs post-PGP?
22. What additional resources or training would benefit the CIs most in their future endeavours?

Closing Note:

Thank you for your valuable insights and time. Your feedback is instrumental in guiding the direction and improvements of our initiatives.

PGP – Beneficiary Questionnaire

Date of Interview (Day/Month/Year): _____

Name of Enumerator: _____

Gender: Male Female Transgender

Introduction:

I am currently working with "International Consulting Associates," a research organisation. In collaboration with UNHCR, our firm, iConsult, has been contracted by PPAF to collect data from beneficiaries who have benefited from the Poverty Graduation Programme. A questionnaire containing straightforward questions has been prepared for this purpose. During our interaction or interview, we kindly request that you set aside some time (approximately 25 to 30 minutes) to provide responses to these inquiries.

While this survey may not have a direct impact or any financial benefit for you or your household, your answers will provide valuable insights into the services and grants offered by UNHCR. Please be assured that all the information you provide will be securely protected and treated as confidential. It will exclusively be used for analytical purposes. If you are willing to participate in the survey, we can proceed with the interview.

Should any of the questions be unclear, please do not hesitate to ask for a more detailed explanation.

Section A: Personal Information

1. Full Name: _____
2. Father/Husband Name: _____
3. Gender: Male Female Transgender
4. Age: _____
5. District (Loralai, Mansehra, Chaghi, Swabi, Pishin, Lower Dir, Nowshera)
6. Civil Status: Single Married Widowed Divorced Separated
7. CNIC/POR Number: _____
8. Phone No. _____
9. Education _____

No.	Questions	Codes
Section B: Poverty Scorecard Assessment		
10.	How many people usually live and eat in the household? (Do not list guest, visitors, etc.)	_____ (Please specify)
11.	How many people in the household are under the age of 18 or over the age of 65?	<input type="checkbox"/> 0-2 <input type="checkbox"/> 3-4 <input type="checkbox"/> 5-6 <input type="checkbox"/> 7 or more
12.	What is the highest educational level of the head of the household (completed)?	<input type="checkbox"/> Never attended school <input type="checkbox"/> Less than class 1-5 included <input type="checkbox"/> Class 6-10 included <input type="checkbox"/> Class 11, college or beyond
13.	How many children in the household between 5 and 16 years old are currently attending school?	<input type="checkbox"/> There are no children between 5 and 16 years old in the household <input type="checkbox"/> All the children between 5 and 16 years old are attending school <input type="checkbox"/> Only some of the children between 5 and 16 years old are attending school <input type="checkbox"/> None of the children between 5 and 16 years old are attending school
14.	How many rooms does the household occupy, including bedrooms and living rooms? (Do not count storage rooms, bathrooms, toilets, kitchen or rooms for business)	_____ (Please specify)
15.	What kind of toilet is used by the household?	<input type="checkbox"/> Flush connected to a public sewerage, to a pit or to an open drain <input type="checkbox"/> Dry raised latrine or dry pit latrine <input type="checkbox"/> There is no toilet in the household
16.	Does the household own at least one refrigerator, freezer or washing machine?	<input type="checkbox"/> Yes <input type="checkbox"/> No
17.	Does the household own at least one air conditioner, air cooler, geyser or heater?	<input type="checkbox"/> Yes <input type="checkbox"/> No
18.	Does the household own at least one cooking stove, cooking range or microwave oven?	<input type="checkbox"/> Yes <input type="checkbox"/> No
19.	Does the household own the following engine driven vehicles...?	<input type="checkbox"/> At least one car / tractor and at least one motorcycle / scooter <input type="checkbox"/> At least one car / tractor but no motorcycle / scooter <input type="checkbox"/> No car / tractor but at least one motorcycle / scooter <input type="checkbox"/> Neither car / tractor NOR motorcycle / scooter
20.	Does the household own at least one TV?	<input type="checkbox"/> Yes <input type="checkbox"/> No

21.	Does the household own the following livestock?	<input type="checkbox"/> At least one buffalo / bullock and at least one cow / goat / sheep <input type="checkbox"/> At least one buffalo / bullock but no cow / goat / sheep <input type="checkbox"/> No buffalo / bullock but at least one cow / goat / sheep <input type="checkbox"/> Neither buffalo / bullock nor cow / goat / sheep
22.	How much agricultural land does the household own?	_____ (Specify area and units)
Section C: Relevance		
23.	Did you attend the Enterprise Development Training (EDT)?	<input type="checkbox"/> Yes <input type="checkbox"/> No (If 'No', proceed to question 25)
24.	What value did you derive from the EDT?	<input type="checkbox"/> Gained clarity on costing and pricing <input type="checkbox"/> Improved marketing skills <input type="checkbox"/> Boosted confidence in running my enterprise <input type="checkbox"/> Enhanced asset management knowledge <input type="checkbox"/> Got an opportunity to collaborate with others <input type="checkbox"/> Any other values you can think of (please specify) _____
25.	Were you guided to develop business plans and livelihood investment plans for your household?	<input type="checkbox"/> Yes, both <input type="checkbox"/> Only business plans <input type="checkbox"/> Only livelihood investment plans <input type="checkbox"/> No
26.	Did you receive a productive asset through the PGP?	<input type="checkbox"/> Yes <input type="checkbox"/> No (If 'No', proceed to the next relevant section)
27.	What type of asset did you receive?	<input type="checkbox"/> Livestock (e.g., goats, cows) <input type="checkbox"/> Small enterprise (Karyana/barber/clothes/welding/motorbike/mobile repairing shops) <input type="checkbox"/> Agricultural Inputs (Agri equipment, Seeds, fertilizer) <input type="checkbox"/> Handicraft (embroidery, carpet making) <input type="checkbox"/> Other (please specify): _____
28.	What was the value of asset given under poverty graduation programme?	PKR _ _ _ _ _ _ _ _ _

29.	Why were this particular asset chosen by your household?	<input type="checkbox"/> Based on my previous experience/skills <input type="checkbox"/> It was deemed profitable for my household to graduate out of poverty <input type="checkbox"/> Other (please specify): _____
30.	Did you have similar asset before receiving asset under poverty graduation programme?	Yes No
31.	Did you receive any counselling or guidance on the choice of the asset?	<input type="checkbox"/> Yes, from PO officials <input type="checkbox"/> Yes, from local community leaders/relatives/friends <input type="checkbox"/> Yes, from other sources (Please specify: _____) <input type="checkbox"/> No
32.	Was your household actively involved in choosing the asset?	<input type="checkbox"/> Yes, we had a significant say <input type="checkbox"/> Somewhat, but the final decision was made by others <input type="checkbox"/> No, we weren't involved in the decision 32.1 Specify others who made the final decision to choose the asset (please specify)
33.	Was the wider community involved in the asset procurement committee?	<input type="checkbox"/> Yes <input type="checkbox"/> No
34.	Was the asset beneficiary involved in asset procurement committee?	<input type="checkbox"/> Yes <input type="checkbox"/> No
35.	Was the household involved in the asset procurement process?	<input type="checkbox"/> Yes <input type="checkbox"/> No (Go to Q37)
36.	If yes, did the household pick the actual asset which was eventually transferred to the household.	<input type="checkbox"/> Yes <input type="checkbox"/> No
37.	Did you receive guidance or orientation on account opening?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Section D: Efficiency:		
38.	In your view, was the procurement process transparent?	<input type="checkbox"/> Completely transparent <input type="checkbox"/> Somewhat transparent <input type="checkbox"/> Not transparent
39.	How would you rate the quality of the asset you received?	<input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor
40.	How would you rate the quality of Enterprise Development Training you received?	<input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Average <input type="checkbox"/> Below Average

		<input type="checkbox"/> Poor
Section E: Effectiveness:		
41.	How valuable was the Livelihood investment plan in guiding your graduation out of poverty?	<input type="checkbox"/> Visionary Framework: The LIP provided a clear long-term vision (5-7 years) that helped set the course for our household's upward mobility. <input type="checkbox"/> Insight into Challenges: Through the LIP, we were better prepared to identify and tackle potential obstacles that could hinder our progression out of poverty. <input type="checkbox"/> Financial Blueprint: The LIP assisted in setting clear financial goals, emphasizing savings, and planning investments that improved our household's economic standing. <input type="checkbox"/> Step-by-Step Guidance: The structured approach of the LIP made it easier for our household to prioritize actions and gradually improve our socio-economic condition. <input type="checkbox"/> Somewhat Useful: The LIP had some good points, but overall, it wasn't entirely effective in guiding our journey out of poverty. <input type="checkbox"/> Not Very Useful: We found limited utility in the LIP for our household's specific needs and challenges. <input type="checkbox"/> Not At All Useful: The LIP didn't provide any substantial value to our efforts in poverty alleviation. <input type="checkbox"/> Other Benefits or Challenges 41.1 Other Benefits or Challenges (please specify) _____
42.	Were you able to form groups or collaborate with others having similar businesses (common interest groups)?	<input type="checkbox"/> Yes, and it significantly benefited my business <input type="checkbox"/> Yes, but haven't seen significant benefits yet <input type="checkbox"/> No 42.1.If no, specify reason/s.
43.	Did you receive orientation on financial literacy?	<input type="checkbox"/> Yes <input type="checkbox"/> No (If 'No', proceed to the next relevant section)
44.	In your opinion, did the financial literacy training enhance your numeracy skills?	<input type="checkbox"/> Significantly improved <input type="checkbox"/> Moderately improved <input type="checkbox"/> Slightly improved <input type="checkbox"/> No change <input type="checkbox"/> Worsened

45.	How has the improvement in numeracy skills affected the management of your business operations?	<input type="checkbox"/> Improved budgeting and expense tracking <input type="checkbox"/> Enhanced pricing and profitability calculations <input type="checkbox"/> Better understanding of financial risks and opportunities <input type="checkbox"/> Improved decision-making in investments or expansions <input type="checkbox"/> More effective communication with clients and suppliers about financial matters <input type="checkbox"/> No noticeable changes in business management <input type="checkbox"/> Other ways 45.1 Other ways (please specify) _____
46.	Do you think the financial literacy training affected the effectiveness of managing your business?	<input type="checkbox"/> Extremely beneficial <input type="checkbox"/> Moderately beneficial <input type="checkbox"/> Slightly beneficial <input type="checkbox"/> Not beneficial at all <input type="checkbox"/> Detrimental to my business
47.	After the orientation, did you try to access loans from any source?	<input type="checkbox"/> Yes, from formal banking institutions. <input type="checkbox"/> Yes, from microfinance institutions or community-based organisations. <input type="checkbox"/> Yes, from informal lenders or local moneylenders. <input type="checkbox"/> Yes, from friends or family. <input type="checkbox"/> No, I did not feel the need to access loans. <input type="checkbox"/> No, I was hesitant or unsure about taking a loan. <input type="checkbox"/> No, due to other reasons 47.1 Other reasons (please specify): _____
48.	After receiving guidance, did you try to open a bank account?	<input type="checkbox"/> Yes, and I successfully opened an account. <input type="checkbox"/> Yes, but I faced challenges and couldn't open an account. <input type="checkbox"/> No, I did not feel the need to open an account. <input type="checkbox"/> No, I felt the process was too complicated or intimidating. <input type="checkbox"/> No, due to concerns about bank fees or charges. <input type="checkbox"/> No, due to a lack of necessary documentation or identification. <input type="checkbox"/> No, for other reasons (please specify): _____
Section F: Impact		
49.	Before receiving the asset, were you earning an income?	<input type="checkbox"/> No, I wasn't earning any income before receiving the asset <input type="checkbox"/> Less than 10,000 <input type="checkbox"/> 10,001 - 20,000

		<input type="checkbox"/> 20,001 - 40,000 <input type="checkbox"/> 40,001 - 80,000 <input type="checkbox"/> 80,001 - 120,000 <input type="checkbox"/> 120,001 - 200,000 <input type="checkbox"/> More than 200,000
50.	After receiving, did you notice an increase in your income compared to before the receipt?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A (I was not earning before the receipt)
51.	Please specify your current average monthly income.	<input type="checkbox"/> Less than 10,000 <input type="checkbox"/> 10,001 - 20,000 <input type="checkbox"/> 20,001 - 40,000 <input type="checkbox"/> 40,001 - 80,000 <input type="checkbox"/> 80,001 - 120,000 <input type="checkbox"/> 120,001 - 200,000 <input type="checkbox"/> More than 200,000
52.	In your opinion, how much of this income change do you attribute directly to the training obtained from the Poverty Graduation Programme and underlying asset?	<input type="checkbox"/> All of it <input type="checkbox"/> Most of it <input type="checkbox"/> Some of it <input type="checkbox"/> Very little of it <input type="checkbox"/> None of it
Questions for Female participants		
53.	<p><i>Confidence and Abilities:</i></p> <p>How has participating in the programme impacted your confidence and ability to manage and lead various aspects of your life and work?</p>	<input type="checkbox"/> I am more confident in making independent decisions. <input type="checkbox"/> I feel better equipped to handle challenges or opportunities. <input type="checkbox"/> I have taken on new responsibilities since joining the programme. <input type="checkbox"/> I often advocate for myself and my rights more than I used to. <input type="checkbox"/> None of the above.
54.	<p><i>Physical and Social Mobility:</i></p> <p>In what ways has the programme empowered you to move more freely and interact socially, both within and outside your community?</p>	<input type="checkbox"/> I attend community meetings or events more frequently. <input type="checkbox"/> I have made new social connections or networks. <input type="checkbox"/> I am more comfortable traveling or moving outside my immediate community. <input type="checkbox"/> I actively participate in community dialogues and discussions. <input type="checkbox"/> None of the above.
55.	<p><i>Decision-making:</i></p> <p>How has your role in household decision-making evolved since participating in the programme, especially in areas like financial planning, children's education, and health decisions?</p>	<input type="checkbox"/> I play a more central role in budgeting and financial decisions. <input type="checkbox"/> I have a stronger say in my children's educational choices. <input type="checkbox"/> I am more actively involved in health-related decisions for the family. <input type="checkbox"/> I have initiated long-term planning for my family's future.

		<input type="checkbox"/> None of the above.
56.	<p><i>Improved Quality of Life:</i> Can you describe how the skills or income you've acquired through the programme have enhanced the quality of life for yourself, your children, and your family?</p>	<input type="checkbox"/> I have been able to provide better or additional educational resources for my children. <input type="checkbox"/> We can afford amenities or facilities we couldn't before. <input type="checkbox"/> My family's overall well-being and happiness have noticeably improved. <input type="checkbox"/> We have started planning for larger goals, like purchasing a property or starting a business. <input type="checkbox"/> None of the above.
Questions for Skills Training		
57.	Did you receive a skills-based training?	<input type="checkbox"/> Yes <input type="checkbox"/> No
58.	If yes, what was the skill imparted in training?	<input type="checkbox"/> E-Commerce <input type="checkbox"/> Digital Marketing <input type="checkbox"/> Graphic Designing <input type="checkbox"/> Social Media Management <input type="checkbox"/> Others 58.1 Others, please specify _____
59.	Have you been able to apply the skills you learned in a practical setting?	<input type="checkbox"/> Yes <input type="checkbox"/> No (If "No", proceed to question 61.)
60.	How has the acquired skill impacted your income generation or employment opportunities?	<input type="checkbox"/> Significantly increased my income/employment opportunities <input type="checkbox"/> Moderately increased my income/employment opportunities <input type="checkbox"/> Had no effect on my income/employment opportunities <input type="checkbox"/> I haven't had the chance to use the skills yet
61.	Did the skills training help in improving your confidence in performing tasks or making decisions related to the skill learned?	<input type="checkbox"/> Greatly improved my confidence <input type="checkbox"/> Moderately improved my confidence <input type="checkbox"/> Had no effect on my confidence <input type="checkbox"/> Decreased my confidence
62.	Were there any barriers or challenges you faced in applying the skills you learned? (This can be an open-ended question, but if you prefer multiple choice:)	<input type="checkbox"/> Lack of necessary equipment or resources <input type="checkbox"/> Limited market demand for the skill <input type="checkbox"/> Challenges in integrating with existing businesses or industries <input type="checkbox"/> Difficulty in reaching customers or clients <input type="checkbox"/> Others 62.1 Others (please specify) _____
63.	What additional support or resources do you feel would help you better utilize the	<input type="checkbox"/> Advanced level training in the same skill <input type="checkbox"/> Marketing or business management training <input type="checkbox"/> Financial support or access to loans

	skills you've learned? (Open-ended, or options could include:)	<input type="checkbox"/> Networking opportunities or linkages with potential employers/clients <input type="checkbox"/> Others 63.1 others (please specify): _____
Section G: Sustainability		
64.	Are you satisfied with the quality of asset given under poverty graduation programme?	<input type="checkbox"/> Yes <input type="checkbox"/> No 64.1.If no what is the reason? _____
65.	Is there any change in the number of assets provided through the Poverty Graduation Programme? (Increase or decrease)	<input type="checkbox"/> Yes <input type="checkbox"/> No (go to Q67)
66.	If yes then one major reason for this change.	<input type="checkbox"/> Sold <input type="checkbox"/> Lost <input type="checkbox"/> Got Stolen <input type="checkbox"/> Consumed <input type="checkbox"/> Deteriorated <input type="checkbox"/> Grown (increased in number /multiplied) <input type="checkbox"/> Others 66.1 Others (please specify): _____
67.	Do you anticipate a need to replace the asset in the future?	<input type="checkbox"/> Yes, soon <input type="checkbox"/> Yes, but not anytime soon <input type="checkbox"/> No
68.	If yes, then why you want to change provided asset under poverty graduation programme?	_____ (Please specify)
69.	Was the asset utilized for its intended purpose?	<input type="checkbox"/> Yes <input type="checkbox"/> No 69.1 If no, what was the primary reason for not utilizing the asset as intended? <input type="checkbox"/> Lack of knowledge or training <input type="checkbox"/> Unforeseen circumstances (e.g., market changes, health issues) <input type="checkbox"/> Personal choice <input type="checkbox"/> Other reasons 69.1.1 Other reasons _____ (please specify):
70.	Have you replaced the transferred asset at any point?	<input type="checkbox"/> Yes <input type="checkbox"/> No
71.	If you had to replace the asset received as part of project, how easy and cost-effective was it to do so locally?	<input type="checkbox"/> Very easy and cost-effective <input type="checkbox"/> Moderately easy and cost-effective <input type="checkbox"/> Neutral <input type="checkbox"/> Difficult and expensive <input type="checkbox"/> I couldn't find replacements locally

72.	If yes, what was the main reason for replacing the asset?	<input type="checkbox"/> Deterioration or damage <input type="checkbox"/> Inadequate for my needs <input type="checkbox"/> Found a more profitable asset <input type="checkbox"/> Other reasons 72.1 Other reasons (please specify) _____
Section H: Connectedness		
73.	Has your participation in the Poverty Graduation Programme connected you with other community support systems or networks? (e.g., local governance, community groups, other developmental initiatives)	<input type="checkbox"/> Yes, several connections <input type="checkbox"/> A few connections <input type="checkbox"/> No new connections <input type="checkbox"/> Unsure
74.	Do you feel the skills or assets provided to you under this programme are in line with the broader market or community needs and trends?	<input type="checkbox"/> Completely in line <input type="checkbox"/> Partially in line <input type="checkbox"/> Not in line <input type="checkbox"/> Unsure
75.	Are there any community-wide initiatives or systems that have developed as a result of this or similar programmes? (e.g., collective farming, cooperative marketing, community savings groups)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure 75.1 If yes, please specify _____
76.	In your view, will the benefits you gained from the programme continue or increase in the long run, beyond the immediate project duration?	<input type="checkbox"/> Definitely continue or increase <input type="checkbox"/> Might continue or increase <input type="checkbox"/> Unlikely to continue or increase <input type="checkbox"/> Unsure
77.	Do you believe the Poverty Graduation Programme fosters collaborations and linkages between participants for mutual support and growth?	<input type="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Neutral <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree
78.	Are there specific community leaders, organisations, or entities that you feel should be more involved to enhance the connectedness and long-term viability of the Poverty Graduation Programme?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure 78.1 If yes, please specify _____
Additional Questions		
79.	Please provide any additional comments or feedback on the Poverty Graduation Programme: (Descriptive answer)	
<i>Thank you for participating in this survey. Your feedback is invaluable!</i>		

