Social Protection in Khyber Pakhtunkhwa and Punjab

Knowledge Attitude and Practice (KAP)

Survey on Social Protection Schemes in Selective Districts

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Acronyms

Benazir Income Support Programme	BISP
Computerized National Identity Card	CNIC
Design Effect	Deff
Deutsche Gesellschaft für Internationale Zusammenarbeit	GIZ
Employees Old-Age Benefits Institution	EOBI
Employees Social Security Institution	ESSI
Focus Group Discussions	FGDs
Internally Displaced Persons	IDPs
Khyber Pakhtunkhwa	KP
Knowledge, Attitude and Practices	KAP
Margin of Error	MoE
Monitoring and Evaluation	M&E
National Database & Registration Authority	NADRA
Non-Governmental Organizations	NGOs
Pakistan Bait-ul-Mal	PBM
Prime Minister's National Health Program	PMNHP
Principal Component Analysis	PCA
Rahim Yar Khan	RYK
Sarhad Rural Support Programme	SRSP
Single Window Services	SWS
Social Protection Programmes	SPPs
Technical Education and Vocational Training Authority	TEVTA
Workers Welfare Fund	WWF

Executive Summary

In Pakistan, various social protection schemes, especially cash and in-kind transfers, have been introduced to reduce poverty amongst the most vulnerable. So far, limited research has been conducted to assess the knowledge of potential beneficiaries about these social protection programmes. This study fills the gap by attaining better understanding of the people's awareness about and their behaviour towards the schemes through the Knowledge, Attitude and Practice (KAP) survey. The information about the knowledge, attitudes and practices of the poor, vulnerable and non-poor concerning social protection programmes in selective districts of Khyber Pakhtunkhwa and the Punjab provinces is quantified in the study, with a focus on the existing social assistance schemes targeted towards the extreme poor. The quantitative data was collected from 1200 households in four districts namely Sargodha and Rahim Yar Khan from Punjab and Nowshera and Lower Dir from Khyber Pakhtunkhwa (KP). The quantitative data was supplemented by the qualitative data through 16 focus group discussions.

In this study, the knowledge of respondents about more than 25 social protection programmes (SPPs - given in Box A) was assessed. According to the survey results, majority of the respondents knew about a few of those programmes. In general, it has been found out that majority of the target population residing in rural and urban areas is aware of certain popular social protection programmes such as Benazir Income Support Programme (BISP) and Prime Minister's National Health Program (PMNHP) in Punjab and BISP and Sehat Sahulat Programme in KP. These programmes have acquired much popularity primarily because of yielding tangible socio-economic benefits among people, nevertheless certain anomalies in their implementation appeared. These anomalies are related mostly to information dissemination concerning the eligibility criteria and the accessing (registration) procedures.

One of the major findings of the study is the significant knowledge gap regarding existence of SPPs, about the eligibility criteria of SPPs and the procedures to get registered. Respondents complained that the information they received about social protection programmes' eligibility criteria, accessibility, and benefits were not comprehensive, especially when information provision was given via pamphlets (e.g. in case of PMNHP). Owing to illiteracy, they could not read what was written in the pamphlets. The information about the eligibility criteria, registration procedures and provided benefits must be conveyed in a way that is easily understandable for the target population. Involvement of local influential persons (Nazim, councilor, etc.) could be an effective way to ensure the information dissemination to potential beneficiaries.

In most of the social protection schemes, some irregularities regarding their eligibility criteria have been observed. The lack of awareness among the population about the eligibility criteria of SPPs contributes to the misconception of unfair distribution (exclusion of eligible persons as well as inclusion of non-eligible persons) of SPPs. The lack of transparency in the selection procedures fosters the belief among people that the selection procedure is plagued by corruption and political influence. As reported by the respondents, even the non-poor—that are classified non-poor as per definition of poor used in this survey—are getting benefits from programmes that are designed particularly for the poor and vulnerable. On the contrary, there are many people, who are still waiting for their turn to get assistance. One of the major barriers for fair distribution of benefits reported by the respondents was political influence. Another such barrier is the false reporting by households at the time of survey (Poverty Score-card survey of BISP) so as to meet the eligibility criteria, allowing ineligible people to receive benefits. To overcome these barriers, independent monitoring of the beneficiary selection procedures would be helpful to ensure the fair distribution of the programme benefits.

Furthermore, eligibility criteria for some programmes, such as Apna Rozgar Scheme[1], need to be revised in such a way that it should ensure the inclusion of those needy people mentioned explicitly as potential beneficiaries of the scheme. However, currently, it requires an advance payment from people as a pre-requisite to get the programme benefits, which is not affordable by the poor. In this way, it tends to exclude the poor.

Another revealing finding of the study is the weak complaint system for all programmes, as complainant reports do not get a satisfactory response from the programme team. A majority of the respondents do not know where to go in case their complaint is not addressed. The absence of a proper referral system has caused a trust deficit among the beneficiaries in making complaints regarding difficulties faced in accessing programme benefits. In order to lodge complaints, beneficiaries have to travel to the programme office, which is often problematic for them especially for women in rural areas as they would not like to travel for a long distance because of cultural reasons.

[1]Apna Rozgar tackles unemployment whereby the Government of Punjab provides vehicles at subsidized rate to unemployed persons. Eligibility criteria of this scheme consist of National Identity Card (CNIC), driving license and domicile of Punjab. After selection of potential beneficiary, the applicant has to submit down payment of around Rs 170,000 at start along with monthly payments of Rs 9,000.

1. Introduction

The poor and vulnerable groups[2] of the population have to face insecurities of a diverse nature. In Pakistan, in addition to food and nutrition insecurities (Kanbur 2014), the poor also have to deal with a range of social and economic shocks. Similarly, the poor are also the most vulnerable to natural calamities. For instance, a study conducted by Heltburg et al. (2009) found that there is "high incidence and cost of shocks borne by households, with health and other idiosyncratic shocks dominating in frequency, costliness, and adversity in Pakistan. Sample households lack effective coping options and use mostly self-insurance and informal credit. Many shocks result in food insecurity, informal debts, child and bonded labour, and recovery is slow".

Social protection can prevent poverty or a further decline into poverty by reducing people's vulnerability to shocks and lifecycle risks. In general, the term social protection refers to a set of policies and systems designed to help the poor and vulnerable people to reduce their exposure to risks and also to support the non-poor to manage risks they have to face during their lifecycle so that they can be prevented from falling into poverty (Norton et al. 2001). Broadly speaking, social protection can be classified into the following four categories:

1) Social assistance: non-contributory schemes such as direct cash and in-kind transfers to most vulnerable people.
2) Social security/insurance: contributory schemes such as insurance for age, health, life, or disability.
3) Labour market interventions such as skill development programmes and direct employment generation.
4) Educational transfers other than given in social assistance programmes such as Education Voucher Scheme, Scholarships for Minorities, etc.

The Social Protection Programmes (SPPs) so far implemented by the different governments in Pakistan include social assistance programmes such as Benazir Income Support Programme (BISP), Pakistan Bait-ul-Mal (PBM), Zakat, etc., and social security programmes such as Employees Old-Age Benefits Institution (EOBI), Employees Social Security Institutions (ESSI), Workers Welfare Fund (WWF), etc. as well as different labour market intervention and various education related schemes *(list of the programmes are given in Box A)*.

[2] Poor people can be defined as the people who are unable to meet their basic necessities that are necessary to survive with dignity. Vulnerable segment of society includes people who are at risk of falling into poverty due to any kind of shock.

Box A:

<u>Programmes listed in SPP categories</u>

a. Social Assistance Programmes	
1. BISP	2. Pakistan Bait-ul-Mal
3. Zakat	4. Social Welfare Department Schemes
5. Prime Minister's National Health Program	6. Sehat Sahulat Programme
7. Grants for Minorities (Holy, Christmas, Sikh Grant)	8. Livestock & Dairy Development Department schemes
9. Watan Card	10. Kissan Package
11. Wheat Subsidy Program	12. Epidemics Prevention & Control Program
b. Social Security Programmes	
13. Employees Old-Age Benefits Institution	14. Public Sector Benevolent Funds and Group Insurance
15. Employees Social Security Institutions	16. Workers Welfare Fund
c. Labour Market Programmes	
17. People's Works Programme	18. People's Rozgar Programme
19. Chief Minister's Self Employment Scheme	20. Free Industry Demand-driven short courses by TEVTA
21. Apna Rozgar Scheme	22. Cash for work/employment guarantee
d. Educational Transfers (other than given under social assistance programmes)	
23. Education Voucher Scheme	24. Punjab Education Endowment Fund
25. Punjab Education Foundation Assisted Schools	26. Education Scholarships by Labour & Human Resources Department
27. Scholarships for Minorities	

Research on social assistance programmes in Pakistan has shown a number of challenges regarding access to these programmes. Jamal (2010) highlights some of these issues, for example, the requirement of identity cards and bank accounts for registration can create problems in accessing these programmes. This holds true especially for women who often need permission from or need to be accompanied by the male members of the household when going outside of their home. Furthermore, the unconditional cash transfer of social assistance programmes such as Zakat and Bait-ul-Mal that is being transferred to the poor is not sufficient for them in terms of cash amount to cover basic needs. The delay and irregularity in funds disbursement of the aforementioned programmes is another issue that reduces their effectiveness (World Bank 2007, Jamal 2010 and Hassan 2015).

Some programmes such as Zakat and Pakistan Bait-ul-Mal have weaknesses in terms of their beneficiary selection procedures. The beneficiary selection criterion is not transparent and beneficiaries are often those who are not eligible for receiving the benefits of these programmes (Arif 2006, Yusuf 2007, Jamal 2010). Another important aspect is the selection of same beneficiaries who might be acquiring benefits from BISP as well as Bait-ul Mal. The lack of a well-coordinated social protection platform is mainly causing the duplication of efforts along with other issues such as identical beneficiaries by multiple programmes, etc. (SDPI 2013, Sayeed 2004, Khan & Qutub 2010).

The difficulties in accessing the information about BISP (social assistance programme) especially for women—mainly due to illiteracy, language, geography, security and culture—have been reported by Saleem (2010). The lack of information regarding procedures like availability of forms, payment disbursement schedules etc. limits public access to these services. Lack of public awareness about the existing social assistance programmes including their benefits, eligibility and accessibility criteria is another reason that hinders their effectiveness.

Owing to low coverage of social protection in the informal sector, Jamal (2010) calls upon policy makers to ensure the provision of need-based protection to the people working in this sector. These workers are generally deprived of the social protection benefits (social security) that formal sector offers, such as pension, sickness, maternity, invalidity and *Iddat* (for widows) benefits.

In order to fill information gaps and gain good insight of the existing problems, the current study adopts Knowledge, Attitude and Practice (KAP) methodology to get a better understanding of the peoples' knowledge about social protection programmes, as well as the practices regarding accessing the programmes and getting benefits. This study would also serve to highlight other issues regarding coverage and targeting for example. In the backdrop of aforementioned facts, the proposed study is designed to gauge the knowledge and attitudes of people towards social protection programmes as well as their practices. The overall purpose is to support district and provincial governments in designing, coordinating, implementing and promoting social protection programmes efficiently.

2. Project Scope and Objectives

The main objective of the study is to measure knowledge, attitudes, and practices of people, particularly the poor and vulnerable groups (people at high risk to fall below the poverty line in case of any shock) regarding:

i. Knowledge about the existing social protection programmes
ii. Access to these programmes
iii. Attitudes/behaviours of people towards the provision of social protection benefits
iv. Coping mechanisms in case of facing shocks

In view of the aforesaid objectives, this study focuses on the following broad questions:

1. What do the respondents know about the existing social protection programmes, including the eligibility criteria and procedures for accessing the programme?
2. What do the respondents know about the various sources of information on existing social protection programmes and to what extent is it serving their purpose?
3. Where do the intended beneficiaries go to seek help in case of not receiving social protection programme benefits and what are the coping strategies?
4. What is the attitude of respondents in relation to acceptance of the current distribution of benefits by the social protection programmes?
5. What kind of understanding do the respondents have about a social protection system and the role of different actors such as the government, private sector, and communities in the provision of social protection?

6. In which areas/fields do the respondents see the need for an extension of the social protection system in Pakistan?

3. Methodology

A KAP survey is a study of a target population that collects information on what people know, how they feel, and how they behave in relation to a particular topic. A sequential mixed methodology approach was adopted where quantitative data was first obtained followed by qualitative data. This approach is considered best to conduct a KAP survey. The structured quantitative questionnaire was developed to give insight to the current situation of social protection programmes regarding knowledge, attitudes, and practices in four selected districts of the Punjab and KP provinces. This information was collected through socio-economic indicators that can distinguish between the poor, vulnerable and non-poor.

Quantitative Survey

A two-stage stratified random sampling technique has been used to gather information concerning social assistance programmes from **1200** households (300 households from each district). Stratification sampling is the most suitable technique especially when heterogeneity and sample biases prevail in the data. In first stage, urban and rural areas were randomly selected from the pre-selected four districts, i.e. Sargodha and Rahim Yar Khan in Punjab, and Nowshera and Lower Dir in KP. In second stage, males and females were randomly selected from each urban and rural area of the four districts. The district sample of 300 was further divided into sub-sample of 150 urban and 150 rural. Each urban and rural sample was divided into another classification i.e. gender (75 male and 75 female). *(See Annexure 1 for the distribution of sample in each strata, and Annexure 2 for sampling formula and factors of calculating sample size)*.

Focus Group Discussion (FGDs)

A qualitative questionnaire for Focus Group Discussions (FGDs) was developed in a way that it could explain and interpret the quantitative data (*for reference, see Annexure 7*). Particularly, it could capture the detailed aspects of public knowledge and practices about accessing programme benefits and would help in data triangulation. Furthermore, beneficiaries were asked about the difficulties they faced while getting social protection benefits and their views to improve the implementation of these schemes. They were also asked about the extent to which existing programmes are benefiting them and what type of new additional schemes they would require. During data collection, 16 FGDs were carried out (4 from each district; from male and female separately from both rural and urban areas of each district). On average 8-10 respondents were part of the each FGD. The respondents of both quantitative and qualitative survey include beneficiaries of SPPs as well as the non-beneficiaries.

Finalization of Questionnaire and Field Plan

For finalization of both quantitative and qualitative questionnaires and to ensure the adequacy and clarity of the questions, a pretesting survey was conducted which included eight face to face interviews and one FGD in district Nowshera *(see Annexure 7 for finalized quantitative questionnaire)*.

For data collection, male and female enumerators were deployed for data collection. Prior to data collection, enumerators were trained on the questionnaire. The survey was coordinated, monitored and supervised by the SDPI staff including Research Fellow, M&E Specialist and Research Associate. For the quality control of data collection, frequent visits of the field were made by the M&E Specialist. Two teams consisting of 10-12 enumerators and 1 coordinator in each team simultaneously collected data in both provinces and completed the data collection process within one month. Collected data was checked and cleaned manually for consistency and completeness.

Data Analysis

For quantitative data, computer edit checks have been applied to identify the errors at the stage of data entry. The relevant numerical techniques were used to eliminate erroneous data resulting from mistakes made during coding. The survey records were further edited and rectified through a series of computer processing stages. This includes coding of open ended questions, identification details and consistency checks before starting the data entry process. Data entry was carried out under the supervision of core team members. Software SPSS was used for data entry and analysis and for qualitative data software namely NVivo was used for data analysis.

In order to see the extent of knowledge of poor, vulnerable and non-poor about the SPPs and their experiences regarding receiving benefits from SPPs, the total surveyed population was classified into poor, vulnerable and non-poor. This classification was done based on wealth index using Principal Component Analysis (PCA). PCA is one of the prominent techniques in social research for measuring non-arbitrary, replicable and systematic weights for the assets variables. According to Filmer and Pritchett (2001) PCA is the only technique which provides plausible and defensible weights for an index of assets which can be served as a proxy indicator for wealth. Following are the main assumptions which must be fulfilled before using PCA:

1. **All variables should be on same scale.** For the validity of this assumption, thirty six household assets were converted into same scale by using min-max transformation.
2. **Correlation between the variables must be significant and less than 0.90**. For the dataset, the correlation matrix of all asset variables was calculated and all those variables whose correlation is not significant and more than 0.90 were excluded
3. **KMO and Barlett's test must have significant results.** In this test the null hypothesis is that the correlation matrix is an identity matrix. An identity matrix is a matrix in which all of the diagonal elements are 1 and all off diagonal elements are 0. In the dataset of this survey, KMO and Barlett's test have (<0.05) significant results which means that correlation matrix of all considered variables is an identity matrix, meaning all variables are independent.

The estimation of wealth index has been calculated on the basis of fourth principal component. According to the dataset, it corresponds to the largest eigenvalue of the correlation matrix of x which explained maximum variation as compared to all other component. Formally, the wealth index for household j is the linear combination which is given as:

$$y_j = \varphi_1\left(\frac{x_1 - \bar{x}_1}{s_1}\right) + \varphi_2\left(\frac{x_2 - \bar{x}_2}{s_2}\right) + \cdots + \varphi_m\left(\frac{x_m - \bar{x}_m}{s_m}\right)$$

Where, $\bar{x}_m$ and s_m are the mean and standard deviation of asset x_m , and φ is the weight for each variable.

Table 1: Results from Principal Components Analysis

Variables [3]	Punjab			KP		
	Mean	Std. Deviation	Factor score	Mean	Std. Deviation	Factor Score
Own House	83%	.377	.284	90%	.309	-.024
Drinking Water	91%	.284	.421	82%	.388	.705
Indoor Toilet	85%	.357	.119	94%	.240	.010
Fans (Electric)	92%	.279	.191	99%	.107	-.002
Sewing Machine	52%	.500	.086	67%	.472	.146
Television	58%	.495	.065	40%	.491	-.089
Refrigerator/Freezer	32%	.469	.012	44%	.497	.102
Air Cooler/Air Conditioner	12%	.325	-.167	17%	.380	-.103
Computer	12%	.321	-.101	12%	.326	-.237
Motor Cycle	43%	.496	.421	22%	.415	.479
Car	3%	.166	-.309	10%	.300	-.241
Tractor/Truck	2%	.140	-.091	3%	.179	.372

Table 2: Internal Validity of Wealth Index using Fourth Principal Component

Variables	Punjab			KP		
	Poor	Vulnerable	Non-Poor	Poor	Vulnerable	Non-Poor
Own House	27.9%	18.1%	54.0%	48.5%	23.3%	28.1%
Drinking Water	31.4%	17.5%	51.1%	48.6%	22.0%	29.5%
Indoor Toilet	28.0%	19.1%	52.9%	50.2%	22.7%	27.2%
Fans (Electric)	26.5%	19.1%	54.4%	49.8%	22.8%	27.3%
Sewing Machine	16.1%	25.4%	58.5%	46.9%	26.7%	26.4%
Television	0.0%	22.8%	77.2%	0.8%	36.2%	63.0%
Refrigerator/Freezer	3.1%	4.1%	92.8%	25.1%	26.2%	48.7%
Air Cooler/Air Conditioner	0.0%	2.8%	97.2%	11.4%	21.9%	66.7%
Computer	1.4%	8.6%	90.0%	15.1%	30.1%	54.8%
Motor Cycle	0.0%	7.7%	92.3%	1.5%	27.8%	70.7%
Car	0.0%	11.8%	88.2%	11.7%	28.3%	60.0%
Tractor/Truck	16.7%	16.7%	66.7%	35.0%	55.0%	10.0%
Average Wealth (Mean Score of fourth PCA)	-0.8818	-0.07256	1.12343	-1.07717	-0.03441	0.91788

[3] The variables which are almost similar in both provinces have been selected for estimation of wealth index

After assessing the internal validity of wealth index and wealth quintiles of both provinces which are given in table 2, three homogenous groups (Poor, Vulnerable and Non-poor) of selected population within each group were formed. The groups have almost same characteristics. For further validation these groups were compared with the household income using poverty line of Rs 3,030 per adult per month as defined in Pakistan Economic Survey 2015-16.

4. Findings

4.1. Demographic and Socioeconomic Characteristics of Households

According to the survey results, the average household size in all districts is six persons per household. Overall 9.0% households across all the districts were female headed. The lowest percentage of female headed households was found in Lower Dir, i.e. 3.0%, as compared to 12.0% in Nowshera and 11.0% in Rahim Yar Khan and Sargodha as given in table 3.

Table 3: Gender of Household Head

Gender	Rahim Yar Khan	Sargodha	Nowshera	Lower Dir
Male	89.0%	89.0%	88.0%	97.0%
Female	11.0%	11.0%	12.0%	3.0%

With regard to the educational level, the data showed that nearly half of the surveyed household members of 18 years old and above (48.3%) were uneducated, 12.7% had completed primary education, and 11.8% had completed middle level of education. District-wise level of education is given in table 4.

Table 4: Level of Education Completed by the Household Members (18 years old and above)

Gender	Level of Education	Rahim Yar Khan	Sargodha	Nowshera	Lower Dir	Total
Male	Uneducated	51.9%	30.0%	33.5%	31.7%	35.9%
	Primary	17.2%	19.5%	12.1%	6.9%	13.3%
	Middle	14.8%	21.2%	17.5%	11.7%	16.1%
	Matric	8.5%	14.6%	21.6%	23.5%	17.8%
	Higher secondary	2.6%	7.2%	7.5%	13.0%	8.0%
	Graduation	2.6%	4.5%	5.4%	7.3%	5.2%
	Master	2.4%	3.1%	2.5%	5.9%	3.6%
Female	Uneducated	65.0%	51.3%	68.8%	66.0%	62.6%
	Primary	12.3%	15.4%	10.4%	9.9%	12.1%
	Middle	7.6%	8.9%	5.7%	4.7%	6.8%
	Matric	6.0%	9.1%	5.9%	10.3%	7.7%
	Higher secondary	4.0%	4.8%	3.9%	5.9%	4.6%
	Graduation	2.5%	5.2%	3.6%	2.2%	3.5%
	Master	2.7%	5.4%	1.6%	1.0%	2.7%
Total	Uneducated	58.3%	40.7%	50.3%	44.8%	48.3%
	Primary	14.8%	17.4%	11.3%	8.0%	12.7%
	Middle	11.2%	15.0%	11.9%	9.0%	11.8%

	Matric	7.3%	11.8%	14.1%	18.5%	13.2%
	Higher secondary	3.3%	6.0%	5.8%	10.3%	6.4%
	Graduation	2.5%	4.8%	4.5%	5.4%	4.4%
	Master	2.5%	4.3%	2.1%	4.0%	3.2%

Since social assistance programmes are often targeted towards disabled persons, data on the prevalence of disability was also collected. Across the entire spectrum, 1.8% of the surveyed people reported any disability, with the highest percentage in Rahim Yar Khan, i.e. 2.2% followed by 2.0% in Sargodha, 1.8% in Nowshera and 1.5% in Lower Dir.

Table 5: Prevalence of Disability

Prevalence of Disability	Rahim Yar Khan	Sargodha	Nowshera	Lower Dir
No Disability	97.8%	98.0%	98.2%	98.5%
Any type of Disability Exists	2.2%	2.0%	1.8%	1.5%

Disabilities can broadly be divided into two types, i.e. physical and mental. From the overall surveyed households, majority of the disabled persons had different kinds of physical disabilities. Among them, 16.1% were deaf, 12.6% had visual impairment, and 52.4% had a physical disability other than deafness and vision impairment; 18.2% of the disabled persons were mentally retarded and 0.7% had Autism disorder. District-wise prevalence of different types of disability is given in table 6.

Table 6: Types of Disability

Types of Disability	Rahim Yar Khan	Sargodha	Nowshera	Lower Dir
Vision Impairment	19.0%	11.8%	15.4%	0.0%
Deaf	16.7%	8.8%	15.4%	25.0%
Physical Disability (other than Vision Impairment and Deafness)	38.1%	61.8%	56.4%	57.1%
Autism Disorder	2.4%	0.0%	0.0%	0.0%
Mental Health Condition (Other than Autism disorder)	23.8%	17.6%	12.8%	17.9%

Income and expenditure data are the basis for most poverty estimates, hence the survey collected information on monthly household income. The average monthly household income in rural areas was Rs 19,426 with average monthly expenditures of Rs 23,683. However, in urban areas, the average monthly household income and expenditures were equal, i.e. Rs 23,015. This depicts that the income-expenditure gap in rural areas is wider compared to urban areas. The reason behind the income-expenditure gap could not be explained because the survey did not capture the reasons of higher household expenditures than income. (*See table no. 1.6 & 1.7 in Annexure 3, for district wise income and expenditures distribution).*

Overall 24.9% household members were economically active, remaining 76% were economically inactive including under age (children under 5), students, disabled persons, domestic workers (housewives) and patients. The percentage is given in table 7.

Table 7: Percentage of the Members of Surveyed Household by Economic Activity

Economic Category	Rahim Yar Khan	Sargodha	Nowshera	Lower Dir	Total
Economically Active	28.70%	28.30%	21.70%	21.40%	24.90%
Economically Inactive	71.30%	71.60%	78.20%	78.50%	75.20%
Further Classification of Economically Inactive					
Children under 5	9.30%	6.50%	10.30%	16.40%	10.70%
Students	28.60%	24.00%	21.90%	24.50%	24.70%
Disabled	1.40%	1.40%	1.30%	1.40%	1.40%
Household members greater than 60 years old	3.00%	3.20%	3.80%	2.90%	3.30%
Domestic Workers	15.60%	19.00%	16.70%	13.70%	16.20%
Others (patients, those who are neither students nor patients and are in working age, still not engaged in any economic activity)	13.40%	17.50%	24.20%	19.60%	18.90%

Out of 24.9% household members who were economically active, majority (42.1%) of them were daily wage workers followed by non-agricultural workers (24.9%) and job holders (23.9%). District-wise source of income of economically active household members is given in Table 8.

Table 8: Household Source of Income

Source of Income	Rahim Yar Khan	Sargodha	Nowshera	Lower Dir	Total
Job	12.8%	35.3%	25.5%	27.4%	23.9%
Own work (Non agriculture)	16.8%	13.2%	37.9%	46.0%	24.9%
Own work (Agriculture)	4.0%	2.1%	3.4%	0.9%	2.9%
Rental income	0.4%			0.9%	0.3%
Remittances	3.2%			5.3%	2.0%
Land lease income				0.9%	0.1%
Pension	0.4%	10.5%	2.8%	0.9%	3.7%
Other (Daily Wage Workers)	62.4%	38.9%	30.3%	17.7%	42.1%

Since type of employment also determines the form of social protection of a person, the data on type of employment was also collected in this survey. A meager portion of the household members who were economically active, i.e. 9.8% and 3.1% were engaged in formal sector and agriculture related activities respectively and 87.1% were working in informal sector *(for reference, see table 1.5 in Annexure 3)*. Generally, only formal sector offers social protection to the employees, the other two sectors (informal and agriculture) require some more targeted SPPs for the workers of these two sectors.

4.2. Types of Shocks and Coping Strategies

In general, being poor or vulnerable not only reflects lower level of income or wealth, it also means a reduced ability of the people to cope with shocks. Therefore, the occurrence of any kind of shock results in a much higher burden for the already compromised compared to the non-poor segment of the population.

It was observed that remarkable percentage of respondents were found to have suffered either one or more shocks during the last year before the survey was conducted. The shocks reported in the survey are the most severe shocks the household faced. Last year, majority of the respondents in selected districts of Punjab faced health shocks. For instance, in Rahim Yar Khan, 62.5% experienced health shocks followed by those affected with heavy rains (26.1%). In Sargodha, 54.4% respondents faced health shocks, 18.4% were affected by heavy rains, and 17.5% by internal displacement. In KP, majority of the respondents in Lower Dir (76.6%) suffered from earthquake followed by health shocks, heavy rain, drought and flood. Around 58.8% population faced internal displacement in Nowshera, 20.0% population suffered from heavy rain fall and 16.5% experienced health shocks.

Table 9: Types of Shocks faced by Household

Type of Shocks	Rahim Yar Khan	Sargodha	Nowshera	Lower Dir
Flood	0.0%	2.9%	0.0%	2.1%
Earthquake	1.1%	1.0%	2.4%	76.6%
Drought	1.1%	0.0%	1.2%	4.3%
Heavy Rain	26.1%	18.4%	20.0%	6.4%
Serious Health Issues/Injury	62.5%	54.4%	16.5%	9.6%
Internal Displacement[4]	5.7%	17.5%	58.8%	1.1%
Others	3.4%	5.8%	1.2%	0.0%

Natural shock due to earthquake is more profound in Lower Dir while the reported health shocks in both districts of KP are comparatively lower as in the Punjab districts. This means that the occurrence of health shocks has been comparatively less worrisome for the people in the selected districts of KP within the last year.

In case of above-mentioned shocks, people chose different strategies to cope with immediate household needs. For instance, borrowing from friends and relatives (without interest) and reducing consumption were two specific coping choices adopted. As far as reduced consumption is concerned, majority of the respondents reduced expenses in all districts on food and clothes. *(See table no. 1.9 and 1.10 for district-wise coping strategies of household).*

4.3. Knowledge about SPPs

Social protection programmes aim at reducing the vulnerabilities of the people. As seen in the previous chapter, the high incidences and diversity of shocks call for a comprehensive social protection system in Pakistan. This section captures the extent of information that people have about SPPs, their eligibility criteria and accessing procedures as well as gaps that exist in the level of information.

[4] Internal displacement in Nowshera depicts internally displaced persons (IDPs) who came from other districts owing to ongoing anti-terrorists operation or availability of opportunities etc. Most of the IDP families, who can afford, settled in Nowshera and did not move back to their original places.

4.3.1. Knowledge Deficiencies in Social Protection Programmes

Majority respondents i.e. 1139 out of 1200 (94.9%) knew about at least one SPP. Province wise segregation of data shows that 99.8% respondents (599 out of 600) in Punjab and 90.0% respondents (540 out of 600) in KP are aware of at least one SPP in their province. Out of 99.8% in Punjab the majority knows about social assistance programmes, followed by labour market programmes, social security programmes, and educational transfers. Considering that there are 27 SPPs (enlisted in Box A), two programmes namely PMNHP (92.8%) and BISP (85.3%) are relatively well known by the public, compared to the rest of the programmes, which are hardly known by the respondents as given in table 10.

Table 10: Respondents' Extent of Knowledge about SPPs in Punjab

Broader Category (%)	Social Protection Programmes	Respondents having knowledge of SPPs	% Respondents/599
Social Assistance	Benazir Income Support Programme	511	85.3%
	Pakistan Bait-ul-Mal	16	2.7%
	Zakat	126	21.0%
	Social Welfare Department Schemes	10	1.7%
	Prime Minister's National Health Program	556	92.8%
	Livestock & Dairy Development Department Schemes	38	6.3%
	Watan Card	52	8.7%
	Wheat Subsidy Programme	1	0.2%
	Kissan Package	7	1.2%
Social Security	Employees Old-Age Benefits Institution (EOBI)	28	4.7%
	Employees Social Security Institutions	42	7.0%
	Public Sector Benevolent Funds and Group Insurance	12	2.0%
	Workers Welfare Fund	3	0.5%
Labour Market Programmes	People's Rozgar Programme	13	2.2%
	Apna Rozgar Scheme	63	10.5%
	Free Industry Demand Driven Short Course by TEVTA	3	0.5%
	Cash For Work/Employment Guarantee	11	1.8%
Educational Transfers	Education Voucher Scheme by Punjab Education Foundation	28	4.7%
	Punjab Education Foundation Assisted Schools	2	0.3%
	Education Scholarship by Labour and Human Resource Department	25	4.2%
	Punjab Education Endowment Fund	8	1.3%
Other	Others	9	1.5%

Whereas in KP only one SPP i.e. BISP is majorly known by the respondents (97.8%; 528 out of 540), followed by Sehat Sahulat Programme (18.1%) that is being offered only by KP government. The labour market programmes and educational transfers are not known by the respondents in KP as given in table 11.

Table 11: Respondents' Extent of Knowledge about SPPs in KP

Broader Category (%)	Social Protection Programmes	Respondents having knowledge of SPPs	% Respondents/540
Social Assistance	Benazir Income Support Programme	528	97.8%
	Pakistan Bait-ul-Mal	1	0.2%
	Zakat	10	1.9%
	Prime Minister's National Health Program[5]	35	6.5%
	Livestock & Dairy Development Department Schemes	4	0.7%
	Watan Card	5	0.9%
	Sehat Sahulat Programme	98	18.1%
	Kissan Package	1	0.2%
Social Security	Employees Social Security Institutions	1	0.2%

The focus group discussions revealed that people credit the wide spread awareness of BISP and PMNHP to the door-to-door contact of the project teams. This strategy seems to be the most effective way of reaching out to potential beneficiaries. Other popular sources of knowledge dissemination about social protection programmes include communication through friends, relatives, newspapers, television, phone/SMS, booklets, and the internet.

There were some difficulties related to the effectiveness of the tools used for information dissemination which were observed during field work such as the programme booklet of PMNHP. In Punjab, the PMNHP distributed booklets about the programme along with health cards to inform potential beneficiaries about designated hospitals where they can acquire health care benefits. It turned out, that this written information was not useful to those who are illiterate. *(See table 12, for percentage distribution of sources of information).*

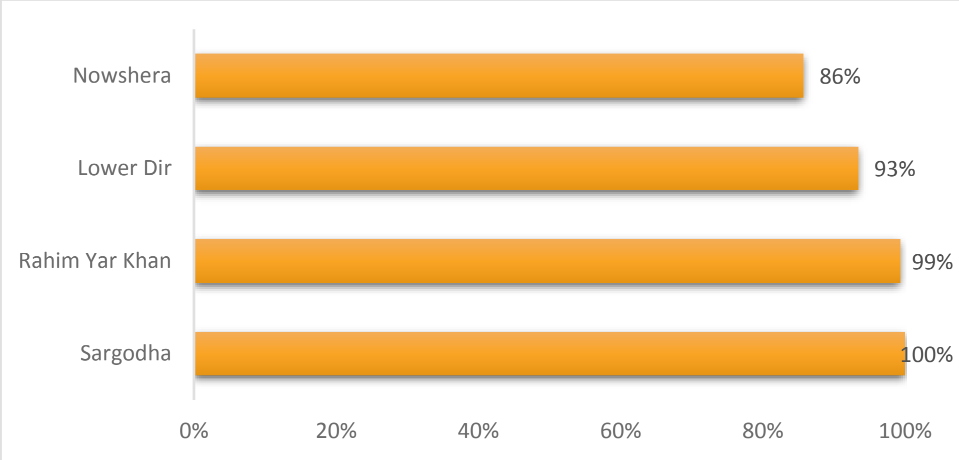
Table 12: Primary Sources of Information for SPPs[6]

Sources of Information	% Respondents/1135
Newspaper	8.3%
Television	8.3%
Radio	0.6%
Phone/SMS	3.8%
Programme Booklet	0.5%
Internet	0.02%
Relatives/Friends	55.2%
People from Govt.	23.0%

The district comparison concerning respondents possessing knowledge about SPPs showed that Nowshera had the lowest respondent's percentage, i.e. 86% whereas Lower Dir, Rahim Yar Khan and Sargodha have 93%, 99% and 100% respondents respectively who had heard about at least one SPP. The overall high percentage of respondents being aware of at least one SPP is mostly due to the high publicity of BISP.

[5] Though PMNHP is not launched in Nowshera and Lower Dir, the respondents of these districts of KP are aware of the PMNHP.
[6] The table is based on the respondents who are aware of any of the SPP.

Figure 1: District wise Respondents' Extent of Knowledge about SPPs



Gender-wise segregation of SPP aware respondents depicts that majority of the male and female respondents (about 96%) know about social protection schemes. Only in Lower Dir a gender difference could be observed.

Table 13: Gender wise Respondents' Extent of Knowledge about at least one SPP

Gender		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Aware	98.7%	100.0%	85.1%	94.7%	94.7%
	Unaware	1.3%	0.0%	14.9%	5.3%	5.3%
Female	Aware	100.0%	100.0%	86.2%	92.2%	94.5%
	Unaware	0.0%	0.0%	13.8%	7.8%	5.5%
Total	Aware	99.3%	100.0%	85.7%	93.4%	94.6%
	Unaware	0.7%	0.0%	14.3%	6.6%	5.4%

Table 14 reflecting urban rural information shows insignificant difference regarding possession of knowledge among respondents concerning social protection programmes.

Table 14: Area wise Respondents' Extent of Knowledge about at least one SPP

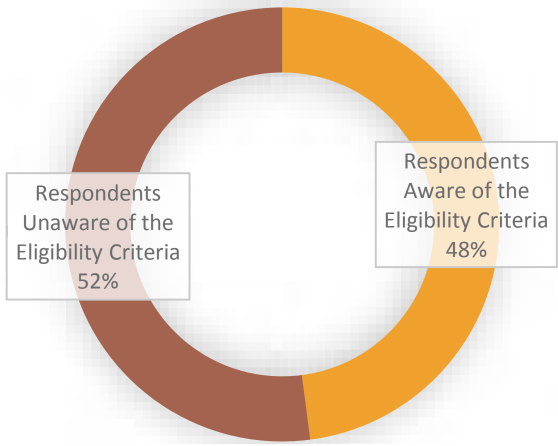
Locality		Rahim Yar Khan	Sargodha	Nowshera	Lower Dir	Total
Urban	Aware	98.7%	100.0%	84.1%	93.5%	94.0%
	Unaware	1.3%	0.0%	15.9%	6.5%	6.0%
Rural	Aware	100.0%	100.0%	87.2%	93.3%	95.2%
	Unaware	0.0%	0.0%	12.8%	6.7%	4.8%

In general, it is a good sign that the share of people being aware of the existence of at least one social protection programme is very high. Nevertheless, the mere knowledge about the existence is not enough to enable the potential beneficiaries to register and get benefits from the programmes they are eligible for. They additionally need to be informed about the eligibility criteria, as well as the access point and different procedures involved. These two aspects will be covered in the next sections.

4.3.2. Deficient Knowledge about Eligibility Criteria

The eligibility criterion of a programme is the basis on which a person becomes entitled to be enrolled in the programme by fulfilling certain conditions. Knowledge about the eligibility criteria is the first step that enables a person to decide whether he can apply for the programme or not. People were asked about the knowledge they have about the eligibility criteria for programmes which they were aware of. According to the survey results, the more than half of the respondents were not aware of the eligibility criteria of the SPPs they were aware of.

Figure 2: Respondents' Extent of Knowledge about Eligibility Criteria of SPPs



Nearly half of the respondents who were aware of the social assistance programmes answered that they also knew about the eligibility criteria of these programmes *(for reference see table 9).* However, during the focus group discussions, it was highlighted that the perceived knowledge about the eligibility criteria of some programmes which respondents had, particularly for BISP and PMNHP, did not reflect the actual criteria on which beneficiaries are being selected. Basically, they only knew that these programmes are targeted towards poor people. So there exist certain procedural and implementation ambiguities when attempting to ascertain the knowledge of respondents about eligibility. Particularly for programmes with pre-selection of beneficiaries, such as BISP and PMNHP, respondents or beneficiaries were unaware about how actual beneficiaries were selected, i.e. the criteria and process of selection was done externally.

Most of the respondents (68.4%) who were aware of the social security programmes said that they had knowledge of the eligibility criteria of these programmes as given in table 15.

On the other hand, the majority of the respondents who were aware of the labour market programmes and educational transfers (57.3% and 66.1% respectively) did not know about the exact eligibility criteria of these programmes. *(See table 2.3.a and 2.3.b in Annexure 4 for awareness about the eligibility criteria of each SPP).*

Table 15: Awareness about Eligibility Criteria of SPPs

SPPs	Respondents Aware of the Eligibility Criteria	Respondents Unaware of the Eligibility Criteria
Social Assistance	47.4%	52.6%
Social Security	68.4%	31.6%
Labour Market Programme	42.7%	57.3%
Educational Transfers	33.9%	66.1%
Others	22.2%	77.8%

Further gender and economic status wise analysis of respondents who were aware of the programme eligibility criteria (48%) is given in table 16. Gender-wise analysis reveals that females are more knowledge deficient concerning the eligibility criteria. In total, 60.1% of males knew about the eligibility criteria compared to only 35.8% females. Rahim Yar Khan had the lowest informed male respondents (22.1%). Lowest share of informed female respondents among the districts were found in both Rahim Yar Khan (14.8%) and Lower Dir (28.4%).

Table 16: Percentage Distribution of Population who are aware of the Eligibility Criteria (Gender wise)

Awareness about Eligibility Criteria		Rahim Yar Khan	Sargodha	Nowshera	Lower Dir	Total
Male	Aware	22.1%	74.0%	78.6%	69.0%	60.1%
	Unaware	77.9%	26.0%	21.4%	31.0%	39.9%
Female	Aware	14.8%	62.9%	36.6%	28.4%	35.8%
	Unaware	85.2%	37.1%	63.4%	71.6%	64.2%

More than half of the poor (52.9%) and vulnerable respondents (54.6%) lacked knowledge about the eligibility criteria of the social protection programmes followed by the non-poor (45.6%). A comparison among provinces shows that more than 60% poor respondents of Sargodha and Nowshera knew about the eligibility criteria but this percentage decreased in Lower Dir (45.9%) and Rahim Yar Khan (18.8%). In the case of vulnerable and non-poor respondents, Sargodha had the highest percentages (i.e. 65.6% and 78.3% respectively) followed by Lower Dir, Nowshera and Rahim Yar Khan *(for reference, see table 17).*

Table 17: Extent of Knowledge about Eligibility Criteria (Classification of Respondents)

Awareness about Eligibility Criteria		Rahim Yar Khan	Sargodha	Nowshera	Lower Dir
Poor	Aware	18.8%	65.5%	63.6%	45.9%
	Unaware	81.2%	34.5%	36.4%	54.1%
Vulnerable	Aware	18.0%	65.6%	45.9%	51.5%
	Unaware	82.0%	34.4%	54.1%	48.5%
Rural	Aware	17.5%	78.3%	47.1%	55.3%
	Unaware	82.5%	21.7%	52.9%	44.7%

4.3.3. Insufficient Knowledge about Registration Process

Knowledge about the registration procedures[7] for social protection programmes is of great importance as it enables the population to get themselves registered for a programme. Out of 95% respondents (who are aware of at least one SPP), 49% knew how to get themselves registered for the programmes. Around 34.4% of the vulnerable respondents in Rahim Yar Khan, 62.7% in Sargodha, 41.0% in Nowshera and 51.5% in Lower Dir knew about the registration processes of social assistance programmes. Almost same percentage of the poor in Rahim Yar Khan and Sargodha is aware of the registration process of SPPs whereas more than 60% and 40% poor in Nowshera and Lower Dir respectively know about the registration procedures *(for reference, see table 2.1. Also see table 2.4.a and 2.4.b in Annexure 4 for the programme-wise knowledge about registration procedures).*

Gender wise segregation shows that around 30% male respondents in Sargodha, Nowshera and Lower Dir did not know the registration procedures for social assistance programmes that they were aware of whereas 77.2% male in Rahim Yar Khan did not know how to get themselves registered with these social assistance programmes. More than half of the female respondents in all districts except Sargodha (44.9%) replied that they were unaware of the process of registration for the social assistance programmes (*For reference, see table no. 2.4.c in Annexure 4).*

In rural areas, more than half of the respondents of Rahim Yar Khan and Lower Dir did not know about the registration procedures of social assistance programmes whereas the urban areas of Rahim Yar Khan and Nowshera had the lowest population with knowledge about registration procedures *(for reference, see table no. 2.4.d in Annexure 4).*

Despite the fact that a huge part of the respondents believe that they know about these criteria, in reality there is a lack of knowledge of actual eligibility criteria and registration processes of social assistance programmes among uneducated and unemployed respondents, especially potential female beneficiaries. This is a critical situation as this can cause frustration among people who may feel excluded from a system for which they believe themselves to be eligible for.

4.3.4. Inadequate Information Dissemination

Effective information dissemination of a programme depends on the maximum information outreach in a way that is understandable by the target population. The above-mentioned deficient knowledge about the existence of SPPs, their eligibility criteria and the registration procedures of these programmes can be attributed towards the inadequate dissemination of information by the SPPs. To measure the adequacy of information they received through various sources, the respondents were asked the following questions about the eligibility criteria, programme registration, and benefits:

- Was the information easily available?
- Was the language easily understandable?

[7] It is the knowledge about the processes to register with a programme, i.e. where to go for the registration, which documents are required, etc.

- Was the message comprehensive?

Majority respondents in all districts except Rahim Yar Khan and Sargodha narrated that information about eligibility criteria of social assistance programmes was easily available. Nevertheless, majority of the urban respondents said that the messages of social assistance programmes were not comprehensive enough.

There exists a huge gap between male and female respondents in Nowshera and Lower Dir, who said that the language of information about receiving benefits of social assistance programmes was understandable. Overall 80.2% male in Nowshera and 70.4% in Lower Dir said that the information was understandable compared to the 30.5% and 27.0% females in both districts respectively.

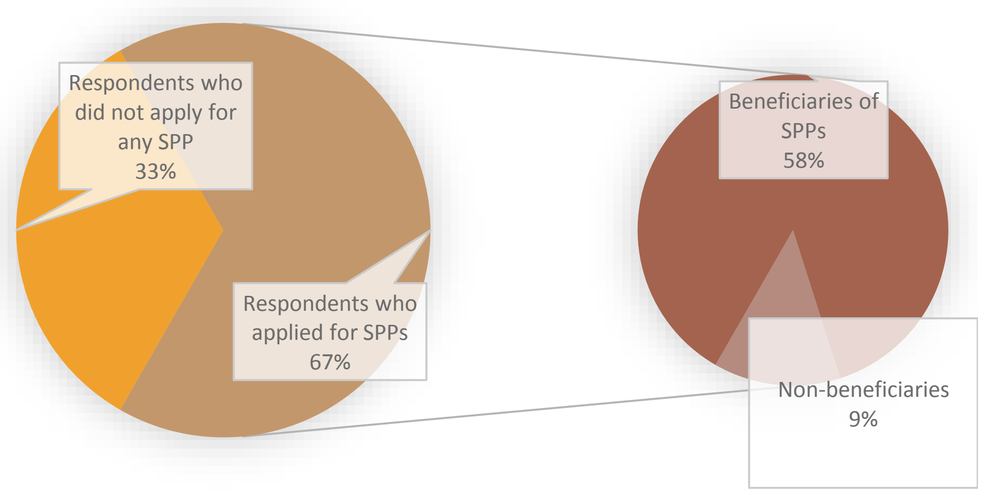
(Area, gender and economic status wise responses of the respondents regarding adequacy of information of eligibility criteria, accessibility criteria and programme benefits are given in Annexure 4, table 2.6.1.a-2.6.3.b; 2.7.1.a-2.7.3.b; 2.8.1.a-2.8.3.b, respectively).

4.4. Classification of Beneficiaries and Non-beneficiaries

The total population was categorized as, those who are receiving some kind of assistance from SPPs; termed as beneficiaries, and those who are not benefitting from these programmes; termed as non-beneficiaries. The non-beneficiaries were further classified into two categories, i.e. those who applied for a SPP but were rejected, and those who did not apply at all *(reasons will be explained in next sections)*.

Out of 1200 respondents, more than half — 804 (67%) — applied for a SPP and 396 (33%) respondents did not apply for any SPP. Total 696 (58%) respondents were classified as beneficiaries of SPPs and 106 (9%) were rejected due to various reasons such as lack of required documents, ineligibility, etc.

Figure 3: Percentage Distribution of Beneficiaries and Non-beneficiaries



Province wise distribution of 696 (58%) beneficiaries shows that 78.7% (548 out of total 696) beneficiaries belonged to Punjab and 21.3% (148 out of total 696) beneficiaries belonged to KP. In Punjab, majority of the respondents are benefiting from PMNHP (65.9%) and BISP (28.1%). (*The distribution of rest of the programme beneficiaries is given in table 18).*

Table 18: Percentage Distribution of SPP Beneficiaries in Punjab

Broader Category (%)	Social Protection Programmes	Respondents having knowledge of SPPs	% Respondents/548
Social Assistance	Benazir Income Support Programme	154	28.1%
	Pakistan Bait-ul-Mal	2	0.4%
	Zakat	12	2.2%
	Prime Minister's National Health Program	361	65.9%
	Livestock & Dairy Development Department Schemes	4	0.7%
	Watan Card	14	2.6%
	Wheat Subsidy Programme	1	0.2%
	Kissan Package	1	0.2%
Social Security	Employees Old-Age Benefits Institution (EOBI)	8	1.5%
	Employees Social Security Institutions	37	6.8%
	Public Sector Benevolent Funds and Group Insurance	18	3.3%
	Workers Welfare Fund	3	0.5%
Labour Market Programmes	People's Rozgar Programme	2	0.4%
	Apna Rozgar Scheme	8	1.5%
	Free Industry Demand Driven Short Course by TEVTA	2	0.4%
	Cash For Work/Employment Guarantee	3	0.5%
Educational Transfers	Education Voucher Scheme by Punjab Education Foundation	17	3.1%
	Education Scholarship by Labour and Human Resource Department	16	2.9%
	Punjab Education Endowment Fund	9	1.6%

Note: Each respondent can be beneficiary of more than one SPP hence accumulative percentage of beneficiaries is more than 100% and total responses are more than number of beneficiaries i.e. 548.

Whereas in KP 87.9% beneficiaries are benefiting from BISP and 24.8% from Sehat Sahulat Programme. Therefore, social assistance is the only category in which all the SPP beneficiaries fall in KP and for rest of the SPP categories, there is no beneficiary reported in the survey as shown in table 19.

Table 19: Percentage Distribution of SPP Beneficiaries in KP

Broader Category (%)	Social Protection Programmes	Respondents having knowledge of SPPs	% Respondents/148
Social Assistance	Benazir Income Support Programme	131	87.9%
	Zakat	3	2.0%
	Watan Card	3	2.0%
	Sehat Sahulat Programme	37	24.8%

An overlapping of beneficiaries has been reported in this survey, that is, beneficiaries who are receiving benefits from more than one SPP. Especially BISP and PMNHP beneficiaries are overlapping in Punjab and BISP and Sehat Sahulat Programme beneficiaries in Khyber

Pakhtunkhwa because generally these programmes are targeting the same group *(for reference, see table no. 3.2 given in Annexure 5)*. District-wise comparison of programme beneficiaries reveals that all beneficiaries in Nowshera and Lower Dir are receiving benefits from only one category of SPPs i.e. social assistance programmes whereas in Rahim Yar Khan and Sargodha, beneficiaries of all four categories of SPPs are reported. The highest percentage in Sargodha and Rahim Yar Khan are the beneficiaries of social assistance programmes followed by the beneficiaries of social security programmes, educational transfers, and labour market programmes as given in table 20. As described above, the BISP and PMNHP in Punjab and BISP and Sehat Sahulat Programmes in KP are the SPPs with significant number of beneficiaries, the same pattern exists in all four selected districts.

Table 20: District-wise Programme Beneficiaries

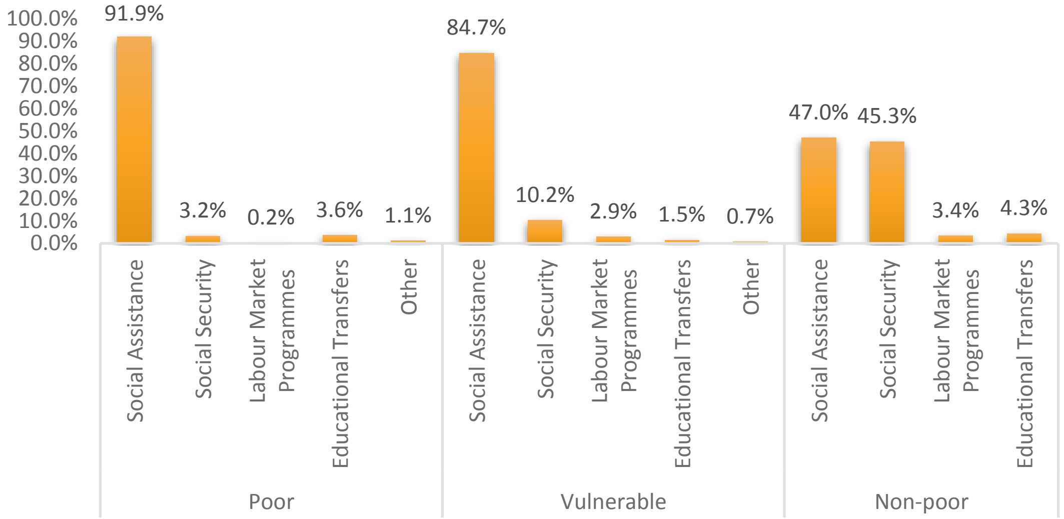
Beneficiaries of SPPs		Rahim Yar Khan	Sargodha	Nowshera	Lower Dir
Social Assistance	Number of Beneficiaries	332	217	124	50
	% age of Beneficiaries	82.8%	68.9%	100.0%	100.0%
Social Security	Number of Beneficiaries	38	60	0	0
	% age of Beneficiaries	9.5%	19.0%	0.0%	0.0%
Labour Market Programme	Number of Beneficiaries	6	8	0	0
	% age of Beneficiaries	1.5%	2.5%	0.0%	0.0%
Educational Transfers	Number of Beneficiaries	22	21	0	0
	% age of Beneficiaries	5.5%	6.7%	0.0%	0.0%
Others	Number of Beneficiaries	3	9	0	0
	% age of Beneficiaries	0.7%	2.9%	0.0%	0.0%

It can be observed from the table 20 that social assistance programmes have the most beneficiaries compared to other programmes. It can also be inferred that these programmes target those beneficiaries who are unable to meet expenditures required to support their families. While the poor and vulnerable groups mostly receive social assistance programmes, the share of social security programmes, which are based on a formal sector job, is much higher among the non-poor.

According to the definition of poverty used in this study already described in the methodology section, non-poor beneficiaries[8]—47.0% of total non-poor respondents— are also receiving the benefits of social assistance programmes that are designed for the poor and vulnerable *(for reference see figure 4).* BISP and PMNHP are the two main programmes that have non-poor beneficiaries. Though the definition of poverty in this survey was not compared with the definition used for poverty by these programmes, yet the study provides an independent analysis on the type of beneficiaries.

[8] Calculations based on wealth index as described above.

Figure 4: Distribution of Programme Beneficiaries (Respondents' Classification)



4.5. Experience of Beneficiaries

This section captures the experience of beneficiaries in terms of how they got registered for SPPs and what benefits they are receiving from SPPs.

Registration procedures and access points

Each programme has a different type of registration process, for example, some programmes have a local distribution system (door to door) to register the beneficiaries while for some, beneficiaries have to visit the programme office to get themselves registered. In Rahim Yar Khan district, the highest percentage of beneficiaries that accessed social assistance programmes were registered through a programme team who visited them at their houses. Same trends were followed in Nowshera and Lower Dir districts as well. Overall, the programme teams helped more than half of the beneficiaries for the registration of the social assistance programmes in urban areas. Most of the respondents in urban areas were registered for social security programmes through their work places. For social assistance and social security programmes, the rural areas also showed the same trend *(for reference, see the table no. 3.3. given in Annexure 5).*

As described in the previous section, social assistance programmes include beneficiaries of BISP, PMNHP, Sehat Sahulat Programme (Health Card) and some other programmes (*table no. 18 and 19*). For BISP and health card (both PMNHP & Sehat Sahulat Programme), people were registered by the programme teams at their doorsteps or at a single point in their village. During formal group discussions, the respondents in rural areas of Sargodha said that programme teams visited their village for PMNHP registration. The programme team assembled people at a designated place and the *Chaudhry*—the village influential—filled the forms for their registration. Later, two local persons visited the area and distributed the cards to the people based on a list developed by the programme team with the help of NADRA. They also received calls and text messages of their selection.

None of the people accessed labour market programmes in Nowshera and Lower Dir. However, majority of the beneficiaries of labour market programmes in urban areas of Sargodha got themselves registered for these programmes through the respective programme offices.

Most of the beneficiaries of educational transfer programmes are the beneficiaries of an Education Voucher Scheme (Rahim Yar Khan) and Education Scholarships by Labour and Human Resource Department (Sargodha). In Rahim Yar Khan, Education Voucher Scheme beneficiaries were registered through programme teams and Education Scholarships by Labour and Human Resource Department were accessed by the beneficiaries in Sargodha through the programme office.

In Rahim Yar Khan, beneficiaries of Jinnah Abadi Scheme — a scheme that allots five-marla plots to the homeless people in the Punjab — reported that the registration process was easy. The programme team required Nikkah form of beneficiaries in order to get the plot allocated.

Difficulties faced by beneficiaries in registration and access

Beneficiaries reported different types of difficulties they had to face while getting registered for SPPs, e.g. difficulty in documents' preparation, lack of documents availability, etc. Around 10% urban beneficiaries of social assistance programmes reported documentation-related difficulties in registration process. 38.9% respondents in urban areas said that they had to wait for long hours at the programme offices to access the social assistance programmes. In urban areas, 21.8% reported the issue of long waiting time to access the social security programmes and around 23.8% in case of educational transfer programmes *(for reference, see table no. 21).*

Table 21: Difficulties faced by the beneficiaries of SPPs

Area	SPPs		Difficult procedures to get registered	Difficulty in documentation	Long waiting time to access the SPPs	Programme office is too far from home	Missing documents
Urban	Social Assistance	Yes	16.7%	10.0%	38.9%	30.7%	10.0%
		No	83.3%	90.0%	61.1%	69.3%	90.0%
	Social Security	Yes	10.9%	12.7%	21.8%	20.0%	20.0%
		No	89.1%	87.3%	78.2%	80.0%	80.0%
	Labour Market Programme	Yes	12.5%	12.5%	12.5%	12.5%	12.5%
		No	87.5%	87.5%	87.5%	87.5%	87.5%
	Educational Transfers	Yes	14.3%	9.5%	23.8%	19.0%	9.5%
		No	85.7%	90.5%	76.2%	81.0%	90.5%
Rural	Social Assistance	Yes	19.5%	11.4%	35.1%	39.3%	14.6%
		No	80.5%	88.6%	64.9%	60.7%	85.4%
	Social Security	Yes	15.4%	3.8%	7.7%	15.4%	11.5%
		No	84.6%	96.2%	92.3%	84.6%	88.5%
	Educational Transfers	Yes		0.0%	0.0%	0.0%	50.0%
		No		100.0%	100.0%	100.0%	50.0%

More than 30% beneficiaries of social assistance programmes in urban and rural areas faced difficulty in accessing these programmes due to the far-off location of the programme office. More than 15% beneficiaries of educational transfers reported the same problem while accessing the programmes falling under these categories in urban area. According to the data, greater female percentage compared to male had to face this issue of covering long distance to access the programme offices, as distance creates difference in gender perspective, because usually women do not feel comfortable and safe in longer travels compared to their male counterpart.

Missing required documents for registration was another problem faced by around 10% respondents both in rural and urban areas for all categories of SPPs except in case of educational transfers, where 50.0% of the rural respondents said that they had to face the issue of missing documents.

In FGD another difficulty has been reported in registration process of Apna Rozgar Scheme that is the heavy advance payment (Rs 170,000) in order to get vehicles. Since this scheme is targeting the unemployed persons in Punjab, it becomes difficult for the potential beneficiaries (unemployed) to arrange the advance payments as they are already looking for sources of income to manage livelihood for themselves. In Rahim Yar Khan, an urban male narrated the registration process of Apna Rozgar Scheme (labour market programme) as:

> *"The registration for the government's social protection programmes such as Apna Rozgar Scheme/Unemployment Scheme is not easy. The applicant has to deposit advance payment in bank in order to apply for the taxi/carry van and applicants usually pay these advance payments through loan. It makes it difficult for the poor to get that kind of offers and this criteria results in an unjust distribution of vehicles."*

(See the detailed percentages of the aforementioned facts in table no. 3.6.a-3.6.e of Annexure 5).

Types and Provision of Benefits

SPPs offer three types of benefits to the beneficiaries:

1. Conditional Cash Transfers
2. Unconditional Cash Transfers
3. In-kind Benefits

Conditional cash transfers are the transfers that are delivered on the fulfilment of certain conditions associated with it, for example, BISP's Waseela-e-Taleem scheme. Under this scheme, cash is distributed to the parents in case of fulfilment of required percentage attendance of students in school. Unconditional cash on the other hand is transferred to beneficiaries without any condition attached. In-kind transfers include the provision of livestock, trainings, plots, etc.

More than half of the urban beneficiaries of social assistance programmes in Rahim Yar Khan and Sargodha received in-kind benefits (like medical treatment) from PMNHP. Different types of in-kind benefits such as medical treatment, livestock provision, education vouchers, seeds, vehicles, plots, training, solar lamps, etc. were reported by the respondents.

According to this survey, the majority of the social assistance programme beneficiaries in Nowshera (77.1%) and Lower Dir (9%) received unconditional cash assistance from BISP. In Sargodha, more than 80% urban beneficiaries of educational transfer programmes are getting unconditional cash transfer from Education Scholarship by Labour and Human Resource Department. In rural areas of Sargodha, 100% beneficiaries of educational transfers are benefiting from unconditional cash transfers *(for reference, see table no. 3.7 in Annexure 5).*

BISP, Zakat and Bait-ul-Mal are the social assistance programmes that provide cash benefits to the beneficiaries. BISP beneficiaries reported different responses ranging from receiving quarterly installments of Rs 3,000 to Rs 6,000. Some Zakat beneficiaries are receiving Rs 1,000 per month and some are receiving a quarterly installment of Rs 3,000. Social security programmes are delivering on average per installment Rs 15,668 in urban areas and Rs 12,050 in rural areas. Mostly, this depicts the pension benefits that retired persons are getting in monthly installments under EOBI. At an average, Rs 6,000 per installment of educational transfers (Education Scholarship by Labour and Human Resource Department and Punjab Education Endowment Fund) was also reported in both rural and urban areas *(for reference, see table no. 3.8 in Annexure 5).*

An alarming factor in the disbursement procedure is the prevalence of irregularities in disbursement, especially with regard to social assistances programmes. A significant number of beneficiaries in Nowshera reported that they received cash transfers of social assistance programmes irregularly (for reference see table 14). The number of beneficiaries receiving cash assistance irregularly is relatively low in Lower Dir, Sargodha and Rahim Yar Khan. The affected beneficiaries receiving irregular cash transfers include BISP and Zakat beneficiaries. On the contrary, 100% beneficiaries of social security reported that they received cash transfers regularly.

Table 22: District wise Pattern of Receiving Programme Cash Benefits

Area	SPPs	Pattern of Receiving Cash Transfers	Rahim Yar Khan	Sargodha	Nowshera	Lower Dir
Urban	Social Assistance	Regular	83.3%	80.0%	41.5%	71.0%
		Irregular	16.7%	20.0%	58.5%	29.0%
	Social Security	Regular	100.0%	100.0%	0.0%	0.0%
		Irregular	0.0%	0.0%	0.0%	0.0%
Rural	Social Assistance	Regular	83.6%	74.2%	60.5%	77.8%
		Irregular	16.4%	25.8%	39.5%	22.2%
	Social Security	Regular	100.0%	100.0%	0.0%	0.0%
		Irregular	0.0%	0.0%	0.0%	0.0%

Operational impediments in SPPs

As BISP and PMNHP are the two programmes the majority of respondents were benefitting from, a more detailed analysis of registration procedures, access points, benefits distribution and other implementation issues for these two was carried out, in which the following aspects could be identified:

1. **Distant locations of programme offices and distribution centers:** To receive the benefits and to seek help of programme teams in case of inquiry regarding benefits, around 37% beneficiaries of social assistance programmes have to cover long distances to reach distribution points or programme offices. For instance, BISP beneficiaries in all selected districts reported that they have to cover a long distance from home in order to get BISP cash from ATMs and to visit the programme office in case of any grievance related to the BISP cash or card. The field staff observed that the banks/ATMs are situated in city areas of district and this facility is not available in rural areas. A female BISP beneficiary from rural Sargodha said:

   > *"To get BISP cash, we have to visit the nearby bank in our district. As the banks are located far away from our homes, we have to travel long distances to reach there, which requires money. Sometimes we are short of money and sometimes we have to wait for a long time at the banks."*

   PMNHP beneficiaries also mentioned facing this issue in Rahim Yar Khan and Sargodha since they had to travel long distances to reach hospitals.
2. **Lack of knowledge on how to use ATM cards:** Another issue pertaining to BISP cash withdrawal from ATMs was highlighted by a BISP female beneficiary in rural Sargodha. She shared that sometimes BISP cards were exchanged with others as people often ask someone present at the ATM to withdraw cash for them using their card, raising the chances to exchange the cards. She explained that often women do not know how to use the ATMs and, therefore, ask a bystander for assistance.
3. **Irregularities in disbursement of cash:** Blocked BISP installments were another important issue reported by the respective beneficiaries. In Sargodha, some BISP beneficiaries have stopped receiving BISP installments for the past two years. They did not lodge any complaint in this regard, as they could not reach the BISP office, and nobody from BISP visited their village. Some of them, who visited NADRA office to enquire, were told that they would have to apply for a new CNIC to get the BISP cash. The same issue of blocked BISP installments affects rural Rahim Yar Khan where male respondents who are husbands of female BISP beneficiaries said that though some of them got new CNICs, they still did not receive the BISP cards.
4. **Lack of awareness about the utilization and benefits of the health card**: Missing/ incomplete knowledge about the programme of the PMNHP (Punjab) and Sehat Sahulat Programme (KP) is creating trouble in cards utilization for the beneficiaries. In Nowshera, female beneficiaries of Sehat Sahulat Programme narrated, while sharing their unpleasant experiences about the usage of health cards:

   > *"We don't know how to utilize the card because we didn't receive any instructions in this regard. However, whenever we tried to use the health card in government hospitals, we were not facilitated. We have no*

awareness on how to complain or where to get information regarding the usage of card."

Non-cooperative behaviour of hospital staff in case of PMNHP (Punjab) was also reported by the beneficiaries. When beneficiaries tried to ask about the utilization of health cards, especially those card holders utilizing it for the first time, they did not get a satisfactory response.

Regarding Zakat, the exclusion of a village from Zakat Committee has been reported while conducting FGD in rural Sargodha. This issue was further probed through an interview of the Ex-Chairman Local Zakat Committee of the village. He shared that the village had not been receiving Zakat funds for the last 5-6 years, because after restructuring of Local Zakat Committees, the name of the village could not get registered under any nearby local Zakat Committee. The Zakat Committees are responsible for the disbursement of Zakat funds, accounts management and audit of Zakat funds in each district. In order to ensure geographical coverage of the Zakat in all villages, the administrative issues regarding registration of the village under District Zakat Committee must be resolved.

4.6. Experience of Non-beneficiaries

This section deals with the experience of those who have never applied for any SPP in their area and those who were rejected. Basic reasons in both the cases have been covered in this section.

Reasons of not applying

Respondents who have never applied for any SPP make up 33% of total respondents (1200). The reasons as to why these respondents did not apply for any SPP in their area are as follows:

- More than 90% of those who had not applied were unaware of the SPPs.
- In urban areas, 7.7% respondents said that they did not apply because of programme's non-coverage in their area whereas only 1.8% in rural areas reported the same reason.
- Only 2% replied that they do not require any social protection.
- Another reason reported in FGDs was that the respondents were not present at the time when the registration was carried out in their village specifically the campaign of door-to-door registration process. Hence, they were unable to get themselves registered.

Almost the same pattern exists in gender-wise and economic status-wise distribution of responses *(see tables 3.11.a and 3.11.b in Annexure 5, for details).*

Reasons for Rejection

Out of the 1200 respondents, 9% were rejected by the SPPs. Most of them did not know the reasons for their rejection. Upon enquiry about reasons for rejection from the programme team, those rejected were presented with the following reasons:

- Name not included in the list of selected persons (BISP)
- High poverty score/ not needy/ saving is high (BISP)
- Expired National Identity Card (CNIC) (BISP)
- No CNIC (BISP)
- Due date for the submission of BISP form expired (BISP)
- Keep waiting (PMNHP)

Some of them reported not receiving any response, while others were of the opinion that they were not selected because they do not have any political links. In a FGD, a woman (who was rejected) from Sargodha (urban) said while sharing her experience about the misguidance by the programme staff:

> *"BISP workers visited our village, noted our CNIC numbers and said that the poor will get the cash assistance. Later, when we went to receive the BISP Card, they sought our CNIC numbers again and asked us to come again. They didn't guide us properly. They told us to visit different places in order to get cards such as banks, etc. but we didn't get card/cash, yet."*

A woman in Nowshera said that she was rejected because of not having CNIC.

> *"I am poor and eligible for BISP, but the employees of BISP did not register my name because at the time of registration I did not have my CNIC."*

Another woman in Nowshera criticized the eligibility criteria of the BISP Proxy means test targeting mechanism. According to her, the selection should be based on income/consumption per household member rather than based on having refrigerator and television at home. She said:

> *"I am not the beneficiary of BISP because when the BISP workers visited our house, I told them everything correctly that I have a refrigerator and a television; that's why they did not register my name. I am a poor woman, with a young daughter and two sons. The sons have no job. I think the criteria should not be based on items possessed by a family, but on income sources. I got loan on interest for my daughter's marriage and am still paying the interest."*

Regarding Health Card of PMNHP, respondents said they were not provided the card and instead received the reply that "they'll be selected in next phase."[9]

[9] Since this particular response was not probed further during the survey, there can be more than one reasons or interpretations of such a response. First relates to "deliberate or institutional exclusion" and second, bureaucratic response exemplifying avoiding reasoning/ providing satisfactory response.

Practices in Case of Rejection

Statistics about the pattern of complaints by the people show that people have no trust in the system, which is why they do not complain about the difficulties in accessing the programmes. Around 80% of the rejected people across the districts did not complain *(for reference, see table 3.12.a-3.12.c, Annexure 5).*

It also depicts that they may not have been able to reach the programme office to lodge their complaints due to the lack of knowledge about its location or relevant processes. Another major interpretation of this phenomenon is the absence of complaints system in these areas.
People complained:

- At BISP Office
- To the programme/ project team member
- At official branch in city
- To the doctor
- At the hospital
- To Local council member

Majority of the respondents (86.7%), who complained in urban areas, did not receive a response. 52.2% of the rural respondents got a response to their complaints. Total 46.2% males compared to 16.7% females got a response after they lodged complaints *(for reference, see table 3.13.a and 3.13.b in Annexure 5).*

Almost 90% respondents did not know where to go in case a complaint is not resolved *(see table no. 3.14 in Annexure 5, for reference).* This implies that if at first attempt their complaints are not resolved, they do not try again through any other channel. More than 90% respondents did not know about any community system working in their area, which implies non-existence of a local community system in their area or if it exists, it is not widely known among community members. People who knew of such community systems replied:

- A committee exists at village level that helps needy people in the time of need
- Al-Khidmat Foundation
- Committee union system where Chairman of the village helps the needy people
- Local organizations
- Local community of neighborhood Nazim
- Regional institutes
- Community Driven Local Development project of Sarhad Rural Support Programme (SRSP)

Surprisingly, only in Lower Dir, respondents received help from these community systems. Overall, 72.0% of the urban respondents and 64.5% of the rural respondents, who had knowledge about the local community systems, received help from these systems *(detailed district wise distribution is given in table no. 3.15 and 3.16 of Annexure 5).*

4.7. Perceptions towards SPPs

4.7.1. General Attitude towards Social Protection Programmes

The majority of respondents of the survey both in rural and urban areas trust the information received from friends/relatives and from government representatives. They believe that poor, vulnerable, disabled, and widows should be given social assistance. More than 70% of the rural and urban beneficiaries were of the opinion that social assistance is being received by those who truly need it.

- Respondents who said that the benefit distribution is not fair, explained the reasons as:BISP is for those who have political connections or party affiliations.
- Benefits are being received by both non-poor and poor, however, those who are needy are lower in percentage.
- Corruption does not allow for fair distribution.

Around half of the respondents were of the view that the existence of some women targeted programmes such as BISP is a good practice by the government. There were also some people (10%) who did not approve of this practice.

Almost 80% respondents agreed that the government is responsible for providing support in case of any shock. 20.8% of the rural respondents and 9.3% of the urban said that family should provide support and around 2% said that the employer is responsible for it.

(See detailed district wise percentage distribution of aforementioned facts in Annexure 6, table no. 4.1-4.5)

4.7.2. Requirement of New Social Protection Initiatives

Several risks/ vulnerabilities are not covered by the existing social protection system. According to the respondents, there would be a need for programmes targeting the following areas:

- In Sargodha, FGDs revealed the fact that farmers have to sell their household assets like livestock to fulfil their agricultural needs - a breadwinning occupation of the farmers. That is why, they want to introduce schemes to get:
    1. Subsidized fuel
    2. Subsidized fertilizer
    3. Interest free loans
- Regarding education, it is easy to access basic education, but due to poverty and poor economic background, tertiary and higher education is difficult for the rural population. The respondents suggested that the Government must facilitate them in better access to higher education.
- Under-educated/uneducated women must be facilitated through vocational training to equip them with skills that can help them earn their livelihood. Rural females want stitching schools in their villages to train their uneducated girls so that they can earn for themselves after acquiring the stitching skills.

5. Conclusion and Recommendations

The findings of the study and recommendations are:

- The results of the survey demonstrate significant knowledge gaps concerning social assistance programmes in selected districts. This could be mainly due to inadequate information dissemination (incomplete and less comprehensive information) in rural areas. Owing toprevailing high illiteracy, people are unable to read and comprehend information about certain programmes which disseminate information via printed materials, sms etc. (e.g PMNHP).

- The extent of knowledge of some programmes (BISP, PMNHP, and Sehat Sahulat Programme) amongst the respondents is high, while this is not true for all of the social assistance programmes. The reason for their popularity is that unlike other programmes, they disseminate door-to-door tangible economic and health benefits to the poor and vulnerable strata of community. Some programmes target a specific group of people such as Employees Social Security Institutions which offer benefits to the workers of registered companies hence these kind of SPPs are generally known only by the formal sector workers. There are some programmes such as Bait-ul-Mal which are targeting the poor and vulnerable and offering multiple schemes such as cash transfers, educational transfers, health facilitation, etc. The potential beneficiaries are not aware of the existence of these programmes. The lack of knowledge about the existence of the programmes that they can apply for limits the number of programme beneficiaries.

- The lack of awareness among the population about the eligibility criteria of SPPs contributes to the misconception of unfair distribution of SPPs. The lack of transparency in the selection procedures fosters the belief among people that the selection procedure is plagued by corruption and political influence. During FGDs, the respondents reported another reason behind perceived unfair distribution that is the misreporting by the respondents during poverty survey by the programme team such as BISP. The misreporting about the household assets makes the ineligible persons the programme beneficiaries.

- In certain instances, beneficiaries of BISP and PMNHP were registered at an open designated place. Such registration strategies result in the exclusion of certain people who are not available on that particular day.

- Owing to poor dissemination of information regarding how to access health benefits under PMNHP, beneficiaries having health cards, encounter difficulties in knowing about designated hospitals offering different types of treatment to them. Moreover, certain beneficiaries who manage to visit designated hospitals, found hospital staff non-cooperative when responding to their queries.

- It is also observed that often the beneficiaries are unaware of where and how to lodge their complaints, and if made, complaints are either not adequately addressed, or an unsatisfactory response is received from designated officials/programme. In some cases, beneficiaries have had to travel a long distance to reach out to the officials concerned. The absence of a reliable, reachable and efficient referral system is causing mistrust and frustration amongst the recipients of social assistance schemes.

- Some of the BISP beneficiaries reported irregularities in cash disbursement and a sudden discontinuation of cash installments.

- There are a few areas such as subsidized seeds and fuel, vocational training especially for female, etc., where respondents expressed need for assistance. The provision of the aforementioned assistance need to be enhanced either by introducing new schemes or strengthening the existing programmes.

Key programme level and policy recommendations include:

- Beneficiaries seeking health benefits must be assisted by the officials concerned regarding designated hospitals and the usage of health card. Ideally, special assistance centers may be established at designated hospitals to assist the patients.

- The eligibility criteria for Apna Rozgar Scheme through which unemployed people are provided vehicles should be revised in such a way that can ensure the inclusiveness of people who do not have the source of income to make primary contributions. The existing "advance payment" criterion for getting enrolled in the scheme tends to demotivate those who cannot afford to pay upfront.

- When implementing a social protection programme, the involvement of local councilors and Nazims (Mayors) can be effective at local level for reaching out to a large number of poor and vulnerable people. Locally elected representatives can also facilitate in registration process and the selection of rightful beneficiaries.

- A comprehensive awareness raising campaign strategy needs to be devised for the dissemination of SPPs. It should include:
    I. clearly conveyed eligibility criteria
    II. how and where to get the eligible people registered
    III. socio-economic benefits of SPPs

- As there is a need for clarity and transparency in registration process of SPPs and distribution of social benefits to the beneficiaries, the establishment of permanent local access points for all schemes, like single window services, would make access to the SPPs easier though providing information and dealing with complaints related to social protection schemes in a single accessible place.

- An independent monitoring system must be put in place to discharge and weed out political influence and corruption in selecting and distributing social benefits among non-beneficiaries. A random selection of beneficiaries from the database of social protection programmes to crosscheck and verify their eligibility would increase the credibility of selection processes.

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7. Annexure (Tables)

Annexure 1 (Sampling Distribution)

Sampling distribution of quantitative data:

District	Urban Male	Rural Male	Urban Female	Rural Female	Total
Sargodha	75	75	75	75	300
Rahim Yar Khan	75	75	75	75	300
Nowshera	75	75	75	75	300
Lower Dir	75	75	75	75	300
Total	300	300	300	300	1200

Distribution of qualitative data (FGDs):

District	Urban Male	Rural Male	Urban Female	Rural Female	Total
Sargodha	1	1	1	1	4
Rahim Yar Khan	1	1	1	1	4
Nowshera	1	1	1	1	4
Lower Dir	1	1	1	1	4
Total	4	4	4	4	16

Annexure 2 (Sample Size Determinants)

This sample size is calculated on the basis of following factors:

- Level of Significance, which describes the level of uncertainty in the sample mean or prevalence as an estimate of the population mean or prevalence, will be 95%.
- Margin of Error (MOE) indicates the expected half-width of the confidence interval. The smaller the margin error larger the sample size is needed. For this survey, it is 0.05, which is 5% of the total population.
- Baseline Levels of Indicators (BLI) elaborate the estimated; prevalence of the risk factors within the target population. Values closest to 50% are the most conservative, so in this study it is 0.5.
- Design Effect (Deff) describes the loss of sampling efficiency due to using a complex sample design in this survey it is recommended as 2.
- Variation in target population (based on secondary population)
- Available resources for this study

Formula for the calculation of Sample Size:

$$n = \frac{inv\chi^2_{(1-\alpha,1)}(N)(\alpha(1-\alpha))}{(\alpha^2)(N-1) + (inv\chi^2_{(1-\alpha,1)})(1 - inv\chi^2_{(1-\alpha,1)})}$$

n= required sample size

invx^2= the tabulated value of inverse chi-square for 1 degree of freedom at the desired confidence level.

N= the population size.

α = degree of accuracy (expressed as a proportion) = 0.05

Taking the actual rural and urban population of all four selected districts from census 1998[10], the sample size for each district according to the abovementioned formula is:

District Sargodha (taking 51% male and 49% female as per census 1998):
Urban Male

$$n = \frac{3.84 * (382516) * (0.05 * (1 - 0.05))}{(0.05^2) * (382516 - 1) + (3.84)(1 - 3.84)} = 73.8$$

Urban Female

$$n = \frac{3.84 * (367516) * (0.05 * (1 - 0.05))}{(0.05^2) * (367516 - 1) + (3.84)(1 - 3.84)} = 73.8$$

Rural Male

$$n = \frac{3.84 * (977133) * (0.05 * (1 - 0.05))}{(0.05^2) * (977133 - 1) + (3.84)(1 - 3.84)} = 73.3$$

Rural Female

$$n = \frac{3.84 * (938814) * (0.05 * (1 - 0.05))}{(0.05^2) * (938814 - 1) + (3.84)(1 - 3.84)} = 73.3$$

Rahim Yar Khan (taking 52% male and 48% female as per census 1998):
Urban Male

$$n = \frac{3.84 * (320623) * (0.05 * (1 - 0.05))}{(0.05^2) * (320623 - 1) + (3.84)(1 - 3.84)} = 73.9$$

Urban Female

$$n = \frac{3.84 * (295959) * (0.05 * (1 - 0.05))}{(0.05^2) * (295959 - 1) + (3.84)(1 - 3.84)} = 74.1$$

Rural Male

$$n = \frac{3.84 * (1312725) * (0.05 * (1 - 0.05))}{(0.05^2) * (1312725 - 1) + (3.84)(1 - 3.84)} = 73.2$$

Rural Female

$$n = \frac{3.84 * (1211746) * (0.05 * (1 - 0.05))}{(0.05^2) * (1211746 - 1) + (3.84)(1 - 3.84)} = 73.2$$

Nowshera (taking 52% male and 48% female as per census 1998):
Urban Male

$$n = \frac{3.84 * (118055) * (0.05 * (1 - 0.05))}{(0.05^2) * (118055 - 1) + (3.84)(1 - 3.84)} = 75.7$$

Urban Female

$$n = \frac{3.84 * (108974) * (0.05 * (1 - 0.05))}{(0.05^2) * (108974 - 1) + (3.84)(1 - 3.84)} = 76.0$$

Rural Male

$$n = \frac{3.84 * (336618) * (0.05 * (1 - 0.05))}{(0.05^2) * (336618 - 1) + (3.84)(1 - 3.84)} = 73.9$$

Rural Female

$$n = \frac{3.84 * (310724) * (0.05 * (1 - 0.05))}{(0.05^2) * (310724 - 1) + (3.84)(1 - 3.84)} = 74.0$$

Lower Dir (taking 50% male and 50% female as per census 1998):
Urban Male

[10] The reason of taking data from Census 1998 is that it is the authentic source for the actual population at district level and latest data on actual district level population is not available from any other authentic source.

$$n = \frac{3.84 * (26157) * (0.05 * (1 - 0.05))}{(0.05^2) * (26157 - 1) + (3.84)(1 - 3.84)} = 87.5$$

Urban Female

$$n = \frac{3.84 * (26157) * (0.05 * (1 - 0.05))}{(0.05^2) * (26157 - 1) + (3.84)(1 - 3.84)} = 87.5$$

Rural Male

$$n = \frac{3.84 * (336657) * (0.05 * (1 - 0.05))}{(0.05^2) * (336657 - 1) + (3.84)(1 - 3.84)} = 73.9$$

Rural Female

$$n = \frac{3.84 * (336657) * (0.05 * (1 - 0.05))}{(0.05^2) * (336657 - 1) + (3.84)(1 - 3.84)} = 73.9$$

By considering the above calculations, an average sample size of 75 was taken for male and female within rural and urban areas of each district.

Annexure 3 (Demographic Statistics)

1. Demographic and Socioeconomic Characteristics of Households

(Table no. 1.1-1.7 presents the percentages of household members)

1.1. Gender of Household Heads (Area wise)

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Male	90.0%	92.0%	84.1%	96.7%	90.7%
	Female	10.0%	8.0%	15.9%	3.3%	9.3%
Rural	Male	88.0%	85.4%	91.9%	98.0%	90.8%
	Female	12.0%	14.6%	8.1%	2.0%	9.2%
Total	Male	89.0%	88.7%	88.0%	97.4%	90.8%
	Female	11.0%	11.3%	12.0%	2.6%	9.2%

1.2. Prevalence of Disability (Area wise)

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	No	97.4%	98.6%	98.1%	98.5%	98.2%
	Yes	2.6%	1.4%	1.9%	1.5%	1.8%
Rural	No	98.2%	97.5%	98.3%	98.6%	98.2%
	Yes	1.8%	2.5%	1.7%	1.4%	1.8%
Total	No	97.8%	98.0%	98.2%	98.5%	98.2%
	Yes	2.2%	2.0%	1.8%	1.5%	1.8%

1.3. Disability Types Prevailed among Population (Area wise)

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Vision Impairment	25.0%	33.3%	0.0%	0.0%	14.3%
	Deaf	20.8%	0.0%	15.8%	6.7%	12.9%
	Mental health condition	25.0%	8.3%	21.1%	26.7%	21.4%
	Autism disorder	4.2%	0.0%	0.0%	0.0%	1.4%
	Physical disability	25.0%	58.3%	63.2%	66.7%	50.0%
Rural	Vision Impairment	11.1%	0.0%	30.0%	0.0%	11.0%
	Deaf	11.1%	13.6%	15.0%	46.2%	19.2%
	Mental health condition	22.2%	22.7%	5.0%	7.7%	15.1%
	Physical disability	55.6%	63.6%	50.0%	46.2%	54.8%
Total	Vision Impairment	19.0%	11.8%	15.4%	0.0%	12.6%
	Deaf	16.7%	8.8%	15.4%	25.0%	16.1%
	Mental health condition	23.8%	17.6%	12.8%	17.9%	18.2%
	Autism disorder	2.4%	0.0%	0.0%	0.0%	0.7%
	Physical disability	38.1%	61.8%	56.4%	57.1%	52.4%

1.4. Level of Education Completed by the Population

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Uneducated	53.8%	37.5%	42.8%	37.1%	42.7%
	Primary	22.5%	22.4%	20.2%	21.4%	21.6%
	Middle	11.6%	13.9%	15.5%	15.2%	14.1%
	High	6.6%	11.8%	11.5%	14.0%	11.1%
	Higher secondary	2.5%	5.9%	5.2%	7.2%	5.2%
	Graduation	1.5%	4.3%	2.9%	3.2%	2.9%
	Master	1.6%	4.1%	1.9%	2.1%	2.4%
Rural	Uneducated	60.5%	45.0%	52.7%	42.4%	50.3%
	Primary	24.1%	28.9%	24.7%	22.4%	24.9%
	Middle	9.0%	15.5%	9.2%	11.2%	11.1%
	High	3.0%	6.4%	8.8%	13.8%	8.1%
	Higher secondary	1.2%	1.4%	1.8%	5.0%	2.4%
	Graduation	1.2%	1.6%	2.4%	2.7%	2.0%
	Master	1.1%	1.2%	0.5%	2.4%	1.3%
Total	Uneducated	57.2%	41.3%	47.8%	39.7%	46.5%
	Primary	23.3%	25.7%	22.5%	21.9%	23.3%
	Middle	10.2%	14.7%	12.3%	13.2%	12.6%
	High	4.8%	9.1%	10.1%	13.9%	9.6%
	Higher secondary	1.8%	3.6%	3.5%	6.1%	3.8%
	Graduation	1.3%	2.9%	2.6%	3.0%	2.5%
	Master	1.3%	2.6%	1.2%	2.2%	1.8%

1.5. Type of Employment (Formal/Informal)

Locality	Type of Employment	RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Formal	6.7%	21.1%	10.2%	8.4%	11.6%
	Informal	89.6%	77.7%	86.7%	84.1%	84.6%
	Agriculture	3.7%	1.2%	3.1%	7.5%	3.8%
Rural	Formal	6.1%	9.4%	4.9%	12.1%	8.0%
	Informal	90.5%	89.3%	93.8%	83.9%	89.6%
	Agriculture	3.4%	1.2%	1.3%	4.0%	2.5%
Total	Formal	6.4%	15.3%	7.6%	10.2%	9.8%
	Informal	90.0%	83.5%	90.2%	84.0%	87.1%
	Agriculture	3.6%	1.2%	2.2%	5.8%	3.1%

1.6. Average Monthly Household Income

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Total Sample	150	150	151	153	604
	Mean	21785	23608	24993	21689	23015
	Std. Deviation	34410	18797	30207	14242	25688
Rural	Total Sample	150	151	149	150	600
	Mean	17508	18614	20262	21333	19426
	Std. Deviation	15924	17047	13673	21851	17406

1.7. Average Monthly Household Expenditures

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Total Sample	150	150	151	153	604
	Mean	17775	22690	27450	26732	23015
	Std. Deviation	14038	13734	27687	36360	25688
Rural	Total Sample	150	151	149	150	600
	Mean	16498	17603	23136	21787	23683
	Std. Deviation	12334	10185	9488	10897	25181

1.8. People who suffered with Serious Health Issues/Injuries

Type of Treatment	RYK	Sargodha	Nowshera	Lower Dir
Inpatient care	36	56	14	9
	58.1%	100.0%	100.0%	100.0%
Continuing Treatment	26	0	0	0
	41.9%	0.0%	0.0%	0.0%

1.9. Household Coping Strategies

Coping Strategies	RYK	Sargodha	Nowshera	Lower Dir
Sale of household assets	37	8	6	0
	4.9%	1.1%	1.0%	0.0%
Loan	24	24	2	5
	3.2%	3.4%	0.3%	1.0%
Borrowing	211	233	240	252
	27.8%	32.8%	40.1%	49.9%
Utilization of Saving	108	111	63	87
	14.2%	15.6%	10.5%	17.2%
Reducing Consumption	250	194	211	122
	33.0%	27.3%	35.3%	24.2%
Increased Labour Hours	128	141	76	39
	16.9%	19.8%	12.7%	7.7%

1.10. Type of Consumption Reduced by Households

Type of Consumption	RYK	Sargodha	Nowshera	Lower Dir
Food Consumption	213	146	111	55
	40.2%	33.3%	28.4%	29.1%
Education Expenses	39	83	42	13
	7.4%	18.9%	10.7%	6.9%
Health Consumption	51	67	78	27
	9.6%	15.3%	19.9%	14.3%
Expenses on Clothes	227	143	160	94
	42.8%	32.6%	40.9%	49.7%

Annexure 4 (Knowledge of SPPs)

2. Knowledge about Social Protection Programmes

2.1. Distribution of Population Who are Aware of at least one of SPP (Respondents' Classification)

Respondents' Classification	SPPs		RYK	Sargodha	Nowshera	Lower Dir
Poor	Social Assistance	Aware	34.0%	58.8%	61.1%	41.2%
		Unaware	66.0%	41.2%	38.9%	58.8%
	Social Security	Aware	20.0%	92.9%	0.0%	0.0%
		Unaware	80.0%	7.1%	100.0%	0.0%
	Labour Market Programme	Aware	19.2%	64.7%	0.0%	0.0%
		Unaware	80.8%	35.3%	0.0%	0.0%
	Educational Transfers	Aware	25.8%	66.7%	0.0%	0.0%
		Unaware	74.2%	33.3%	0.0%	0.0%
	Others	Aware	33.3%	50.0%	0.0%	0.0%
		Unaware	66.7%	50.0%	0.0%	0.0%

Vulnerable	Social Assistance	Aware	34.4%	62.7%	41.0%	51.5%
		Unaware	65.6%	37.3%	59.0%	48.5%
	Social Security	Aware	20.0%	100.0%	0.0%	0.0%
		Unaware	80.0%	0.0%	0.0%	0.0%
	Labour Market Programme	Aware	50.0%	40.0%	0.0%	0.0%
		Unaware	50.0%	60.0%	0.0%	0.0%
	Educational Transfers	Aware	20.0%	100.0%	0.0%	0.0%
		Unaware	80.0%	0.0%	100.0%	0.0%
	Others	Aware	0.0%	0.0%	0.0%	0.0%
		Unaware	0.0%	100.0%	0.0%	0.0%
Non-poor	Social Assistance	Aware	40.0%	69.7%	41.2%	55.3%
		Unaware	60.0%	30.3%	58.8%	44.7%
	Social Security	Aware	15.4%	86.2%	0.0%	0.0%
		Unaware	84.6%	13.8%	0.0%	0.0%
	Labour Market Programme	Aware	28.6%	70.0%	0.0%	0.0%
		Unaware	71.4%	30.0%	0.0%	0.0%
	Educational Transfers	Aware	50.0%	75.0%	0.0%	0.0%
		Unaware	50.0%	25.0%	0.0%	0.0%
	Others	Aware	0.0%	0.0%	0.0%	0.0%
		Unaware	0.0%	100.0%	0.0%	0.0%

2.2. Sources of Information for SPPs

SPPs	Sources of Information	RYK	Sargodha	Nowshera	Lower Dir	Total
Social Assistance	Newspaper	14.4%	6.2%	2.7%	0.7%	6.2%
	Television	11.7%	8.3%	1.2%	0.0%	5.5%
	Radio	0.0%	0.0%	.4%	2.8%	.8%
	Phone/SMS	2.3%	10.0%	0.0%	0.0%	3.2%
	Program Booklet	0.0%	.3%	0.0%	0.0%	0.1%
	Internet	0.3%	0.0%	0.0%	0.0%	0.1%
	Relatives/Friends	47.3%	63.4%	64.2%	70.0%	61.0%
	People from govt.	23.8%	11.7%	31.5%	26.5%	23.1%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%
Social Security	Newspaper	34.8%	19.2%	0.0%	0.0%	23.7%
	Television	8.7%	15.4%	0.0%	0.0%	13.2%
	Radio	0.0%	0.0%	0.0%	0.0%	0.0%
	Phone/SMS	4.3%	1.9%	0.0%	0.0%	2.6%
	Program Booklet	0.0%	0.0%	0.0%	0.0%	0.0%
	Internet	0.0%	0.0%	0.0%	0.0%	0.0%
	Relatives/Friends	47.8%	46.2%	100.0%	0.0%	47.4%
	People from govt.	4.3%	17.3%	0.0%	0.0%	13.2%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%
Labour Market Programmes	Newspaper	17.8%	13.5%	0.0%	0.0%	15.9%
	Television	20.0%	8.1%	0.0%	0.0%	14.6%
	Radio	0.0%	0.0%	0.0%	0.0%	0.0%
	Phone/SMS	2.2%	2.7%	0.0%	0.0%	2.4%

	Program Booklet	0.0%	0.0%	0.0%	0.0%	0.0%
	Internet	0.0%	0.0%	0.0%	0.0%	0.0%
	Relatives/Friends	44.4%	70.3%	0.0%	0.0%	56.1%
	People from govt.	15.6%	5.4%	0.0%	0.0%	11.0%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%
Educational Transfers	Newspaper	12.5%	4.8%	0.0%	0.0%	9.7%
	Television	27.5%	0.0%	0.0%	0.0%	17.7%
	Radio	0.0%	0.0%	0.0%	0.0%	0.0%
	Phone/SMS	0.0%	0.0%	0.0%	0.0%	0.0%
	Program Booklet	0.0%	0.0%	0.0%	0.0%	0.0%
	Internet	0.0%	0.0%	0.0%	0.0%	0.0%
	Relatives/Friends	52.5%	85.7%	100.0%	0.0%	64.5%
	People from govt.	7.5%	9.5%	0.0%	0.0%	8.1%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%
Others	Newspaper	0.0%	0.0%	0.0%	0.0%	0.0%
	Television	33.3%	33.3%	0.0%	0.0%	33.3%
	Radio	0.0%	0.0%	0.0%	0.0%	0.0%
	Phone/SMS	0.0%	0.0%	0.0%	0.0%	0.0%
	Program Booklet	0.0%	0.0%	0.0%	0.0%	0.0%
	Internet	0.0%	0.0%	0.0%	0.0%	0.0%
	Relatives/Friends	66.7%	50.0%	0.0%	0.0%	55.6%
	People from govt.	0.0%	16.7%	0.0%	0.0%	11.1%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%

2.3.a. Programme wise Awareness about Eligibility Criteria (Punjab)

Broader Category (%)	Social Protection Programmes	Respondents Aware of the Eligibility Criteria	Respondents Unaware of the Eligibility Criteria
Social Assistance	Benazir Income Support Programme (BISP)	39.2%	60.8%
	Pakistan Bait-ul-Mal	62.3%	37.7%
	Zakat	45.8%	54.2%
	Social Welfare Department Schemes	23.1%	76.9%
	Prime Minister's National Health Program (PMNHP)	41.0%	59.0%
	Livestock & Dairy Development Department Schemes	29.1%	70.9%
	Watan Card	18.5%	81.5%
	Wheat Subsidy Programme	50.0%	50.0%
	Kissan Package	23.1%	76.9%
Social Security	Employees Old-Age Benefits Institution (EOBI)	56.5%	43.5%
	Employees Social Security Institutions	90.9%	9.1%
	Public Sector Benevolent Funds and Group Insurance	38.6%	61.4%
	Workers Welfare Fund	33.3%	66.7%
Labour Market Programmes	People's Rozgar Programme	47.1%	52.9%
	Apna Rozgar Scheme	38.8%	61.2%
	Free Industry Demand Driven Short Course by TEVTA	60.0%	40.0%
	Cash For Work/Employment Guarantee	50.0%	50.0%
Educational Transfers	Education Voucher Scheme by Punjab Education Foundation	19.0%	81.0%
	Punjab Education Foundation Assisted Schools	100.0%	0.0%

	Education Scholarship by Labour and Human Resource Department	45.3%	54.7%
	Punjab Education Endowment Fund	68.0%	32.0%
Other	Others	40.7%	59.3%

2.3.b. Programme wise Awareness about Eligibility Criteria (KP)

Broader Category (%)	Social Protection Programmes	Respondents Aware of the Eligibility Criteria	Respondents Unaware of the Eligibility Criteria
Social Assistance	Benazir Income Support Programme (BISP)	54.0%	46.0%
	Pakistan Bait-ul-Mal	100.0%	0.0%
	Zakat	44.0%	56.0%
	Prime Minister's National Health Program (PMNHP)	66.7%	33.3%
	Livestock & Dairy Development Department Schemes	66.7%	33.3%
	Watan Card	30.0%	70.0%
	Sehat Sahulat Programme	63.4%	36.6%
	Kissan Package	100.0%	0.0%
Social Security	Employees Social Security Institutions	100.0%	0.0%

2.3.c. Percentage Distribution of Population who are aware of the Eligibility Criteria (Area wise)

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Aware	5.4%	74.7%	48.0%	61.5%	47.4%
	Unaware	94.6%	25.3%	52.0%	38.5%	52.6%
Rural	Aware	31.3%	62.3%	66.2%	35.7%	48.5%
	Unaware	68.7%	37.7%	33.8%	64.3%	51.5%

2.3.d. Percentage Distribution of Population who are aware of the Eligibility Criteria (Gender wise)

Gender		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Aware	22.1%	74.0%	78.6%	69.0%	60.1%
	Unaware	77.9%	26.0%	21.4%	31.0%	39.9%
Female	Aware	14.8%	62.9%	36.6%	28.4%	35.8%
	Unaware	85.2%	37.1%	63.4%	71.6%	64.2%

2.3.e. Percentage Distribution of Population who are aware of the Eligibility Criteria (Employment Status wise)

Employment Status		RYK	Sargodha	Nowshera	Lower Dir	Total
Formal	Aware	24.0%	92.3%	72.7%	100.0%	72.0%
	Unaware	76.0%	7.7%	27.3%	0.0%	28.0%
Informal	Aware	19.2%	71.1%	72.1%	70.8%	55.5%
	Unaware	80.8%	28.9%	27.9%	29.2%	44.5%
Agriculture	Aware	11.1%	0.0%	66.7%	0.0%	21.4%
	Unaware	88.9%	100.0%	33.3%	100.0%	78.6%
Economically inactive	Aware	16.9%	55.8%	43.2%	35.9%	37.9%
	Unaware	83.1%	44.2%	56.8%	64.1%	62.1%

2.4.a. Programme wise Percentage Distribution of Population who are aware of the Registration Process (Punjab)

Broader Category (%)	Social Protection Programmes	Respondents Aware of the Registration Process	Respondents Unaware of the Registration Process
Social Assistance	Benazir Income Support Programme (BISP)	45.8%	54.2%
	Pakistan Bait-ul-Mal	59.0%	41.0%
	Zakat	46.8%	53.2%
	Social Welfare Department Schemes	28.2%	71.8%
	Prime Minister's National Health Program (PMNHP)	46.8%	53.2%
	Livestock & Dairy Development Department Schemes	35.5%	64.5%
	Watan Card	31.5%	68.5%
	Wheat Subsidy Programme	50.0%	50.0%
	Kissan Package	23.1%	76.9%
Social Security	Employees Old-Age Benefits Institution (EOBI)	57.4%	42.6%
	Employees Social Security Institutions	89.4%	10.6%
	Public Sector Benevolent Funds and Group Insurance	43.2%	56.8%
	Workers Welfare Fund	33.3%	66.7%
Labour Market Programmes	People's Rozgar Programme	43.1%	56.9%
	Apna Rozgar Scheme	41.4%	58.6%
	Free Industry Demand Driven Short Course by TEVTA	100.0%	0.0%
	Cash For Work/Employment Guarantee	47.4%	52.6%
Educational Transfers	Education Voucher Scheme by Punjab Education Foundation	32.0%	68.0%
	Punjab Education Foundation Assisted Schools	100.0%	0.0%
	Education Scholarship by Labour and Human Resource Department	45.3%	54.7%
	Punjab Education Endowment Fund	68.0%	32.0%
Other	Others	48.1%	51.9%

2.4.b. Programme wise Percentage Distribution of Population who are aware of the Registration Process (KP)

Broader Category (%)	Social Protection Programmes	Respondents Aware of the Registration Process	Respondents Unaware of the Registration Process
Social Assistance	Benazir Income Support Programme	49.7%	50.3%
	Pakistan Bait-ul-Mal	100.0%	0.0%
	Zakat	16.0%	84.0%
	Prime Minister's National Health Program	63.8%	36.2%
	Livestock & Dairy Development Department Schemes	66.7%	33.3%
	Watan Card	30.0%	70.0%
	Sehat Sahulat Programme	53.6%	46.4%
	Kissan Package	0.0%	100.0%
Social Security	Employees Social Security Institutions	0.0%	100.0%

2.4.c. Percentage Distribution of Population who are aware of the Registration Process (Gender wise)

Gender	SPPs	Knowledge about Accessibility Process	RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	22.8%	69.2%	72.2%	64.8%	56.4%
		No	77.2%	30.8%	27.8%	35.2%	43.6%
	Social Security	Yes	13.3%	92.5%	0.0%	0.0%	70.9%
		No	86.7%	7.5%	0.0%	0.0%	29.1%
	Labour Market Programmes	Yes	16.7%	66.7%	0.0%	0.0%	38.9%
		No	83.3%	33.3%	0.0%	0.0%	61.1%
	Educational Transfers	Yes	18.2%	100.0%	0.0%	0.0%	44.4%
		No	81.8%	0.0%	100.0%	0.0%	55.6%
	Others	Yes	0.0%	50.0%	0.0%	0.0%	25.0%
		No	100.0%	50.0%	0.0%	0.0%	75.0%
Female	Social Assistance	Yes	47.0%	55.1%	35.9%	27.0%	41.5%
		No	53.0%	44.9%	64.1%	73.0%	58.5%
	Social Security	Yes	25.0%	83.3%	0.0%	0.0%	57.1%
		No	75.0%	16.7%	100.0%	0.0%	42.9%
	Labour Market Programmes	Yes	53.3%	46.2%	0.0%	0.0%	50.0%
		No	46.7%	53.8%	0.0%	0.0%	50.0%
	Educational Transfers	Yes	31.0%	60.0%	0.0%	0.0%	40.9%
		No	69.0%	40.0%	0.0%	0.0%	59.1%
	Others	Yes	100.0%	25.0%	0.0%	0.0%	40.0%
		No	0.0%	75.0%	0.0%	0.0%	60.0%

2.4.d. Percentage Distribution of Population who are aware of the Registration Process (Area wise)

Locality	SPPs	Knowledge about Accessibility Process	RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	35.1%	66.2%	45.7%	58.0%	51.3%
		No	64.9%	33.8%	54.3%	42.0%	48.7%
	Social Security	Yes	20.0%	86.1%	0.0%	0.0%	66.7%
		No	80.0%	13.9%	0.0%	0.0%	33.3%
	Labour Market Programmes	Yes	32.1%	61.5%	0.0%	0.0%	46.3%
		No	67.9%	38.5%	0.0%	0.0%	53.7%
	Educational Transfers	Yes	29.0%	66.7%	0.0%	0.0%	42.9%
		No	71.0%	33.3%	0.0%	0.0%	57.1%
	Others	Yes	0.0%	33.3%	0.0%	0.0%	25.0%
		No	100.0%	66.7%	0.0%	0.0%	75.0%
Rural	Social Assistance	Yes	34.7%	57.9%	61.5%	33.6%	46.5%
		No	65.3%	42.1%	38.5%	66.4%	53.5%
	Social Security	Yes	12.5%	100.0%	0.0%	0.0%	68.0%

		No	87.5%	0.0%	100.0%	0.0%	32.0%
	Labour Market Programmes	Yes	23.5%	54.5%	0.0%	0.0%	35.7%
		No	76.5%	45.5%	0.0%	0.0%	64.3%
	Educational Transfers	Yes	22.2%	100.0%	0.0%	0.0%	38.5%
		No	77.8%	0.0%	100.0%	0.0%	61.5%
	Others	Yes	100.0%	0.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%

2.5.a. Percentage Distribution of Population who are aware of the Benefits Receiving Process (Area wise)

Locality	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	94.6%	74.5%	47.2%	58.7%	69.6%
		No	5.4%	25.5%	52.8%	41.3%	30.4%
	Social Security	Yes	100.0%	88.9%	0.0%	0.0%	92.2%
		No	0.0%	11.1%	0.0%	0.0%	7.8%
	Labour Market Programmes	Yes	96.4%	76.9%	0.0%	0.0%	87.0%
		No	3.6%	23.1%	0.0%	0.0%	13.0%
	Educational Transfers	Yes	90.3%	66.7%	0.0%	0.0%	81.6%
		No	9.7%	33.3%	0.0%	0.0%	18.4%
	Others	Yes	100.0%	83.3%	0.0%	0.0%	87.5%
		No	0.0%	16.7%	0.0%	0.0%	12.5%
Rural	Social Assistance	Yes	91.3%	61.4%	42.3%	35.7%	58.6%
		No	8.7%	38.6%	57.7%	64.3%	41.4%
	Social Security	Yes	75.0%	100.0%	0.0%	0.0%	88.0%
		No	25.0%	0.0%	100.0%	0.0%	12.0%
	Labour Market Programmes	Yes	94.1%	54.5%	0.0%	0.0%	78.6%
		No	5.9%	45.5%	0.0%	0.0%	21.4%
	Educational Transfers	Yes	100.0%	100.0%	0.0%	0.0%	92.3%
		No	0.0%	0.0%	100.0%	0.0%	7.7%
	Others	Yes	100.0%	0.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%

2.5.b. Percentage Distribution of Population who are aware of the Benefits Receiving Process (Gender wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	91.3%	72.7%	77.0%	67.6%	77.3%
		No	8.7%	27.3%	23.0%	32.4%	22.7%
	Social Security	Yes	93.3%	97.5%	0.0%	0.0%	96.4%
		No	6.7%	2.5%	0.0%	0.0%	3.6%
	Labour Market Programmes	Yes	93.3%	79.2%	0.0%	0.0%	87.0%
		No	6.7%	20.8%	0.0%	0.0%	13.0%
	Educational Transfers	Yes	100.0%	100.0%	0.0%	0.0%	94.4%
		No	0.0%	0.0%	100.0%	0.0%	5.6%
	Others	Yes	100.0%	100.0%	0.0%	0.0%	100.0%

		No	0.0%	0.0%	0.0%	0.0%	0.0%
Female	Social Assistance	Yes	94.6%	63.3%	13.7%	27.0%	51.1%
		No	5.4%	36.7%	86.3%	73.0%	48.9%
	Social Security	Yes	87.5%	75.0%	0.0%	0.0%	76.2%
		No	12.5%	25.0%	100.0%	0.0%	23.8%
	Labour Market Programme	Yes	100.0%	53.8%	0.0%	0.0%	78.6%
		No	0.0%	46.2%	0.0%	0.0%	21.4%
	Educational Transfers	Yes	89.7%	60.0%	0.0%	0.0%	79.5%
		No	10.3%	40.0%	0.0%	0.0%	20.5%
	Others	Yes	100.0%	75.0%	0.0%	0.0%	80.0%
		No	0.0%	25.0%	0.0%	0.0%	20.0%

2.5.c. Percentage Distribution of Population who are aware of the Benefits Receiving Process (Economic Status wise)

Respondents' Classification	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Poor	Social Assistance	Yes	92.9%	65.5%	51.9%	44.1%	64.8%
		No	7.1%	34.5%	48.1%	55.9%	35.2%
	Social Security	Yes	100.0%	92.9%	0.0%	0.0%	90.0%
		No	0.0%	7.1%	100.0%	0.0%	10.0%
	Labour Market Programmes	Yes	92.3%	70.6%	0.0%	0.0%	83.7%
		No	7.7%	29.4%	0.0%	0.0%	16.3%
	Educational Transfers	Yes	90.3%	66.7%	0.0%	0.0%	82.6%
		No	9.7%	33.3%	0.0%	0.0%	17.4%
	Others	Yes	100.0%	75.0%	0.0%	0.0%	85.7%
		No	0.0%	25.0%	0.0%	0.0%	14.3%
Vulnerable	Social Assistance	Yes	96.7%	71.2%	31.1%	51.5%	62.3%
		No	3.3%	28.8%	68.9%	48.5%	37.7%
	Social Security	Yes	100.0%	100.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%
	Labour Market Programmes	Yes	100.0%	60.0%	0.0%	0.0%	81.8%
		No	0.0%	40.0%	0.0%	0.0%	18.2%
	Educational Transfers	Yes	100.0%	100.0%	0.0%	0.0%	87.5%
		No	0.0%	0.0%	100.0%	0.0%	12.5%
	Others	Yes	0.0%	100.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%
Non-poor	Social Assistance	Yes	87.5%	71.2%	35.3%	53.2%	63.6%
		No	12.5%	28.8%	64.7%	46.8%	36.4%
	Social Security	Yes	84.6%	89.7%	0.0%	0.0%	88.1%
		No	15.4%	10.3%	0.0%	0.0%	11.9%
	Labour Market Programmes	Yes	100.0%	80.0%	0.0%	0.0%	88.2%
		No	0.0%	20.0%	0.0%	0.0%	11.8%
	Educational Transfers	Yes	100.0%	75.0%	0.0%	0.0%	87.5%
		No	0.0%	25.0%	0.0%	0.0%	12.5%
	Others	Yes	0.0%	100.0%	0.0%	0.0%	100.0%

		No	0.0%	0.0%	0.0%	0.0%	0.0%

2.6.1.a. The Easy Availability of information about Eligibility Criteria of SPPs (Area wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	6.8%	69.7%	53.5%	59.4%	46.9%
		No	93.2%	30.3%	46.5%	40.6%	53.1%
	Social Security	Yes	6.7%	94.4%	0.0%	0.0%	68.6%
		No	93.3%	5.6%	0.0%	0.0%	31.4%
	Labour Market Programmes	Yes	7.1%	80.8%	0.0%	0.0%	42.6%
		No	92.9%	19.2%	0.0%	0.0%	57.4%
	Educational Transfers	Yes	16.1%	72.2%	0.0%	0.0%	36.7%
		No	83.9%	27.8%	0.0%	0.0%	63.3%
	Others	Yes	0.0%	33.3%	0.0%	0.0%	25.0%
		No	100.0%	66.7%	0.0%	0.0%	75.0%
Rural	Social Assistance	Yes	31.3%	58.6%	47.7%	36.4%	43.4%
		No	68.7%	41.4%	52.3%	63.6%	56.6%
	Social Security	Yes	12.5%	93.8%	100.0%	0.0%	68.0%
		No	87.5%	6.3%	0.0%	0.0%	32.0%
	Labour Market Programmes	Yes	35.3%	63.6%	0.0%	0.0%	46.4%
		No	64.7%	36.4%	0.0%	0.0%	53.6%
	Educational Transfers	Yes	22.2%	100.0%	0.0%	0.0%	38.5%
		No	77.8%	0.0%	100.0%	0.0%	61.5%
	Others	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	100.0%	0.0%	0.0%	0.0%	100.0%

2.6.1.b. The Easy Availability of information about Eligibility Criteria of SPPs (Gender wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	22.8%	67.8%	70.6%	69.0%	56.8%
		No	77.2%	32.2%	29.4%	31.0%	43.2%
	Social Security	Yes	13.3%	92.5%	0.0%	0.0%	70.9%
		No	86.7%	7.5%	0.0%	0.0%	29.1%
	Labour Market Programmes	Yes	16.7%	83.3%	0.0%	0.0%	46.3%
		No	83.3%	16.7%	0.0%	0.0%	53.7%
	Educational Transfers	Yes	18.2%	100.0%	0.0%	0.0%	44.4%
		No	81.8%	0.0%	100.0%	0.0%	55.6%
	Others	Yes	0.0%	50.0%	0.0%	0.0%	25.0%
		No	100.0%	50.0%	0.0%	0.0%	75.0%
Female	Social Assistance	Yes	15.4%	60.5%	31.3%	27.0%	33.6%
		No	84.6%	39.5%	68.7%	73.0%	66.4%
	Social Security	Yes	0.0%	100.0%	100.0%	0.0%	61.9%
		No	100.0%	0.0%	0.0%	0.0%	38.1%
	Labour Market Programmes	Yes	20.0%	61.5%	0.0%	0.0%	39.3%
		No	80.0%	38.5%	0.0%	0.0%	60.7%
	Educational Transfers	Yes	17.2%	66.7%	0.0%	0.0%	34.1%
		No	82.8%	33.3%	0.0%	0.0%	65.9%
	Others	Yes	0.0%	25.0%	0.0%	0.0%	20.0%
		No	100.0%	75.0%	0.0%	0.0%	80.0%

2.6.2.a. The language of the Information about Eligibility Criteria was easily understandable (Area wise)

Area	SPPs		Rahim Yar Khan	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	6.8%	65.5%	63.0%	62.2%	48.7%
		No	93.2%	34.5%	37.0%	37.8%	51.3%
	Social Security	Yes	6.7%	86.1%	0.0%	0.0%	62.7%
		No	93.3%	13.9%	0.0%	0.0%	37.3%
	Labour Market Programmes	Yes	7.1%	73.1%	0.0%	0.0%	38.9%
		No	92.9%	26.9%	0.0%	0.0%	61.1%
	Educational Transfers	Yes	16.1%	72.2%	0.0%	0.0%	36.7%
		No	83.9%	27.8%	0.0%	0.0%	63.3%
	Others	Yes	0.0%	33.3%	0.0%	0.0%	25.0%
		No	100.0%	66.7%	0.0%	0.0%	75.0%
Rural	Social Assistance	Yes	32.0%	51.7%	52.3%	37.1%	43.0%
		No	68.0%	48.3%	47.7%	62.9%	57.0%
	Social Security	Yes	12.5%	81.3%	100.0%	0.0%	60.0%
		No	87.5%	18.8%	0.0%	0.0%	40.0%
	Labour Market Programmes	Yes	35.3%	45.5%	0.0%	0.0%	39.3%
		No	64.7%	54.5%	0.0%	0.0%	60.7%
	Educational Transfers	Yes	22.2%	66.7%	100.0%	0.0%	38.5%
		No	77.8%	33.3%	0.0%	0.0%	61.5%
	Others	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	100.0%	0.0%	0.0%	0.0%	100.0%

2.6.2.b. The language of the Information about Eligibility Criteria was easily understandable (Gender wise)

Gender	SPPs		Rahim Yar Khan	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	22.8%	57.3%	81.7%	71.1%	57.1%
		No	77.2%	42.7%	18.3%	28.9%	42.9%
	Social Security	Yes	13.3%	80.0%	0.0%	0.0%	61.8%
		No	86.7%	20.0%	0.0%	0.0%	38.2%
	Labour Market Programmes	Yes	16.7%	66.7%	0.0%	0.0%	38.9%
		No	83.3%	33.3%	0.0%	0.0%	61.1%
	Educational Transfers	Yes	18.2%	83.3%	100.0%	0.0%	44.4%
		No	81.8%	16.7%	0.0%	0.0%	55.6%
	Others	Yes	0.0%	50.0%	0.0%	0.0%	25.0%
		No	100.0%	50.0%	0.0%	0.0%	75.0%
Female	Social Assistance	Yes	16.1%	59.9%	34.4%	28.4%	34.7%
		No	83.9%	40.1%	65.6%	71.6%	65.3%
	Social Security	Yes	0.0%	100.0%	100.0%	0.0%	61.9%
		No	100.0%	0.0%	0.0%	0.0%	38.1%
	Labour Market Programmes	Yes	20.0%	61.5%	0.0%	0.0%	39.3%
		No	80.0%	38.5%	0.0%	0.0%	60.7%
	Educational Transfers	Yes	17.2%	66.7%	0.0%	0.0%	34.1%
		No	82.8%	33.3%	0.0%	0.0%	65.9%
	Others	Yes	0.0%	25.0%	0.0%	0.0%	20.0%
		No	100.0%	75.0%	0.0%	0.0%	80.0%

2.6.3.a. The Information about the Eligibility Criteria was Comprehensive (Area wise)

Locality	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	7.4%	51.0%	48.0%	57.3%	40.5%
		No	92.6%	49.0%	52.0%	42.7%	59.5%
	Social Security	Yes	6.7%	69.4%	0.0%	0.0%	51.0%
		No	93.3%	30.6%	0.0%	0.0%	49.0%
	Labour Market Programmes	Yes	7.1%	50.0%	0.0%	0.0%	27.8%
		No	92.9%	50.0%	0.0%	0.0%	72.2%
	Educational Transfers	Yes	16.1%	55.6%	0.0%	0.0%	30.6%
		No	83.9%	44.4%	0.0%	0.0%	69.4%
	Others	Yes	0.0%	33.3%	0.0%	0.0%	25.0%
		No	100.0%	66.7%	0.0%	0.0%	75.0%
Rural	Social Assistance	Yes	32.7%	46.2%	40.8%	32.9%	38.1%
		No	67.3%	53.8%	59.2%	67.1%	61.9%
	Social Security	Yes	12.5%	62.5%	100.0%	0.0%	48.0%
		No	87.5%	37.5%	0.0%	0.0%	52.0%
	Labour Market Programmes	Yes	35.3%	45.5%	0.0%	0.0%	39.3%
		No	64.7%	54.5%	0.0%	0.0%	60.7%
	Educational Transfers	Yes	22.2%	100.0%	0.0%	0.0%	38.5%
		No	77.8%	0.0%	100.0%	0.0%	61.5%
	Others	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	100.0%	0.0%	0.0%	0.0%	100.0%

2.6.3.b. The Information about the Eligibility Criteria was Comprehensive (Gender wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	22.8%	42.0%	56.3%	62.7%	45.4%
		No	77.2%	58.0%	43.7%	37.3%	54.6%
	Social Security	Yes	13.3%	57.5%	0.0%	0.0%	45.5%
		No	86.7%	42.5%	0.0%	0.0%	54.5%
	Labour Market Programmes	Yes	16.7%	45.8%	0.0%	0.0%	29.6%
		No	83.3%	54.2%	0.0%	0.0%	70.4%
	Educational Transfers	Yes	18.2%	66.7%	0.0%	0.0%	33.3%
		No	81.8%	33.3%	100.0%	0.0%	66.7%
	Others	Yes	0.0%	50.0%	0.0%	0.0%	25.0%
		No	100.0%	50.0%	0.0%	0.0%	75.0%
Female	Social Assistance	Yes	17.4%	55.1%	32.8%	27.7%	33.3%
		No	82.6%	44.9%	67.2%	72.3%	66.7%
	Social Security	Yes	0.0%	100.0%	100.0%	0.0%	61.9%
		No	100.0%	0.0%	0.0%	0.0%	38.1%
	Labour Market Programmes	Yes	20.0%	53.8%	0.0%	0.0%	35.7%
		No	80.0%	46.2%	0.0%	0.0%	64.3%
	Educational Transfers	Yes	17.2%	60.0%	0.0%	0.0%	31.8%
		No	82.8%	40.0%	0.0%	0.0%	68.2%
	Others	Yes	0.0%	25.0%	0.0%	0.0%	20.0%
		No	100.0%	75.0%	0.0%	0.0%	80.0%

2.7.1.a. The Easy Availability of information about Programme Registration Process (Area wise)

Locality	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	35.1%	64.1%	54.3%	60.1%	53.3%
		No	64.9%	35.9%	45.7%	39.9%	46.7%
	Social Security	Yes	20.0%	86.1%	0.0%	0.0%	66.7%
		No	80.0%	13.9%	0.0%	0.0%	33.3%

	Labour Market Programmes	Yes	32.1%	65.4%	0.0%	0.0%	48.1%
		No	67.9%	34.6%	0.0%	0.0%	51.9%
	Educational Transfers	Yes	25.8%	66.7%	0.0%	0.0%	40.8%
		No	74.2%	33.3%	0.0%	0.0%	59.2%
	Others	Yes	0.0%	33.3%	0.0%	0.0%	25.0%
		No	100.0%	66.7%	0.0%	0.0%	75.0%
Rural	Social Assistance	Yes	36.0%	60.7%	47.7%	36.4%	45.1%
		No	64.0%	39.3%	52.3%	63.6%	54.9%
	Social Security	Yes	25.0%	93.8%	100.0%	0.0%	72.0%
		No	75.0%	6.3%	0.0%	0.0%	28.0%
	Labour Market Programmes	Yes	29.4%	54.5%	0.0%	0.0%	39.3%
		No	70.6%	45.5%	0.0%	0.0%	60.7%
	Educational Transfers	Yes	22.2%	100.0%	0.0%	0.0%	38.5%
		No	77.8%	0.0%	100.0%	0.0%	61.5%
	Others	Yes	100.0%	0.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%

2.7.1.b. The Easy Availability of information about Programme Registration Process (Gender wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	24.8%	69.2%	72.2%	69.0%	58.0%
		No	75.2%	30.8%	27.8%	31.0%	42.0%
	Social Security	Yes	13.3%	90.0%	0.0%	0.0%	69.1%
		No	86.7%	10.0%	0.0%	0.0%	30.9%
	Labour Market Programmes	Yes	20.0%	70.8%	0.0%	0.0%	42.6%
		No	80.0%	29.2%	0.0%	0.0%	57.4%
	Educational Transfers	Yes	9.1%	100.0%	0.0%	0.0%	38.9%
		No	90.9%	0.0%	100.0%	0.0%	61.1%
	Others	Yes	0.0%	50.0%	0.0%	0.0%	25.0%
		No	100.0%	50.0%	0.0%	0.0%	75.0%
Female	Social Assistance	Yes	46.3%	55.8%	30.5%	27.7%	40.5%
		No	53.7%	44.2%	69.5%	72.3%	59.5%
	Social Security	Yes	37.5%	83.3%	100.0%	0.0%	66.7%
		No	62.5%	16.7%	0.0%	0.0%	33.3%
	Labour Market Programmes	Yes	53.3%	46.2%	0.0%	0.0%	50.0%
		No	46.7%	53.8%	0.0%	0.0%	50.0%
	Educational Transfers	Yes	31.0%	60.0%	0.0%	0.0%	40.9%
		No	69.0%	40.0%	0.0%	0.0%	59.1%
	Others	Yes	100.0%	25.0%	0.0%	0.0%	40.0%
		No	0.0%	75.0%	0.0%	0.0%	60.0%

2.7.2.a. The language of the Information about Programme Registration Process was easily understandable (Area wise)

Locality	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	32.4%	57.9%	63.0%	61.5%	53.3%
		No	67.6%	42.1%	37.0%	38.5%	46.7%
	Social Security	Yes	20.0%	77.8%	0.0%	0.0%	60.8%
		No	80.0%	22.2%	0.0%	0.0%	39.2%
	Labour Market Programmes	Yes	32.1%	61.5%	0.0%	0.0%	46.3%
		No	67.9%	38.5%	0.0%	0.0%	53.7%
	Educational Transfers	Yes	25.8%	66.7%	0.0%	0.0%	40.8%
		No	74.2%	33.3%	0.0%	0.0%	59.2%
	Others	Yes	0.0%	33.3%	0.0%	0.0%	25.0%
		No	100.0%	66.7%	0.0%	0.0%	75.0%

Rural	Social Assistance	Yes	38.0%	52.4%	51.5%	37.1%	44.6%
		No	62.0%	47.6%	48.5%	62.9%	55.4%
	Social Security	Yes	25.0%	87.5%	100.0%	0.0%	68.0%
		No	75.0%	12.5%	0.0%	0.0%	32.0%
	Labour Market Programmes	Yes	29.4%	54.5%	0.0%	0.0%	39.3%
		No	70.6%	45.5%	0.0%	0.0%	60.7%
	Educational Transfers	Yes	22.2%	100.0%	100.0%	0.0%	46.2%
		No	77.8%	0.0%	0.0%	0.0%	53.8%
	Others	Yes	100.0%	0.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%

2.7.2.b. The language of the Information about Programme Registration Process was easily understandable (Gender wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	25.5%	56.6%	81.7%	70.4%	57.5%
		No	74.5%	43.4%	18.3%	29.6%	42.5%
	Social Security	Yes	13.3%	80.0%	0.0%	0.0%	61.8%
		No	86.7%	20.0%	0.0%	0.0%	38.2%
	Labour Market Programmes	Yes	20.0%	66.7%	0.0%	0.0%	40.7%
		No	80.0%	33.3%	0.0%	0.0%	59.3%
	Educational Transfers	Yes	9.1%	100.0%	100.0%	0.0%	44.4%
		No	90.9%	0.0%	0.0%	0.0%	55.6%
	Others	Yes	0.0%	50.0%	0.0%	0.0%	25.0%
		No	100.0%	50.0%	0.0%	0.0%	75.0%
Female	Social Assistance	Yes	45.0%	53.7%	33.6%	28.4%	40.5%
		No	55.0%	46.3%	66.4%	71.6%	59.5%
	Social Security	Yes	37.5%	83.3%	100.0%	0.0%	66.7%
		No	62.5%	16.7%	0.0%	0.0%	33.3%
	Labour Market Programmes	Yes	53.3%	46.2%	0.0%	0.0%	50.0%
		No	46.7%	53.8%	0.0%	0.0%	50.0%
	Educational Transfers	Yes	31.0%	60.0%	0.0%	0.0%	40.9%
		No	69.0%	40.0%	0.0%	0.0%	59.1%
	Others	Yes	100.0%	25.0%	0.0%	0.0%	40.0%
		No	0.0%	75.0%	0.0%	0.0%	60.0%

2.7.3.a. The Information about Programme Registration Process was Comprehensive (Area wise)

Locality	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	35.1%	49.7%	45.7%	57.3%	46.9%
		No	64.9%	50.3%	54.3%	42.7%	53.1%
	Social Security	Yes	20.0%	66.7%	0.0%	0.0%	52.9%
		No	80.0%	33.3%	0.0%	0.0%	47.1%
	Labour Market Programmes	Yes	39.3%	46.2%	0.0%	0.0%	42.6%
		No	60.7%	53.8%	0.0%	0.0%	57.4%
	Educational Transfers	Yes	25.8%	55.6%	0.0%	0.0%	36.7%
		No	74.2%	44.4%	0.0%	0.0%	63.3%
	Others	Yes	0.0%	33.3%	0.0%	0.0%	25.0%
		No	100.0%	66.7%	0.0%	0.0%	75.0%
Rural	Social Assistance	Yes	38.7%	46.9%	41.5%	34.3%	40.4%
		No	61.3%	53.1%	58.5%	65.7%	59.6%
	Social Security	Yes	25.0%	56.3%	100.0%	0.0%	48.0%
		No	75.0%	43.8%	0.0%	0.0%	52.0%
	Labour Market Programmes	Yes	29.4%	45.5%	0.0%	0.0%	35.7%
		No	70.6%	54.5%	0.0%	0.0%	64.3%

	Educational Transfers	Yes	33.3%	100.0%	0.0%	0.0%	46.2%
		No	66.7%	0.0%	100.0%	0.0%	53.8%
	Others	Yes	100.0%	0.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%

2.7.3.b. The Information about Programme Registration Process was Comprehensive (Gender wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	25.5%	44.1%	57.1%	64.1%	47.1%
		No	74.5%	55.9%	42.9%	35.9%	52.9%
	Social Security	Yes	13.3%	57.5%	0.0%	0.0%	45.5%
		No	86.7%	42.5%	0.0%	0.0%	54.5%
	Labour Market Programmes	Yes	23.3%	45.8%	0.0%	0.0%	33.3%
		No	76.7%	54.2%	0.0%	0.0%	66.7%
	Educational Transfers	Yes	9.1%	66.7%	0.0%	0.0%	27.8%
		No	90.9%	33.3%	100.0%	0.0%	72.2%
	Others	Yes	0.0%	50.0%	0.0%	0.0%	25.0%
		No	100.0%	50.0%	0.0%	0.0%	75.0%
Female	Social Assistance	Yes	48.3%	52.4%	30.5%	27.7%	40.1%
		No	51.7%	47.6%	69.5%	72.3%	59.9%
	Social Security	Yes	37.5%	83.3%	100.0%	0.0%	66.7%
		No	62.5%	16.7%	0.0%	0.0%	33.3%
	Labour Market Programmes	Yes	60.0%	46.2%	0.0%	0.0%	53.6%
		No	40.0%	53.8%	0.0%	0.0%	46.4%
	Educational Transfers	Yes	34.5%	60.0%	0.0%	0.0%	43.2%
		No	65.5%	40.0%	0.0%	0.0%	56.8%
	Others	Yes	100.0%	25.0%	0.0%	0.0%	40.0%
		No	0.0%	75.0%	0.0%	0.0%	60.0%

2.8.1.a. The Easy Availability of information about Receiving Programme Benefits (Area wise)

Locality	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	98.0%	73.1%	51.2%	59.4%	71.2%
		No	2.0%	26.9%	48.8%	40.6%	28.8%
	Social Security	Yes	100.0%	88.9%	0.0%	0.0%	92.2%
		No	0.0%	11.1%	0.0%	0.0%	7.8%
	Labour Market Programmes	Yes	100.0%	73.1%	0.0%	0.0%	87.0%
		No	0.0%	26.9%	0.0%	0.0%	13.0%
	Educational Transfers	Yes	93.5%	66.7%	0.0%	0.0%	83.7%
		No	6.5%	33.3%	0.0%	0.0%	16.3%
	Others	Yes	100.0%	83.3%	0.0%	0.0%	87.5%
		No	0.0%	16.7%	0.0%	0.0%	12.5%
Rural	Social Assistance	Yes	96.7%	62.1%	43.1%	36.4%	60.5%
		No	3.3%	37.9%	56.9%	63.6%	39.5%
	Social Security	Yes	75.0%	93.8%	100.0%	0.0%	88.0%
		No	25.0%	6.3%	0.0%	0.0%	12.0%
	Labour Market Programmes	Yes	100.0%	63.6%	0.0%	0.0%	85.7%
		No	0.0%	36.4%	0.0%	0.0%	14.3%
	Educational Transfers	Yes	100.0%	100.0%	0.0%	0.0%	92.3%
		No	0.0%	0.0%	100.0%	0.0%	7.7%
	Others	Yes	100.0%	0.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%

2.8.1.b. The Easy Availability of information about Receiving Programme Benefits (Gender wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	98.0%	72.7%	66.7%	69.0%	77.1%
		No	2.0%	27.3%	33.3%	31.0%	22.9%
	Social Security	Yes	93.3%	95.0%	0.0%	0.0%	94.5%
		No	6.7%	5.0%	0.0%	0.0%	5.5%
	Labour Market Programmes	Yes	100.0%	79.2%	0.0%	0.0%	90.7%
		No	0.0%	20.8%	0.0%	0.0%	9.3%
	Educational Transfers	Yes	100.0%	100.0%	0.0%	0.0%	94.4%
		No	0.0%	0.0%	100.0%	0.0%	5.6%
	Others	Yes	100.0%	100.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%
Female	Social Assistance	Yes	96.6%	62.6%	28.2%	27.0%	54.8%
		No	3.4%	37.4%	71.8%	73.0%	45.2%
	Social Security	Yes	87.5%	75.0%	100.0%	0.0%	81.0%
		No	12.5%	25.0%	0.0%	0.0%	19.0%
	Labour Market Programmes	Yes	100.0%	53.8%	0.0%	0.0%	78.6%
		No	0.0%	46.2%	0.0%	0.0%	21.4%
	Educational Transfers	Yes	93.1%	60.0%	0.0%	0.0%	81.8%
		No	6.9%	40.0%	0.0%	0.0%	18.2%
	Others	Yes	100.0%	75.0%	0.0%	0.0%	80.0%
		No	0.0%	25.0%	0.0%	0.0%	20.0%

2.8.2.a. The language of the Information about Receiving Programme Benefits was easily understandable (Area wise)

Locality	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	97.3%	63.4%	59.1%	60.1%	70.5%
		No	2.7%	36.6%	40.9%	39.9%	29.5%
	Social Security	Yes	100.0%	77.8%	0.0%	0.0%	84.3%
		No	0.0%	22.2%	0.0%	0.0%	15.7%
	Labour Market Programmes	Yes	100.0%	61.5%	0.0%	0.0%	81.5%
		No	0.0%	38.5%	0.0%	0.0%	18.5%
	Educational Transfers	Yes	93.5%	55.6%	0.0%	0.0%	79.6%
		No	6.5%	44.4%	0.0%	0.0%	20.4%
	Others	Yes	100.0%	83.3%	0.0%	0.0%	87.5%
		No	0.0%	16.7%	0.0%	0.0%	12.5%
Rural	Social Assistance	Yes	95.3%	53.1%	50.8%	37.1%	59.8%
		No	4.7%	46.9%	49.2%	62.9%	40.2%
	Social Security	Yes	75.0%	87.5%	100.0%	0.0%	84.0%
		No	25.0%	12.5%	0.0%	0.0%	16.0%
	Labour Market Programmes	Yes	100.0%	54.5%	0.0%	0.0%	82.1%
		No	0.0%	45.5%	0.0%	0.0%	17.9%
	Educational Transfers	Yes	100.0%	100.0%	100.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%
	Others	Yes	100.0%	0.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%

2.8.2.b. The language of the Information about Receiving Programme Benefits was easily understandable (Gender wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	97.3%	55.9%	80.2%	70.4%	76.1%
		No	2.7%	44.1%	19.8%	29.6%	23.9%
	Social Security	Yes	93.3%	82.5%	0.0%	0.0%	85.5%
		No	6.7%	17.5%	0.0%	0.0%	14.5%
	Labour Market Programmes	Yes	100.0%	62.5%	0.0%	0.0%	83.3%
		No	0.0%	37.5%	0.0%	0.0%	16.7%
	Educational Transfers	Yes	100.0%	66.7%	100.0%	0.0%	88.9%
		No	0.0%	33.3%	0.0%	0.0%	11.1%
	Others	Yes	100.0%	100.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%
Female	Social Assistance	Yes	95.3%	60.5%	30.5%	27.0%	54.4%
		No	4.7%	39.5%	69.5%	73.0%	45.6%
	Social Security	Yes	87.5%	75.0%	100.0%	0.0%	81.0%
		No	12.5%	25.0%	0.0%	0.0%	19.0%
	Labour Market Programmes	Yes	100.0%	53.8%	0.0%	0.0%	78.6%
		No	0.0%	46.2%	0.0%	0.0%	21.4%
	Educational Transfers	Yes	93.1%	60.0%	0.0%	0.0%	81.8%
		No	6.9%	40.0%	0.0%	0.0%	18.2%
	Others	Yes	100.0%	75.0%	0.0%	0.0%	80.0%
		No	0.0%	25.0%	0.0%	0.0%	20.0%

2.8.3.a. The Information about Receiving Programme Benefits was Comprehensive (Area wise)

Locality	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	97.9%	48.3%	42.9%	56.6%	62.1%
		No	2.1%	51.7%	57.1%	43.4%	37.9%
	Social Security	Yes	100.0%	61.1%	0.0%	0.0%	72.5%
		No	0.0%	38.9%	0.0%	0.0%	27.5%
	Labour Market Programmes	Yes	100.0%	42.3%	0.0%	0.0%	72.2%
		No	0.0%	57.7%	0.0%	0.0%	27.8%
	Educational Transfers	Yes	93.5%	50.0%	0.0%	0.0%	77.6%
		No	6.5%	50.0%	0.0%	0.0%	22.4%
	Others	Yes	100.0%	66.7%	0.0%	0.0%	75.0%
		No	0.0%	33.3%	0.0%	0.0%	25.0%
Rural	Social Assistance	Yes	95.3%	44.8%	38.5%	33.8%	54.2%
		No	4.7%	55.2%	61.5%	66.2%	45.8%
	Social Security	Yes	75.0%	56.3%	100.0%	0.0%	64.0%
		No	25.0%	43.8%	0.0%	0.0%	36.0%
	Labour Market Programmes	Yes	100.0%	45.5%	0.0%	0.0%	78.6%
		No	0.0%	54.5%	0.0%	0.0%	21.4%
	Educational Transfers	Yes	100.0%	66.7%	0.0%	0.0%	84.6%
		No	0.0%	33.3%	100.0%	0.0%	15.4%
	Others	Yes	100.0%	0.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%

2.8.3.b. The Information about the Receiving Programme Benefits was Comprehensive (Gender wise)

Gender	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Social Assistance	Yes	97.3%	39.2%	54.4%	63.8%	64.3%
		No	2.7%	60.8%	45.6%	36.2%	35.7%
	Social Security	Yes	93.3%	55.0%	0.0%	0.0%	65.5%
		No	6.7%	45.0%	0.0%	0.0%	34.5%
	Labour Market Programmes	Yes	100.0%	41.7%	0.0%	0.0%	74.1%
		No	0.0%	58.3%	0.0%	0.0%	25.9%
	Educational Transfers	Yes	100.0%	50.0%	0.0%	0.0%	77.8%
		No	0.0%	50.0%	100.0%	0.0%	22.2%
	Others	Yes	100.0%	100.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%
Female	Social Assistance	Yes	95.9%	53.7%	27.5%	26.8%	52.0%
		No	4.1%	46.3%	72.5%	73.2%	48.0%
	Social Security	Yes	87.5%	75.0%	100.0%	0.0%	81.0%
		No	12.5%	25.0%	0.0%	0.0%	19.0%
	Labour Market Programmes	Yes	100.0%	46.2%	0.0%	0.0%	75.0%
		No	0.0%	53.8%	0.0%	0.0%	25.0%
	Educational Transfers	Yes	93.1%	53.3%	0.0%	0.0%	79.5%
		No	6.9%	46.7%	0.0%	0.0%	20.5%
	Others	Yes	100.0%	50.0%	0.0%	0.0%	60.0%
		No	0.0%	50.0%	0.0%	0.0%	40.0%

2.9.a. Percentage Distribution of Population having Knowledge about the Laws and Policies regarding SPPs in Pakistan (Area wise)

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Yes		2.0%			0.50%
	No	100.0%	98.0%	100.0%	100.0%	99.5%
Rural	Yes		13.2%		0.7%	3.5%
	No	100.0%	86.8%	100.0%	99.3%	96.5%

2.9.b. Percentage Distribution of Population having Knowledge about the Laws and Policies regarding SPPs in Pakistan (Gender wise)

Gender		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Yes		5.3%		0.7%	1.5%
	No	100.0%	94.7%	100.0%	99.3%	98.5%
Female	Yes		9.9%			2.5%
	No	100.0%	90.1%	100.0%	100.0%	97.5%

2.9.c. Percentage Distribution of Population having Knowledge about the Laws and Policies regarding SPPs in Pakistan (Economic Status wise)

Respondents' Classification		RYK	Sargodha	Nowshera	Lower Dir	Total
Poor	Yes		4.1%			0.9%
	No	100.0%	95.9%	100.0%	100.0%	99.1%
Vulnerable	Yes		11.5%			2.7%
	No	100.0%	88.5%	100.0%	100.0%	97.3%
Non-poor	Yes		13.0%		2.0%	4.9%

	No	100.0%	87.0%	100.0%	98.0%	95.1%

2.10.a. Population having Knowledge about the People who are receiving SSP benefits in their Area (Area wise)

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Yes	82.7%	91.3%	59.6%	75.8%	77.3%
	No	17.3%	8.7%	40.4%	24.2%	22.7%
Rural	Yes	87.3%	80.8%	43.0%	67.3%	69.7%
	No	12.7%	19.2%	57.0%	32.7%	30.3%

2.10.b. Population having Knowledge about the People who are receiving SSP benefits in their Area (Gender wise)

Gender		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Yes	74.2%	91.3%	70.9%	80.0%	79.1%
	No	25.8%	8.7%	29.1%	20.0%	20.9%
Female	Yes	96.0%	80.8%	32.2%	63.4%	67.9%
	No	4.0%	19.2%	67.8%	36.6%	32.1%

Annexure 5 (Practice)

3.1.a. Percentage Population who have Applied for SPPs (Economic Status wise)

Economic Status		RYK	Sargodha	Nowshera	Lower Dir	Total
Poor	Yes	93.9%	95.3%	57.2%	29.8%	69.2%
	No	6.1%	4.7%	42.8%	70.2%	30.8%
Vulnerable	Yes	95.2%	88.5%	54.4%	22.5%	63.4%
	No	4.8%	11.5%	45.6%	77.5%	36.6%
Rural	Yes	92.5%	94.2%	37.8%	13.7%	61.5%
	No	7.5%	5.8%	62.2%	86.3%	38.5%

3.1.b. Percentage Population who have Applied for SPPs (Area wise)

Locality		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Yes	95.3%	96.0%	53.0%	29.4%	68.2%
	No	4.7%	4.0%	47.0%	70.6%	31.8%
Rural	Yes	92.7%	91.4%	54.4%	21.3%	65.0%
	No	7.3%	8.6%	45.6%	78.7%	35.0%

3.1.c. Percentage Population who have Applied for SPPs (Gender wise)

Gender		RYK	Sargodha	Nowshera	Lower Dir	Total
Male	Yes	92.7%	98.0%	56.1%	26.7%	68.4%
	No	7.3%	2.0%	43.9%	73.3%	31.6%
Female	Yes	95.3%	89.4%	51.3%	24.2%	64.8%
	No	4.7%	10.6%	48.7%	75.8%	35.2%

3.1.d. Percentage Population who have Applied for SPPs (Employment Status wise)

Employment Status		RYK	Sargodha	Nowshera	Lower Dir	Total
Formal	Yes	100.0%	100.0%	13.3%	60.0%	84.5%
	No	0.0%	0.0%	86.7%	40.0%	15.5%
Informal	Yes	92.6%	93.8%	59.2%	26.5%	71.2%
	No	7.4%	6.3%	40.8%	73.5%	28.8%
Agriculture	Yes	77.8%	100.0%	50.0%	0.0%	66.7%
	No	22.2%	0.0%	50.0%	100.0%	33.3%
Economically inactive	Yes	95.8%	90.8%	53.2%	24.1%	59.8%
	No	4.2%	9.2%	46.8%	75.9%	40.2%

3.2 Number of SPPs that each beneficiary is receiving

Number of Programmes	Beneficiaries	
Number of Programmes	Beneficiaries (696)	Percent (%)
One Programme	524	75.2
Two Programmes	153	22.0
Three Programmes	14	2.0
Four Programmes	6	0.9
Total	696	100

3.3. *Programme Registration Procedures* [11]

Area	SPPs	Accessing Process	RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Through program office	23.5%	51.4%	8.3%	6.3%	26.4%
		Through program team	40.9%	25.7%	85.4%	93.8%	50.9%
		Through program team (at a single point in your area)	26.1%	17.6%	6.3%	0.0%	17.1%
		Online forms	0.0%	0.0%	0.0%	0.0%	0.0%
		Through local zakat committees	8.7%	2.7%	0.0%	0.0%	4.5%
		Through your office (for job)	0.9%	2.7%	0.0%	0.0%	1.1%
	Social Security	Through program office	21.4%	39.0%	0.0%	0.0%	34.5%
		Through your office (for job)	78.6%	61.0%	0.0%	0.0%	65.5%
	Labour Market Programmes	Through program office	50.0%	71.4%	0.0%	0.0%	66.7%
		Through program team (at a single point in your area)	0.0%	28.6%	0.0%	0.0%	22.2%
		Through local zakat committees	50.0%	0.0%	0.0%	0.0%	11.1%
	Educational Transfers	Through program office	0.0%	80.0%	0.0%	0.0%	57.1%
		Through program team (at a single point in your area)	83.3%	0.0%	0.0%	0.0%	23.8%
		Through your office (for job)	16.7%	13.3%	0.0%	0.0%	14.3%
		Other	0.0%	6.7%	0.0%	0.0%	4.8%
	Others	Through program office	0.0%	0.0%	0.0%	0.0%	0.0%
		Through program team	0.0%	80.0%	0.0%	0.0%	80.0%
		Through local zakat committees	0.0%	20.0%	0.0%	0.0%	20.0%

[11] The table no. 3.3-3.10 are depicting only SPP beneficiaries

Rural[12]	Social Assistance	Through program office	34.1%	27.4%	12.0%	5.6%	26.3%
		Through program team	39.8%	36.8%	80.0%	88.9%	48.1%
		Through program team (at a single point in your area)	19.5%	32.5%	8.0%	0.0%	21.4%
		Online forms	0.0%	0.9%	0.0%	0.0%	0.3%
		Through local zakat committees	4.9%	0.9%	0.0%	5.6%	2.6%
		Through your office (for job)	1.6%	1.7%	0.0%	0.0%	1.3%
		Other	0.0%	0.0%	0.0%	0.0%	0.0%
	Social Security	Through program office	18.2%	46.7%	0.0%	0.0%	34.6%
		Through program team	9.1%	0.0%	0.0%	0.0%	3.8%
		Online forms	9.1%	0.0%	0.0%	0.0%	3.8%
		Through local zakat committees	9.1%	0.0%	0.0%	0.0%	3.8%
		Through your office (for job)	54.5%	53.3%	0.0%	0.0%	53.8%
	Educational Transfers	Through program office	0.0%	50.0%	0.0%	0.0%	50.0%
		Through your office (for job)	0.0%	50.0%	0.0%	0.0%	50.0%
	Others	Through program office	0.0%	100.0%	0.0%	0.0%	100.0%

3.4. Process to Receive the Programme Benefits

Area	SPPs	Benefit Accessing Procedures	RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Local distribution by program team (door to door)	1.7%	4.1%	52.1%	50.0%	17.1%
		From distribution centers	17.4%	0.0%	8.3%	18.8%	11.2%
		From Post offices	6.1%	6.8%	0.0%	0.0%	4.5%
		From your office	0.9%	0.0%	0.0%	0.0%	0.4%
		Bank/ATM	20.9%	12.2%	31.3%	31.3%	21.6%
		Direct facility center (hospital, school, etc.)	53.0%	77.0%	8.3%	0.0%	45.4%
	Social Security	Local distribution by program team (door to door)	0.0%	4.9%	0.0%	0.0%	3.6%
		From Post offices	7.1%	19.5%	0.0%	0.0%	16.4%
		From your office	28.6%	19.5%	0.0%	0.0%	21.8%
		Bank/ATM	50.0%	26.8%	0.0%	0.0%	32.7%
		Direct facility center (hospital, school, etc.)	14.3%	29.3%	0.0%	0.0%	25.5%
	Labour Market Programmes	Local distribution by program team (door to door)	0.0%	0.0%	0.0%	0.0%	0.0%
		From distribution centers	100.0%	57.1%	0.0%	0.0%	66.7%
		Bank/ATM	0.0%	14.3%	0.0%	0.0%	11.1%
		Direct facility center (hospital, school, etc.)	0.0%	28.6%	0.0%	0.0%	22.2%
	Educational Transfers	Local distribution by program team (door to door)	0.0%	13.3%	0.0%	0.0%	9.5%
		From distribution centers	0.0%	6.7%	0.0%	0.0%	4.8%
		From your office	0.0%	46.7%	0.0%	0.0%	33.3%
		Bank/ATM	0.0%	26.7%	0.0%	0.0%	19.0%
		Direct facility center (hospital, school, etc.)	100.0%	6.7%	0.0%	0.0%	33.3%

[12] The beneficiaries of labour market programmes are not reported in rural areas hence this category is missing in table no. 3.3-3.10

	Others	Local distribution by program team (door to door)	0.0%	0.0%	0.0%	0.0%	0.0%
		From distribution centers	0.0%	40.0%	0.0%	0.0%	40.0%
		From your office	0.0%	20.0%	0.0%	0.0%	20.0%
		Direct facility center (hospital, school, etc.)	0.0%	40.0%	0.0%	0.0%	40.0%
Rural	Social Assistance	Local distribution by program team (door to door)	8.1%	5.1%	40.0%	22.2%	13.0%
		From distribution centers	22.0%	0.0%	2.0%	11.1%	9.7%
		From Post offices	2.4%	4.3%	2.0%	5.6%	3.2%
		From your office	0.0%	0.9%	0.0%	0.0%	0.3%
		Bank/ATM	15.4%	16.2%	50.0%	61.1%	24.0%
		Direct facility center (hospital, school, etc.)	52.0%	73.5%	6.0%	0.0%	49.7%
	Social Security	Local distribution by program team (door to door)	9.1%	0.0%	0.0%	0.0%	3.8%
		From Post offices	0.0%	40.0%	0.0%	0.0%	23.1%
		From your office	45.5%	33.3%	0.0%	0.0%	38.5%
		Bank/ATM	45.5%	26.7%	0.0%	0.0%	34.6%
	Educational Transfers	Local distribution by program team (door to door)	0.0%	0.0%	0.0%	0.0%	0.0%
		Bank/ATM	0.0%	100.0%	0.0%	0.0%	100.0%
		Direct facility center (hospital, school, etc.)	0.0%	0.0%	0.0%	0.0%	0.0%
	Others	Local distribution by program team (door to door)	0.0%	100.0%	0.0%	0.0%	100.0%

3.5. Easy Access to the Programmes

Area	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Easy	83.5%	88.0%	60.4%	65.6%	78.5%
		Somewhat easy	5.2%	9.3%	25.0%	28.1%	12.6%
		Difficult	7.0%	2.7%	12.5%	6.3%	6.7%
		Very difficult	4.3%	0.0%	2.1%	0.0%	2.2%
	Social Security	Easy	100.0%	97.6%	0.0%	0.0%	98.2%
		Somewhat easy	0.0%	2.4%	0.0%	0.0%	1.8%
	Labour Market Programmes	Easy	100.0%	83.3%	0.0%	0.0%	87.5%
		Somewhat easy	0.0%	16.7%	0.0%	0.0%	12.5%
	Educational Transfers	Easy	100.0%	86.7%	0.0%	0.0%	90.5%
		Somewhat easy	0.0%	13.3%	0.0%	0.0%	9.5%
	Others	Easy	0.0%	100.0%	0.0%	0.0%	100.0%
Rural	Social Assistance	Easy	80.5%	83.8%	54.0%	61.1%	76.3%
		Somewhat easy	11.4%	14.5%	18.0%	27.8%	14.6%
		Difficult	5.7%	1.7%	14.0%	5.6%	5.5%
		Very difficult	2.4%	0.0%	14.0%	5.6%	3.6%
	Social Security	Easy	100.0%	100.0%	0.0%	0.0%	100.0%
	Educational Transfers	Easy	0.0%	100.0%	0.0%	0.0%	100.0%
	Others	Easy	0.0%	100.0%	0.0%	0.0%	100.0%

3.6.a. Difficult Procedures to Get Registered with SPPs (Area wise)

Area	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	9.6%	20.0%	20.8%	28.1%	16.7%
		No	90.4%	80.0%	79.2%	71.9%	83.3%
	Social Security	Yes	7.1%	12.2%	0.0%	0.0%	10.9%
		No	92.9%	87.8%	0.0%	0.0%	89.1%
	Labour Market Programmes	Yes	0.0%	16.7%	0.0%	0.0%	12.5%
		No	100.0%	83.3%	0.0%	0.0%	87.5%
	Educational Transfers	Yes	33.3%	6.7%	0.0%	0.0%	14.3%
		No	66.7%	93.3%	0.0%	0.0%	85.7%
	Others	Yes	0.0%	40.0%	0.0%	0.0%	40.0%
		No	0.0%	60.0%	0.0%	0.0%	60.0%
Rural	Social Assistance	Yes	14.6%	17.1%	34.0%	27.8%	19.5%
		No	85.4%	82.9%	66.0%	72.2%	80.5%
		Yes	0.0%	26.7%	0.0%	0.0%	15.4%
	Social Security	No	100.0%	73.3%	0.0%	0.0%	84.6%
	Others	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	0.0%	100.0%	0.0%	0.0%	100.0%

3.6.b. Difficulty in Documentation for the Registration of SPPs (Area wise)

Area	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	5.2%	5.3%	16.7%	28.1%	10.0%
		No	94.8%	94.7%	83.3%	71.9%	90.0%
	Social Security	Yes	7.1%	14.6%	0.0%	0.0%	12.7%
		No	92.9%	85.4%	0.0%	0.0%	87.3%
	Labour Market Programmes	Yes	0.0%	16.7%	0.0%	0.0%	12.5%
		No	100.0%	83.3%	0.0%	0.0%	87.5%
	Educational Transfers	Yes	33.3%	0.0%	0.0%	0.0%	9.5%
		No	66.7%	100.0%	0.0%	0.0%	90.5%
	Others	Yes	0.0%	20.0%	0.0%	0.0%	20.0%
		No	0.0%	80.0%	0.0%	0.0%	80.0%
Rural	Social Assistance	Yes	10.6%	3.4%	26.0%	27.8%	11.4%
		No	89.4%	96.6%	74.0%	72.2%	88.6%
	Social Security	Yes	0.0%	6.7%	0.0%	0.0%	3.8%
		No	100.0%	93.3%	0.0%	0.0%	96.2%
	Educational Transfers	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	0.0%	100.0%	0.0%	0.0%	100.0%
	Others	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	0.0%	100.0%	0.0%	0.0%	100.0%

3.6.c. Long Waiting Time to Access the SPPs (Area wise)

Area	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	52.2%	17.3%	33.3%	50.0%	38.9%
		No	47.8%	82.7%	66.7%	50.0%	61.1%
	Social Security	Yes	7.1%	26.8%	0.0%	0.0%	21.8%
		No	92.9%	73.2%	0.0%	0.0%	78.2%
	Labour Market Programmes	Yes	0.0%	16.7%	0.0%	0.0%	12.5%
		No	100.0%	83.3%	0.0%	0.0%	87.5%
	Educational Transfers	Yes	33.3%	20.0%	0.0%	0.0%	23.8%
		No	66.7%	80.0%	0.0%	0.0%	76.2%
	Others	Yes	0.0%	20.0%	0.0%	0.0%	20.0%
		No	0.0%	80.0%	0.0%	0.0%	80.0%
Rural	Social Assistance	Yes	55.3%	14.5%	26.0%	55.6%	35.1%
		No	44.7%	85.5%	74.0%	44.4%	64.9%
	Social Security	Yes	9.1%	6.7%	0.0%	0.0%	7.7%
		No	90.9%	93.3%	0.0%	0.0%	92.3%
	Educational Transfers	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	0.0%	100.0%	0.0%	0.0%	100.0%
	Others	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	0.0%	100.0%	0.0%	0.0%	100.0%

3.6.d. Programme Office is Situated far away from Home (Area wise)

Area	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	37.4%	26.7%	14.6%	40.6%	30.7%
		No	62.6%	73.3%	85.4%	59.4%	69.3%
	Social Security	Yes	7.1%	24.4%	0.0%	0.0%	20.0%
		No	92.9%	75.6%	0.0%	0.0%	80.0%
	Labour Market Programmes	Yes	0.0%	16.7%	0.0%	0.0%	12.5%
		No	100.0%	83.3%	0.0%	0.0%	87.5%
	Educational Transfers	Yes	33.3%	13.3%	0.0%	0.0%	19.0%
		No	66.7%	86.7%	0.0%	0.0%	81.0%
	Others	Yes	0.0%	20.0%	0.0%	0.0%	20.0%
		No	0.0%	80.0%	0.0%	0.0%	80.0%
Rural	Social Assistance	Yes	62.6%	24.8%	16.0%	38.9%	39.3%
		No	37.4%	75.2%	84.0%	61.1%	60.7%
	Social Security	Yes	18.2%	13.3%	0.0%	0.0%	15.4%
		No	81.8%	86.7%	0.0%	0.0%	84.6%
	Educational Transfers	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	0.0%	100.0%	0.0%	0.0%	100.0%
	Others	Yes	0.0%	0.0%	0.0%	0.0%	0.0%
		No	0.0%	100.0%	0.0%	0.0%	100.0%

3.6.e. Missing Documents as a Difficulty in Accessing SPPs (Area wise)

Area	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	1.7%	16.0%	8.3%	28.1%	10.0%
		No	98.3%	84.0%	91.7%	71.9%	90.0%
	Social Security	Yes	7.1%	24.4%	0.0%	0.0%	20.0%
		No	92.9%	75.6%	0.0%	0.0%	80.0%
	Labour Market Programmes	Yes	0.0%	16.7%	0.0%	0.0%	12.5%
		No	100.0%	83.3%	0.0%	0.0%	87.5%
	Educational Transfers	Yes	33.3%	0.0%	0.0%	0.0%	9.5%
		No	66.7%	100.0%	0.0%	0.0%	90.5%
	Others	Yes	0.0%	20.0%	0.0%	0.0%	20.0%
		No	0.0%	80.0%	0.0%	0.0%	80.0%
Rural	Social Assistance	Yes	7.3%	17.9%	18.0%	33.3%	14.6%
		No	92.7%	82.1%	82.0%	66.7%	85.4%
	Social Security	Yes	0.0%	20.0%	0.0%	0.0%	11.5%
		No	100.0%	80.0%	0.0%	0.0%	88.5%
	Educational Transfers	Yes	0.0%	50.0%	0.0%	0.0%	50.0%
		No	0.0%	50.0%	0.0%	0.0%	50.0%
	Others	Yes	0.0%	100.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%

3.7. Percentage Distribution of Beneficiaries according to type of SPP Benefits

Area	SPPs	Type of Benefits	RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Conditional cash transfer	5.2%	2.7%	8.3%	6.3%	5.2%
		Unconditional cash transfer	41.7%	24.0%	77.1%	90.6%	48.9%
		In kind benefits	53.0%	73.3%	14.6%	3.1%	45.9%
	Social Security	Conditional cash transfer	0.0%	23.8%	0.0%	0.0%	14.3%
		Unconditional cash transfer	35.7%	66.7%	0.0%	0.0%	54.3%
		In kind benefits	28.6%	9.5%	0.0%	0.0%	17.1%
		In kind benefits/Govt Servant	35.7%	0.0%	0.0%	0.0%	14.3%
	Labour Market Programmes	Conditional cash transfer	0.0%	16.7%	0.0%	0.0%	12.5%
		In kind benefits	100.0%	83.3%	0.0%	0.0%	87.5%
	Educational Transfers	Conditional cash transfer	0.0%	0.0%	0.0%	0.0%	0.0%
		Unconditional cash transfer	16.7%	86.7%	0.0%	0.0%	66.7%
		In kind benefits	83.3%	13.3%	0.0%	0.0%	33.3%
	Others	Conditional cash transfer	0.0%	0.0%	0.0%	0.0%	0.0%
		In kind benefits	0.0%	100.0%	0.0%	0.0%	100.0%
Rural	Social Assistance	Conditional cash transfer	0.0%	2.6%	8.0%	0.0%	2.3%
		Unconditional cash transfer	50.4%	23.9%	78.0%	100.0%	47.7%
		In kind benefits	49.6%	73.5%	14.0%	0.0%	50.0%
	Social Security	Conditional cash transfer	0.0%	40.0%	0.0%	0.0%	19.0%
		Unconditional cash transfer	18.2%	60.0%	0.0%	0.0%	38.1%
		In kind benefits/Govt. Servant	81.8%	0.0%	0.0%	0.0%	42.9%

	Educational Transfers	Conditional cash transfer	0.0%	0.0%	0.0%	0.0%	0.0%
		Unconditional cash transfer	0.0%	100.0%	0.0%	0.0%	100.0%
	Others	Conditional cash transfer	0.0%	0.0%	0.0%	0.0%	0.0%
		In kind benefits	0.0%	100.0%	0.0%	0.0%	100.0%

3.8. Cash Received by the Beneficiaries (Per Installment)

Area	SPPs	RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	5,161	8,122	5,890	4,484	5,628
	Social Security	18,000	15,539			15,668
	Labour Market Programme		18,000			18,000
	Educational Transfers		6,477			6,477
Rural	Social Assistance	4,881	3,990	4,465	4,444	4,534
	Social Security		12,050			12,050
	Labour Market Programmes					
	Educational Transfers		6,000			6,000

3.9. Installment Period of the Cash Benefits

Area	SPPs	Per Installment Period	RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Monthly	0.0%	15.0%	0.0%	0.0%	2.1%
		Quarterly	96.3%	75.0%	97.6%	100.0%	94.5%
		Biannually	0.0%	0.0%	2.4%	0.0%	0.7%
		One time	3.7%	10.0%	0.0%	0.0%	2.7%
	Social Security	Monthly	0.0%	100.0%	0.0%	0.0%	95.0%
		One time	100.0%	0.0%	0.0%	0.0%	5.0%
	Labour Market Programmes	One time	0.0%	100.0%	0.0%	0.0%	100.0%
	Educational Transfers	Monthly	0.0%	0.0%	0.0%	0.0%	0.0%
		Quarterly	0.0%	76.9%	0.0%	0.0%	76.9%
		Biannually	0.0%	23.1%	0.0%	0.0%	23.1%
Rural	Social Assistance	Monthly	1.6%	6.5%	0.0%	0.0%	2.0%
		Quarterly	96.7%	90.3%	100.0%	100.0%	96.7%
		Biannually	0.0%	3.2%	0.0%	0.0%	0.7%
		Annually	0.0%	0.0%	0.0%	0.0%	0.0%
		One time	1.6%	0.0%	0.0%	0.0%	0.7%
	Social Security	Monthly	100.0%	90.0%	0.0%	0.0%	91.7%
		Quarterly	0.0%	0.0%	0.0%	0.0%	0.0%
		Biannually	0.0%	10.0%	0.0%	0.0%	8.3%
	Educational Transfers	Monthly	0.0%	0.0%	0.0%	0.0%	0.0%
		Quarterly	0.0%	50.0%	0.0%	0.0%	50.0%
		Biannually	0.0%	50.0%	0.0%	0.0%	50.0%

3.10. Regularity of Receiving Cash Benefits

Area	SPPs		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Social Assistance	Yes	83.3%	80.0%	41.5%	71.0%	68.5%
		No	16.7%	20.0%	58.5%	29.0%	31.5%
	Social Security	Yes	100.0%	100.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%
	Labour Market Programmes	Yes	0.0%	100.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%
	Educational Transfers	Yes	0.0%	38.5%	0.0%	0.0%	38.5%
		No	0.0%	61.5%	0.0%	0.0%	61.5%
Rural	Social Assistance	Yes	83.6%	74.2%	60.5%	77.8%	74.5%
		No	16.4%	25.8%	39.5%	22.2%	25.5%
	Social Security	Yes	100.0%	100.0%	0.0%	0.0%	100.0%
		No	0.0%	0.0%	0.0%	0.0%	0.0%
	Educational Transfers	Yes	0.0%	50.0%	0.0%	0.0%	50.0%
		No	0.0%	50.0%	0.0%	0.0%	50.0%

3.11.a. Reasons for not Applying for SPPs (Area wise)

Area	Reasons for Not Applying	RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Unaware of SPP	25.0%	100.0%	97.3%	90.0%	90.4%
	Non-coverage	75.0%	0.0%	0.0%	10.0%	7.7%
	Ineligible	0.0%	0.0%	0.0%	0.0%	0.0%
	Not Required	0.0%	0.0%	2.7%	0.0%	1.9%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%
Rural	Unaware of SPP	0.0%	100.0%	94.9%	100.0%	96.4%
	Non-coverage	0.0%	0.0%	2.6%	0.0%	1.8%
	Ineligible	0.0%	0.0%	0.0%	0.0%	0.0%
	Not Required	0.0%	0.0%	2.6%	0.0%	1.8%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%

3.11.b. Reasons for not Applying for SPPs (Economic Status wise)

Economic Status	Reasons for Not Applying	RYK	Sargodha	Nowshera	Lower Dir	Total
Poor	Unaware of SPP	0.0%	100.0%	95.7%	100.0%	95.4%
	Non-coverage	100.0%	0.0%	0.0%	0.0%	1.5%
	Ineligible	0.0%	0.0%	0.0%	0.0%	0.0%
	Not Required	0.0%	0.0%	4.3%	0.0%	3.1%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%
Vulnerable	Unaware of SPP	100.0%	100.0%	95.0%	80.0%	92.6%
	Non-coverage	0.0%	0.0%	5.0%	20.0%	7.4%
	Ineligible	0.0%	0.0%	0.0%	0.0%	0.0%
	Not Required	0.0%	0.0%	0.0%	0.0%	0.0%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%
Non-poor	Unaware of SPP	0.0%	100.0%	100.0%	100.0%	86.7%

	Non-coverage	100.0%	0.0%	0.0%	0.0%	13.3%
	Ineligible	0.0%	0.0%	0.0%	0.0%	0.0%
	Not Required	0.0%	0.0%	0.0%	0.0%	0.0%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%

3.12.a. Percentage of Population who Complained (Area wise)

Area		**RYK**	**Sargodha**	**Nowshera**	**Lower Dir**	**Total**
Urban	Yes	25.0%	50.0%	7.5%	5.6%	11.0%
	No	75.0%	50.0%	92.5%	94.4%	89.0%
Rural	Yes	57.1%	33.3%	11.7%	23.8%	22.4%
	No	42.9%	66.7%	88.3%	76.2%	77.6%

3.12.b. Percentage of Population who Complained (Gender wise)

Gender		**RYK**	**Sargodha**	**Nowshera**	**Lower Dir**	**Total**
Male	Yes	20.0%	85.7%	15.2%	19.4%	20.5%
	No	80.0%	14.3%	84.8%	80.6%	79.5%
Female	Yes	56.3%	15.4%	1.6%	0.0%	10.8%
	No	43.8%	84.6%	98.4%	100.0%	89.2%

3.12.c. Percentage of Population who Complained (Economic Status wise)

Economic Status		**RYK**	**Sargodha**	**Nowshera**	**Lower Dir**	**Total**
Poor	Yes	43.8%	46.2%	12.2%	12.1%	18.4%
	No	56.3%	53.8%	87.8%	87.9%	81.6%
Vulnerable	Yes	57.1%	40.0%	3.7%	11.1%	15.8%
	No	42.9%	60.0%	96.3%	88.9%	84.2%
Non-poor	Yes	0.0%	0.0%	4.3%	16.7%	5.9%
	No	100.0%	100.0%	95.7%	83.3%	94.1%

3.13.a. Percentage of Population who Received Response for their Complaint (Area wise)

Area		**RYK**	**Sargodha**	**Nowshera**	**Lower Dir**	**Total**
Urban	Yes	0.0%	0.0%	0.0%	100.0%	13.3%
	No	100.0%	100.0%	100.0%	0.0%	86.7%
Rural	Yes	50.0%	25.0%	57.1%	75.0%	52.2%
	No	50.0%	75.0%	42.9%	25.0%	47.8%

3.13.b. Percentage of Population who Received Response for their Complaint (Gender wise)

Gender		**RYK**	**Sargodha**	**Nowshera**	**Lower Dir**	**Total**
Male	Yes	100.0%	16.7%	33.3%	83.3%	46.2%
	No	0.0%	83.3%	66.7%	16.7%	53.8%
Female	Yes	22.2%	0.0%	0.0%	0.0%	16.7%
	No	77.8%	100.0%	100.0%	0.0%	83.3%

3.14. Percentage of Population who Know about the Alternate Channel when their Complaint isn't Resolved

Area		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Yes	25.0%	0.0%	4.1%	4.8%	5.2%
	No	75.0%	100.0%	95.9%	95.2%	94.8%
Rural	Yes	14.3%	0.0%	5.9%	22.7%	10.0%
	No	85.7%	100.0%	94.1%	77.3%	90.0%

3.15. Percentage of Population who Know about the Community System in their Area

Area		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Yes	0.0%	0.0%	0.0%	16.3%	4.1%
	No	100.0%	100.0%	100.0%	83.7%	95.9%
Rural	Yes	0.0%	0.0%	0.0%	20.7%	5.2%
	No	100.0%	100.0%	100.0%	79.3%	94.8%

3.16. Percentage Population who Received Help from Community System in their Area[13]

Area		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Yes	0.0%	0.0%	0.0%	72.0%	72.0%
	No	0.0%	0.0%	0.0%	28.0%	28.0%
Rural	Yes	0.0%	0.0%	0.0%	64.5%	64.5%
	No	0.0%	0.0%	0.0%	35.5%	35.5%

Annexure 6 (Public Attitude towards SPPs)

4.1 Most Reliable Source of Information

Area	Most Reliable Source	RYK	Sargodha	Nowshera	Lower Dir
Urban	Newspaper	10.2%	12.2%	18.3%	14.9%
	Television	15.0%	16.1%	13.7%	8.3%
	Radio	2.4%	0.7%	2.9%	3.5%
	Program booklet	0.0%	3.2%	1.3%	0.3%
	Internet	0.5%	3.9%	5.6%	1.3%
	Phone/SMS	12.1%	17.0%	4.6%	7.0%
	Relatives/Friends	29.1%	23.4%	31.0%	38.4%
	people from government	30.7%	23.4%	22.5%	26.3%
Rural	Newspaper	7.9%	8.7%	13.7%	13.2%
	Television	15.1%	16.1%	20.3%	9.8%
	Radio	1.5%	1.3%	2.4%	7.9%
	Program booklet	0.6%	1.5%	1.7%	0.6%
	Internet	0.3%	0.5%	0.7%	1.1%
	Phone/SMS	10.3%	14.8%	7.6%	8.7%
	Relatives/Friends	32.6%	30.4%	33.7%	33.7%
	people from government	31.7%	26.8%	19.9%	25.0%

[13] This is the percentage of those respondents who are aware of the community system in their area.

4.2 Whom Social Assistance should Target (Public Perception)

Area	The Targeted Population of SPPs	RYK	Sargodha	Nowshera	Lower Dir
Urban	Poor	20.8%	19.0%	30.9%	28.0%
	Vulnerable	13.2%	11.4%	12.1%	11.4%
	Non-Poor	0.6%	2.8%	0.2%	0.6%
	Minorities	6.1%	4.3%	0.4%	0.0%
	Women	5.9%	11.4%	12.1%	13.3%
	Widow	17.9%	13.4%	15.3%	15.1%
	Children	4.7%	8.8%	5.5%	8.9%
	Disabled	18.7%	17.5%	16.1%	12.5%
	Elderly	12.1%	11.3%	7.4%	10.1%
Rural	Poor	19.5%	21.9%	25.6%	27.0%
	Vulnerable	13.2%	15.5%	11.3%	10.2%
	Non-Poor	1.0%	4.1%	0.6%	0.0%
	Minorities	7.0%	2.4%	1.1%	0.0%
	Women	8.6%	14.1%	14.1%	15.1%
	Widow	16.6%	13.8%	14.1%	15.5%
	Children	4.5%	3.2%	8.7%	11.2%
	Disabled	17.2%	15.5%	17.0%	13.4%
	Elderly	12.5%	9.5%	7.6%	7.6%

4.3 Are the Eligible Persons Receiving Social Protection Programme Benefits (Public Perception)

Area		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Yes	68.0%	88.0%	66.2%	66.7%	72.2%
	No	28.0%	11.3%	31.8%	23.5%	23.7%
Rural	Yes	74.7%	86.8%	63.8%	72.0%	74.3%
	No	22.0%	13.2%	30.2%	23.3%	22.2%

4.4 Percentage Population Aware of the Women targeted SPPs

Area		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	Yes	36.0%	48.7%	81.5%	90.2%	64.2%
	No	62.7%	51.3%	18.5%	9.8%	35.4%
Rural	Yes	28.0%	49.0%	89.3%	91.3%	64.3%
	No	70.7%	51.0%	10.1%	8.0%	35.0%

4.5 People Perception about the Support Provision in the Time of Shock by

Area		RYK	Sargodha	Nowshera	Lower Dir	Total
Urban	The Government	99.3%	90.0%	78.8%	77.8%	86.4%
	The employer	0.0%	1.3%	6.0%	0.0%	1.8%
	Oneself through a contract with insurance company	0.0%	0.0%	0.7%	2.0%	0.7%
	Family	0.0%	7.3%	11.3%	18.3%	9.3%
	Community	0.7%	1.3%	2.0%	1.3%	1.3%

	Other	0.0%	0.0%	1.3%	0.7%	0.5%
Rural	The Government	96.0%	68.2%	51.7%	64.7%	70.2%
	The employer	0.0%	1.3%	6.7%	0.7%	2.2%
	Oneself through a contract with insurance company	0.0%	0.7%	1.3%	0.0%	0.5%
	Family	2.7%	25.2%	29.5%	26.0%	20.8%
	Community	0.7%	4.6%	8.1%	8.0%	5.3%
	Other	0.7%	0.0%	2.7%	0.7%	1.0%

Annexure 7 (Questionnaires)

Qualitative Questionnaire

Q1. Are you aware of the programs in your district that are providing any kind of assistance such as cash assistance, old age pensions, medical services, etc.? Please name these programs that you are aware of.

Q2. What kind of difficulties do you face in accessing Social Protection Programme in your area? *While asking this question from respondents, the following sub-questions may be helpful in soliciting responses:*

I. Is the difficulty related to the eligibility criteria? If yes. Please elaborate
II. Is the difficulty related to the distribution system? If Yes, Please elaborate
III. Is the difficulty related to geographical coverage? If yes, Please elaborate
IV. Is the difficulty related to the actual provision viewed in terms of “distribution point” and documentation? If yes, Please elaborate
V. As a beneficiary, narrate your experience of not getting the expected social assistance. That is, what do you do when faced with the aforesaid difficulties?

Q3. Please reflect on the social and economic benefits of the existing social assistance schemes. *While asking this question from respondents, the following sub-questions may be helpful in soliciting responses:*

I. Please narrate how social protection programme is beneficial to you. You may cite an example which could elaborate the utilisation of social assistance in meeting some immediate need(s). That is, paying for education, health, loan etc.
II. Are these schemes meeting your household needs? If not, please cite an example to substantiate.

Q4. Please explain how the existing social protection schemes in your area could be improved. *While asking this question from respondents, the following sub-questions may be helpful in soliciting responses:*

I. Beneficiary criteria
II. Coverage
III. Introduction of new schemes
IV. Access

V. Do you think these services should operate through single window services (centralized source of information)?

Q5. What is your opinion about provision of social protection programs by the government?

Please narrate the role of the government in the provision of social assistance schemes. That is, a well-functioning and effective system is in place for the provision of social assistance programmes.

Quantitative Questionnaire

Introduction and Respondent's Consent

Assalam-o-Alaikum My name is ____. I am working with Sustainable Development Policy Institute (SDPI). We are conducting a survey about Social Protection Programs (SPP). The information we collect will help the stakeholders to improve coverage and quality of existing SPPs (this is not for the registration of any social protection program). Your household is selected for the survey. I would like to ask you some questions about your household. The questions usually take about 15 to 20 minutes. All of the answers you give will be confidential and will not be shared with anyone other than members of our survey team.

You don't have to be in the survey, but we hope you will agree to answer the questions since your views are important. If I ask you any question you don't want to answer, just let me know and I will go on to the next question or you can stop the interview at any time. In case you need more information about the survey, you may contact the person listed on this card.

Name of Supervisor: ________________________
Name of Interviewer: _______________________
Date of interview: (dd/mm/yyyy): ______________
Time of Interview (hh:mm): _________________

Household District Code:	DCode	H	H	H

KAP Survey of Social Protection Programs

Q.N	Question	Response
1	**Name of Respondent**	
2	**Address/Area/Mohallah:** ___________________________________	
4	**District:** (1. Rahimyar Khan; 2. Sargodha; 3. Nowshera; 4. Lower Dir)	
5	**Locality** :(1. Urban; 2. Rural)	
6	**CNIC (optional)** ___________________________________	
7	**Contact No. (optional)**___________________________________	

SECTION-1: DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS

ID Code	1. Name of HH member *(Write respondent's name first)*	2. What is ....'s relationship to the household head? (Only one response) Head of household=00 Spouse=1 Son/Daughter=2 Spouse of son/daughter=3 Grandchild=4 Father/ mother=5 Brother/sister=6 Nephew/niece=7 Father/ mother-in-law=8 Brother/ sister-in-law=9 Other relative=10 Non-relative=11	3. Does ……… has any disability? Yes=1 No=0	3.a. If yes, please specify the nature of disability Vision Impairment=1 Deaf and dumb=2 Mental health conditions=3 Autism disorder=4 Physical disability=5 Others (Specify)=6	4. What is ....'s gender? *Male=0* *Female=1*	5. What is ....'s age in years? Put 00 if < 1 year	6. What is ....'s marital status? (Only one response) *Unmarried=1* *Married=2* *Separated=3* *Divorced=4* *Widow/widower=5*	7. What is the……'s level of education completed?	8. What is your source of income? Job (employee)=1 Own Work (non-agriculture) =2 Own Work (agriculture) =3 Rental Income =4 Remittances =5 Land Lease Income =6 Pension =7 No income =8 Others (Specify)=9
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

ID Code	9. What is the employment status? Private employee paid with regular instalments =1 Private employee paid with piecework=2 Self-employed =3 Civil Servant =4 Apprentice (Internee, beginner)=5 Unpaid worker in family business =6 Unemployed =7 Retired =8 Other (in education or training, doing housework, looking after other persons, in community service, otherwise economically inactive)(specify) =9	10. What is the status of job's written contract/agreement with employer? *(Only for Job holders)* Permanent/pensionable Job =1 Less than 1 year contract =2 Contract of more than 1 year =3 Without contract/agreement =4	11. Does your employer gives you social protection benefits like health allowance, maternity benefits, pension, etc.? *(only for contract holders)* Yes = 1 No = 2 Don't Know = 3	12. How many persons are engaged in the enterprise (including working proprietors, contributing family workers, paid employees)? *(for job holders)* *(Give approximate numbers of persons)* آپ کے ادارے میں کتنے افراد کام کرتے ہیں (ان میں کام کرنے والے اپنا روزگار،فیملی ورکرز یا تنخواہ دار ملازم شامل ہیں)؟	13. Total monthly income of HH member……..	14. Total monthly HH expenditures
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

15	Possession of household assets:	

15 Possession of household assets:

15.1. What is the residential status at present?

a. Own **b. Rented** **c. On subsidized Rent** **d. Without Rent**

15.2. The type of house construction

a. Kacha **b. Pakka** **c. Kacha & Pakka**

15.3. Number of rooms in your house

…………………………………………

15.4. What is the main source of drinking water

a. Piped water **b. Hand pump** **c. Water motor\Tube well**
d. Covered well **e. Open well** **f. River, stream, pond etc.**
g. Tanker truck, water bearer **h. Mineral Water** **i. Filtration plant**
j. Other

15.5. What kind of toilet facility does your household use?

a. Facility not available **b. Flush system (linked to sewerage)**
c. Flush (connected to open drain) **d. Pit latrine**
e. Other

15.6. Does your house have electricity connection?

a. Yes **b. No**

15.7. Is there any of the following objects in your possession at present?

	Y	N
a. Iron (electric) …………………	**1**	**2**
b. Fans (electric)…………………	**1**	**2**
c. Sewing machine………………	**1**	**2**
d. Radio or cassette player…	**1**	**2**
e. Chair, table……………………	**1**	**2**
f. Watches, clock…………………	**1**	**2**
g. Television………………………	**1**	**2**
h. VCR, VCP, VCD…………………	**1**	**2**
i. Refrigerator\Freezer…………	**1**	**2**
j. Air Cooler…………………………	**1**	**2**
k. Air-conditioner…………………	**1**	**2**
l. Computer/Laptop……………	**1**	**2**
m. Bicycle……………………………	**1**	**2**
n. Motor Cycle……………………	**1**	**2**
o. Car…………………………………	**1**	**2**
p. Tractor, Truck…………………	**1**	**2**
q. Mobile, Land line……………	**1**	**2**
r. Cooking Range…………………	**1**	**2**
s. Stove/Burner……………………	**1**	**2**
t. Washing Machine……………	**1**	**2**
u. Land………………………………	**1**	**2**

Agricultural (Acres)	**Non-agricultural (Acres)**

	Y	N
v. Livestock ………………………	1	2

Livestock	**Number**
Goat/Sheep	
Donkey/Horse	
Chicken	
Buffaloes/Cows	
Others (Specify)	

16	During the last one year, have you or any of your HH member been the victim of: گزشتہ سال آپ کو ان میں سے کن مسائل کا سامنا کرنا پڑا؟

	Y	**N**
1. Flood سیلاب	1	2
2. Earthquake زلزلہ	1	2
3. Drought قحط	1	2
4. Heavy Rain شدید بارشیں	1	2
5. Serious Health Issues/ injury زخمی یا دیگر بیماریوں کا شکار ہونا	1	2
a. Inpatient Care اسپتال میں زیر علاج رہنا		
b. Continuing Treatment باقاعدگی سے علاج کرانا		
6. Internal Displacement ملک کے اندر نقل مکانی کرنا	1	2
7. Others	1	2

(Specify Others):

1. ___________________________
2. ___________________________

17	How do you meet your HH immediate needs? (in case of unexpected expenses or loss of income) آپ اپنی فوری ضرریات خاص طور پر غیر متوقع اخراجات کس طرح پوری کرتے ہیں؟ **Y** **N** 1.Sale of household assets and property 1 2 گھریلو اثاثے اور جائیداد کی فروخت 2. Loan (with interest) 1 2 قرضے 17.a Please name the source of loan i.e. banks, local agents, etc.............................. برائے مہربانی قرض کا ذریعہ بتائی 3. Borrowing (without interest) 1 2 17.b Please name the source of borrowing i.e. friends, family, etc.............................. 4.Utilization of Saving 1 2 بچت کو استعمال میں لانا 5.Reducing Consumption 1 2 اخراجات کم کرنا 17.c Please mention the type of consumption you reduced **Y** **N** Food Consumption 1 2 غذائی اخراجات Education Expenses 1 2 تعلیمی اخراجات Health Expenses 1 2 صحت کے اخراجات Expenses on Clothes 1 2 کپڑوں پر اٹھنے والے اخراجات

	Others (Specify) 1 2 ………………………………………… 6.Increased Labour Hours ……. 1 2 کام کے اوقات میں اضافہ 7. Others (specify)……………….. *(Specify Other than listed)* 1. ___________________________ 2. ___________________________

SECTION-2: KNOWLEDGE ABOUT SOCIAL PROTECTION PROGRAMS

Social protection commonly refers to a set of public policies, programs and systems that help poor and vulnerable individuals and households to reduce their economic and social vulnerabilities; to improve their ability to cope with risks and shocks; and to enhance their social rights and status. This implies that the purpose of social protection programs is to prevent or protect people against poverty, vulnerability and social exclusion throughout their lifecycles, with particular emphasis towards vulnerable groups. Social Protection schemes can be designed and implemented in various forms like cash transfers or in-kind, through non-contributing schemes, providing universal, categorical, or poverty-targeted benefits such as social assistance, contributory schemes with social insurance and by building human capital, productive assets and access to jobs. These programs and schemes can be further classified as social security, social safety nets or social protection.

<table>
<tr><th>Q.#</th><th>Question</th></tr>
<tr><td>1</td><td>Are you aware of the programs in your district that are providing any kind of assistance such as old age pensions, medical services, cash assistance, etc.?
کیا آپ کو معلوم ہے کہ آپ کے ضلع میں کوئی ایسے سماجی تحفظ کے پروگرام چل رہے ہیں جو کہ کسی بھی طرح کے سماجی فوائدمثلاً بڑھاپے میں پنشن، طبی سہولیات یا رقم کی صورت میں ، مہیا کرتے ہیں
Yes 1
No .... 2</td></tr>
<tr><td>2</td><td>Please name the programs that you are aware of:
(For enumerators: Don't read out the names of SPPs from the list given below. Please encircle the selected program(s))

a. Social Assistance Programmes
1. BISP
2. Pakistan Bait-ul-Mal
3. Zakat
4. Social Welfare Department Schemes
5. Prime Minister's National Health Program
6. Sehat Sahulat Programme
7. Grants for Minorities (Holy, Christmas, Sikh Grant)
8. Livestock & Dairy Development Department schemes
9. Watan Card
10. Kissan Package
11. Wheat Subsidy Program
12. Epidemics Prevention & Control Program
b. Social Security Programmes
13. Employees Old-Age Benefits Institution
14. Public Sector Benevolent Funds and Group Insurance
15. Employees Social Security Institutions
16. Workers Welfare Fund
c. Labour Market Programmes
17. People's Works Programme
18. People's Rozgar Programme
19. Chief Minister's Self Employment Scheme
20. Free Industry Demand-driven short courses by TEVTA
21. Apna Rozgar Scheme
22. Cash for work/employment guarantee
d. Educational Transfers (other than given under social assistance programmes)
23. Education Voucher Scheme
24. Punjab Education Endowment Fund
25. Punjab Education Foundation Assisted Schools
26. Education Scholarships by Labour & Human Resources Department
27. Scholarships for Minorities
28. Other..

Notes</td></tr>
</table>

Write the Code of SPP(s)	3. How did you get information about these programs? Newspaper=1 Television=2 Radio=3 Phone/SMS=4 Program Booklet=5 Internet=6 Relatives/Friends=7 People from govt. (verbal)=8 Others (specify)=9	4. Are you aware of the eligibility criteria of SPPs which are being implemented in your area? کیا آپ کوان سماجی تحفظ پروگرام میں شامل ہونے کے معیارکا پتہ ہے جو آپ کے علاقے میں چل رہے ہیں؟ Yes=1 No=2	5. Do you know about the process of accessing SPP(s) (accessibility criteria and procedures)? کیا آپ کو سماجی تحفظ پروگرام تک رسائی کے طریقہ کار کاعلم ہے؟ Yes=1 No=2	6. Do you know the type of benefits/schemes being offered by these SPPs? کیا آپ کو معلوم ہے کہ سماجی تحفظ پروگرام کون سی اسکیمیں دے رہے ہیں؟ Yes=1 No=2	7. In your view, was the information about SPPs adequately disseminated? آپ کے خیال میں کیا سماجی تحفظ پروگرام کی معلومات مناسب طور پر اجاگر کی گئیں؟								
					a. **Eligibility Criteria**			b. **Accessibility Criteria**			c. **Benefits**		
					1.The information was easily available Yes=1 No=2	2.The language was easily understandable Yes=1 No=2	3.The message was comprehensive (contains necessary information you require) Yes=1 No=2	1.The information was easily available Yes=1 No=2	2.The language was easily understandable Yes=1 No=2	3.The message was comprehensive (contains necessary information you require) Yes=1 No=2	1.The information was easily available Yes=1 No=2	2.The language was easily understandable Yes=1 No=2	3.The message was comprehensive (contains necessary information you require) Yes=1 No=2

Q. No	Questions
8	Do you know of any laws and policies in your country in regards to social protection? کیا آپ کو سماجی تحفظ کے حوالے سے ملکی قوانین یا پالیسیوں کا علم ہے؟ Yes………………… No…………….
9	If yes, please mention them.
10	Do you know who in your village/community is receiving any kind of social protection benefit? کیا آپ کو علم ہے کہ آپ کے گاؤں یا علاقہ میں کوئی فرد سماجی تحفظ کے فوائد حاصل کررہا ہے؟ Yes…………………… No……………………
11	Do you know where the money for SPPs come from? ان پروگراموں کے لیے رقم کون فراہم کررہا ہے؟

SECTION-3A: PRACTICES OF SOCIAL PROTECTION PROGRAMS (BENEFICIARIES)

Q.N.	Question	
1	a. Have you applied for SPP(s)?? Yes ……………….1 No ……………….2 (Go to Q9) b. If yes, which program(s) did you try to access? *(Please enter code of SPP given below)*……………………………………………………………………………………………… c. Did the HH benefit from any of the following SPPs? Yes ……………….1 No ……………….2 (Go to Q10) If Yes, Please Indicate: **a. Social Assistance Programmes** 1. BISP 2. Pakistan Bait-ul-Mal 3. Zakat 4. Social Welfare Department Schemes 5. Prime Minister's National Health Program 6. Sehat Sahulat Programme 7. Grants for Minorities (Holy, Christmas, Sikh Grant) 8. Livestock & Dairy Development Department schemes 9. Watan Card 10. Kissan Package 11. Wheat Subsidy Program 12. Epidemics Prevention & Control Program **b. Social Security Programmes** 13. Employees Old-Age Benefits Institution 14. Public Sector Benevolent Funds and Group Insurance 15. Employees Social Security Institutions 16. Workers Welfare Fund **c. Labour Market Programmes** 17. People's Works Programme 18. People's Rozgar Programme 19. Chief Minister's Self Employment Scheme 20. Free Industry Demand-driven short courses by TEVTA 21. Apna Rozgar Scheme 22. Cash for work/employment guarantee **d. Educational Transfers (other than given under social assistance programmes)** 23. Education Voucher Scheme 24. Punjab Education Endowment Fund 25. Punjab Education Foundation Assisted Schools 26. Education Scholarships by Labour & Human Resources Department 27. Scholarships for Minorities 28. Other (Specify)…………………………………………………	Notes

Write the Code of SPP(s)	2. How did you access the program(s)? Trough program office=1 Through program team (at your door)=2 Through program team (at a single point in your area)=3 Online forms=4 Through Local Zakat Committees=5 Through your office (for job holders)=6 Others=7	3. How did you access the program benefits? Local distribution by program team (door to door)=1 From Distribution Centres=2 From Post Offices=3 From your Office=4 Bank/ATM=5 Direct facility centre (hospital, school, etc.) =6 Others=7	4. Was access to the program(s) easy? Easy =1 Somewhat Easy=2 Difficult=3 Very Difficult=4	5. What kind of difficulties do you face in accessing these programs? ان پروگراموں تک رسائی کےلیے آپ کوکن مسائل یا رکاوٹوں کا سامنا کرنا پڑتا ہے؟						6. What kind of benefits did you receive from SPP(s)? Conditional cash transfer=1 Unconditional cash transfer=2 In-kind benefits=3
				a. Difficult Procedures to get registered رجسٹریشن کے لیے مشکل طریقہ کار	b. Difficulty in documents' preparation like disability certificate, hospital verification, affidavit, etc.) دستاویزات مثلا معذوری کا سرٹیفکیٹ، اسپتال کی تصدیق یا بیان حلفی وغیرہ کی تیاری میں مشکلات کا سامنا کرنا	c. Long waiting time at offices دفاتر میں بہت زیادہ انتظار کرنا پڑا	d. Too far from home گھر سے بہت دور ہونا	e. Missing Documents like CNIC/B-From شناختی کارڈ یا ب فارم جیسی دستاویزات کانہ ہونا	f. Others (specify)	

	7. Adequacy and pattern of receiving social protection benefits (cash)?										8. Adequacy and pattern of receiving in-kind benefits?			
Write the code of SPP(s)	a) How much cash did you get? آپ نے کتنی رقم نقد لی ؟ (please write the amount as per instalment)	b) What is the instalment period? Monthly=1 Quarterly (3months)=2 Biannually (6months)=3 Annual=4 Others(Specify)=5	c) Did you get it regularly? Yes=1 No=2 کیا آپ رقم باقاعدگی سے حاصل کرتے ہیں؟	d) How many times did you get this during last year?گزشتہ ایک سال میں آپ نے کتنی بار یہ رقم حاصل کی؟	e) Which of the following household expenditures (fully or partially) are met from cash? نقد رقوم سے آپ اپنے کونسے گھریلو اخراجات(مکمل یا جزوی) پورے کرتے ہیں؟						a. Please describe the type of in-kind transfers you get/utilized ?	b. Frequency of in-kind transfers	c. How many times did you get/utilized this during last year?	d. Did you get it regularly? (1. Yes; 2. No)
					1. Food items غذائی اشیاء	2. Utility Bills بل وغیرہ	3. Rent of house گھر کا کرایہ	4.Educational expenses تعلیمی اخراجات	5. Health expenses صحت کے اخراجات	6.Others (Specify)				

SECTION 3B: NON-BENEFICIARIES		
9	What were the reasons of not applying for SPP service(s)? *(Check If 'No' in Q1.a)* **Y** **N** Unaware of SPP……….. 1 2 Non-coverage (geographical)…… 1 2 Awareness of Ineligibility……….. 1 2 Not Required…………….. 1 2 Others (specify) *(Specify Other than listed)* 1.___________________________ *2.*___________________________	
10	Why you have been rejected? Please narrate. *(Check If 'No' in Q1.c)* آپ کوپروگرام کے لیے نااہل کیوں قرار دیا گیا؟ برائے مہربانی وضاحت کریں 1.___________________________ *2.*___________________________	
11	Did you complain? Yes…………. No…………..	
12	If yes, where do you complain for not receiving social protection benefits?	
13	Did you receive the response? Yes…………….. No……………..	
14	What was their response?	

15	Do you know where to go in your locality in case of complaint isn't resolved? Yes............ No.............	
16	Do you know of any community system in your locality that helps the people in case of need? آپ کے علاقے میں کیا کوئی کمیونٹی سسٹم ہے جو ضرورت کے وقت لوگوں کی مدد کرسکے؟ Yes ....1 No 2	
17	If yes, please mention that system.	
18	Have you ever received help from that community system? Yes ....1 No 2	

SECTION 4: ATTITUDE TOWARDS SOCIAL PROTECTION PROGRAMMES

Q.No.	Question
1	What source of information about social protection programs do you trust most? آپ کو سماجی تحفظ پروگرام کے حوالے سے کن معلومات پر زیادہ اعتبار ہے؟ 1. Newspaper 2. Television 3. Radio 4. Program Booklet 5. Internet 6. Phone/SMS 7. Relatives/Friends 8. People from govt. 9. Others (specify)
2	In your opinion, to whom social protection should be targeted? آپ کے خیال میں سماجی تحفظ پروگرام کے لیے کن افراد کو منتخب کیا جانا چاہیے؟ 1. Poor 2. Vulnerable انتہائی پسا ہوا طبقہ

	3. Non-poor 4. Minorities اقلیتیں 5. Women 6. Widow 7. Children 8. Disabled 9. Elderly عمر رسیدہ افراد 10. Others (Specify)
3	Do you think that people in your village/community receiving assistance are the right ones to receive? آپ کے خیال میں کیا آپ کے گاؤں یا برادری میں مستحق افراد کو امداد مل رہی ہے؟ Yes ………………..1 No ………………..2
4	If no, please explain why?
5	Do you know that some programs are only targeted towards women/girls e.g. BISP (cash transfers, girls' education transfers)? Yes ………………..1 No ………………..2
6	If yes, what do you think about it? This practice is: Good=1 Very good=2 Bad=3 Very bad=4
7	In your opinion, who should mainly provide support in case of need? 1. The government 2. The employer 3. Oneself through a contract with an insurance company 4. Family 5. Community 6. Other (specify)