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How Government Funds help to reduce poverty?

A case study of CIF & BISP in Sindh

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Abstract

Poverty is not a new phenomenon; it is in fact a biggest challenge the world has been facing since centuries. Governments and global institutions are all set to cope with this issue by using their separate resources, but there is no immediate solution to it. Pakistan is also undergoing the same challenge and has devised various poverty reduction strategies, which are in the phase of implementation. The sensitivity of the issue can be assessed from the fact that first six targets of SDGs aim to reduce global multidimensional poverty.

In this study, two major programmes, i.e. Benazir Income Support Programme (BISP), and Community Investment Fund (CIF), running in the country to alleviate poverty have been analyzed. . The study analyzes the impact of these programmes over a specific period of six years. Further, it also analyzes the utilization of funds under these programmes, the effect of those programmes in poverty reduction, and the preferences of people to use these funds. Annual income and expenditure is one of the best indicators for impact evaluation of any intervention. In this study, the status of the household, who received CIF, BISP or both has been compared. An appropriate sample size of 263 has been considered to identify the exact information. This study also highlights the different gaps in these programmes. Poverty Score Cards (PSC) are used the world over to rank households on the basis of their poverty extent. A list of beneficiaries with baseline poverty score was obtained from Sindh Rural Support Organization (SRSO) so that the results of 2015 poverty score can be assessed. The findings show that a total of 105 (40%) beneficiaries came out of the basic poverty bands and moved to the higher categories. At the end, recommendations have been given to improve these programmes and to run them efficiently. The study suggests that instead of BISP, CIF should be launched at least for the poorest among the poor.

Keywords: Poverty, BISP, CIF, ADB, beneficiaries

1. Introduction

The Sindh government has initiated two projects, i.e. Union Council Based Poverty Reduction Programme (UCBPRP), and Benazir Income Support Programme (BISP) to alleviate poverty in the province.

Initiated with the help of Sindh Rural Support Organization (SRSO) in 2009, the UCBPRP was initially launched in Kashmore-Kandhkot, and Shikarpur districts, which later expanded to Jacobabad with a total budget of over Rs 4 billion. It was also replicated in some target union councils of Sukkur and Khairpur districts with the core funding provided by the SRSO. The programme seeks to cushion a high and verifiable impact on poverty for a specific geographical area (i.e. a union council) and includes activities targeting specific bands of the poorest, the poor and the non-poor. Amongst its various components, a major intervention conceived was the Community Investment Fund (CIF). The main objective of the CIF was to finance the demand-driven individual and collective livelihood sub-projects for the benefit of the poor. At district level, the target population was accessed and selected on the basis of the percentage of lower income populations, including percentage of scheduled tribe, scheduled caste, and backward caste. At village level, a participatory identification of the poor was conducted. Funds were also allocated keeping in view the state of poverty.

Benazir Income Support Programme (BISP) was launched in October 2008 to help the poorest families to cushion the negative effects of rising prices of food and fuel. The basic purpose of the programme was to provide food consumption and other basic necessities to the vulnerable and the poorest segments of society. Like CIF, a door-to-door survey using the Poverty Score Card (PSC) was conducted to determine the number of poor people. A cash grant of Rs 1,000 per month is provided as a minimum income support package to the under-privileged and marginalized segments falling in the 0-16 PSC bracket.

The study aims to analyze CIF and BISP interventions so that the trend of utilization of both the activities could be estimated. The study also assesses the creation and current worth of assets with their status. A comparative analysis has been conducted to measure the long-lasting impact of the programmes on the lives of its beneficiaries.

2. Methodology

2.1. Target Population

The target population in this study has been comprising all the eligible beneficiaries, who had received CIF or BISP or both in the following districts.

1. Kashmore-Kandhkot
2. Shikarpur

Table 1. Target Population

Descriptions	Total
Union Councils	4
Villages	42
No. of Total Households in villages	2,709
No. of Eligible Households (0-18)	1,830
No. of Beneficiaries from CIF, BISP & both	1,717
No of households who received CIF Only	710
No of BISP Beneficiaries	484
No of CIF + BISP (Both) Beneficiaries	523

Source: Sindh Rural Support Organization (SRSO)

2.2. Sample Design

A Two-stage Stratified Random Sampling with Population Proportion to the Size has been adopted to achieve a good representative sample from the target population. This sampling technique is useful when we need to subdivide each stratum into further strata and also it is convenient to reduce the heterogeneity of the target population. In the first stage, 21 Villages have been randomly selected on the basis of geographical classification, which is 50% of the total Villages. In second stage, eligible households having age (0-18) have been selected within each village by using simple random sample.

2.3. Primary Sampling Unit (PSUs):

The randomly selected villages from two districts, i.e. Kashmore and Shikarpur will be taken as Primary Sampling Units (PSUs).

2.4. Secondary Sampling Unit (SSUs):

The registered beneficiaries (male & female) within each village have been considered as secondary sampling units.

2.5. Sample Size and Allocation

It is presumed that any sample cannot represent population perfectly. Although such "sampling error" cannot be avoided, it can be reduced by obtaining a sample of sufficiently large size and by using "appropriate sampling technique". An appropriate sample size of 263 has been considered to identify the exact information and the 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), which indicates the expected half-width of the confidence interval. (The smaller the margin error, the larger the sample size needed. For this project, it will be 0.05, which will be 5% of the total population.)

- Baseline Levels of Indicators (BLI), which elaborates the estimated prevalence of risk factors within the target population. Values closest to 50% are the most conservative, so in our study it will be 0.5.

- Design Effect (Deff), which describes the loss of sampling efficiency because of using a complex sample design (In this project it will be recommended as 1.0.)

- Variation in target population (based on secondary population)

- Available resources for this study (Calculated in budget portion).

- Timeframe.

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 desire confidence level.

N= the population Size.

α= degree of accuracy (expressed as a proportion)

2.6. Allocation of Sample Size

Sample size allocation according to the population proportion to the size as give below

Table 2. Sample size allocation

District	CIF Beneficiaries	BISP Beneficiaries	Both (CIF & BISP)	Total Beneficiaries
KASHMORE	50	71	41	162
SHIKARPUR	46	25	30	101
Grand Total	96	96	71	263

2.7. District-wise Coverage

Sample was taken from each district according to the interventions applied by the Sindh Rural Support Organization. The district-wise sample was segregated as: sample of 162 was

taken from the Kashmore-Kandhkot, which is **63%** of the total sample while 101 from the Shikarpur, which is **38%** of total sample as mentioned in the graph below.

Figure 1: District-wise Coverage
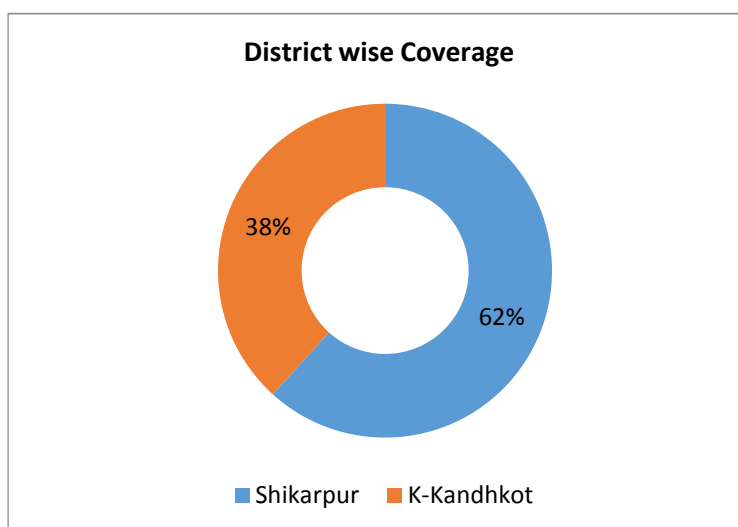
2.8. UC wise Coverage

In order to get maximum and accurate information, the sample of each district was further divided according to the UCs which is as follows:

Table 3. Union Council wise coverage

District	UC	CIF	BISP	Both (CIF & BISP)	Total
KASHMORE	Gulwali	26	8	30	64
	Tangwani	20	17	1	38
	Sub-Total	**46**	**25**	**31**	**102**
SHIKARPUR	Mungirani	21	42	15	78
	Rustam	29	29	26	84
	Sub-Total	**50**	**71**	**41**	**162**
Grand Total		**96**	**96**	**71**	**264**

3. Literature Review

According to the World Bank, about 702.1 million people were living in extreme poverty in 2015, down from 1.75 billion in 1990. Among them, about 347.1 million people lived in Sub-Saharan Africa (35.2% of the population) and 231.3 million lived in South Asia (13.5% of

the population). Between 1990 and 2015, the percentage of the world's population living in extreme poverty fell from 37.1% to 9.6%, falling below 10% for the first time (World Bank 2015).

The rural poor in the world are reportedly either the inhabitants of landlocked states, remote low potential marginal areas or less integrated areas. These areas are characterized by an unfavourable natural resource base, poor infrastructure, weak state & market institutions, and political isolation. Moreover, the poorer countries have higher population, a greater share of dependents, less education, less land and less access to running water and electricity. All of these characteristics thus make the particular area having, "higher risk environment for the rural poor". For instance, a majority of the poor in China appears to live in remote mountainous areas. In India, a majority of the tribal poor lives in the degraded forest areas. In Vietnam, poverty rates are higher in relatively remote hilly areas in the north-west and central highlands, even though greater numbers of the poor live in the more densely populated, better-off delta low lands. Similar findings apply in other parts of Asia (Rural Poverty Report 2011).

Similarly, in Pakistan the poverty is mainly a rural phenomenon. The southern districts of the Punjab and all rural areas of Sindh, Balochistan and Khyber Pakhtunkhwa are the poorest regions of the country with poor physical infrastructure and access to education and health services. Across the provinces, poverty is highly fluctuated in rural Sindh and southern Punjab (Arif and Farooq 2011).

In comparison with five other Asian countries (i.e. China, India, Malaysia, Indonesia and Thailand) Pakistan has relatively high fluctuations in growth and inflation during 2000-10 periods. One common characteristic among the selected countries and Pakistan is that poverty is largely a rural phenomenon. The five selected countries have witnessed a decline in poverty over the last two decades while in Pakistan, it has been fluctuating since 1990. The other selected countries noticed a decline in poverty in both rural and urban areas whereas in Pakistan, it declined mainly in urban areas (Arif and Farooq, 2011).

Historically, Pakistan has not witnessed a secular decline in poverty; it has fluctuated considerably. This has also been the case for the last decade when first the country witnessed a decline in poverty between 2000-2006 periods. Later, because of the high inflation, slow economic growth and flash floods of 2010, poverty levels are likely to have reversed and the poverty headcount ratio in 2010 was as high as in 2001 (Arif and Farooq 2010).

At present, it seems that poverty in Pakistan has been observed mostly in rural areas as two thirds of the total poor reside in rural areas. During the past few years, a sharp reduction of more than 11.5 percentage points in poverty is largely attributed to high economic growth. This higher economic growth is largely credited to some positive external shocks (foreign aid, debt rescheduling, worker's remittances, foreign direct investment) as well as internal shocks, (macroeconomic and political stability) which permitted the government to raise its development expenditures particularly in rural areas on various social sector programmes, i.e. community services, human development, rural development, agriculture sector, safety nets and governance (Asghar et al. 2012).

4. Discussion

4.1. Pakistan government initiatives to reduce poverty

Pakistan has a long history of poverty reduction policies, including "the Social Action Programme of the 1990s" which did not bring about the desired change in social indicators. The government took serious view of rise in poverty in the 1990s and launched the Interim Reduction Strategy Paper (IRSP) in 2001 focusing on the primary objective of reducing poverty and restoring economic stability. The Pakistan Rural Support Programme (PRSP) that was launched in 2003 for three years outlined a well-structured strategy for poverty reduction, with four pillars addressing different aspects of poverty: high economic growth; governance and consolidating devolution; investing in human capital; and bringing the poor, vulnerable and backward regions into mainstream of development and to make marked progress in reducing existing inequalities. The PRSP-I was launched in 2003-06 for the revival of economic growth and it identified five major areas namely, agriculture, small and medium enterprises (SMEs), housing and construction, information technology and telecommunication, and exports (Arif and Farooq, 2010).

In Pakistan, the government policies insist on mainly increasing growth and decreasing poverty. This will not only help reduce the poverty level but also helpful for generating opportunities for employment. It is needed to create an environment that is favourable for private sector economic activity. Poor or bad governance is the underlying cause of poverty. Besides, it causes the low confidence in business sector, which leads to low investments; this reduces the development and worsens the law and order situation in the country and disturbs the economic activity and quality of life. In new policies and commitments of the government to increase quality of life and social development, government aims to reduce the infant mortality rate, to increase life expectancy and to increase primary school enrolment (Asian Development Bank 2002).

Asian Development Bank endorses the government of Pakistan's strategies related to poverty reduction. To reduce the poverty in coastal communities, ADB had provided $41million loan for the project of Sindh Coastal Community Development. This project proved to be successful by providing basic facilities of fresh water, toilets, school building, development of roads and bridges and flood protection to the locals of the area. This project organized 760 of the community organizations in 703 villages. (Asian Development Bank, 2012)

ADB has also contributed to a project related to rural women in Pakistan and provided loan of $41million to the Punjab government. This project helped to improve the quality of life of many poor people living in rural areas mainly in the Punjab's 10 rain-fed districts. Furthermore, because of the large population of cattle in the Punjab, the biogas project plants were provided to the residents who had their own cattle; this helped them to ensure the biofuel supply for running the plants. Total number of biogas plants were 2,517 which were built at a cost of Rs10,500 for per plant and saved $0.33million on alternate fuel per year. With the collaboration of the World Bank and other partners, ADB gave $650million loan and technical grant assistance of $4million for urgent needs. The roads and climate change resilient bridges were built under the project of Flood emergency reconstruction and helped the country to be prepare for climate change. This project enabled the government to build 347km national highway (Asian development Bank 2015).

5. Results & Findings

5.1 Comparison of Annual Income and Expenditure

Annual income and expenditure is one of the best indicators for impact evaluation of any intervention. It can help us find the exact status of household (HH) before and after the intervention. In this study, we have utilized it to compare the status of the household, who received CIF, BISP and both.

5.2 Annual HH Income for last 12 months of CIF Beneficiaries

The graph given below depicts the information of annual household income for the last 12 months of CIF beneficiaries. According to the graph, most of the household's annual income lies in the range of 0 to 400,000 rupees. The annual average income of the household is 108,618.58 with standard deviation of 86498.55.
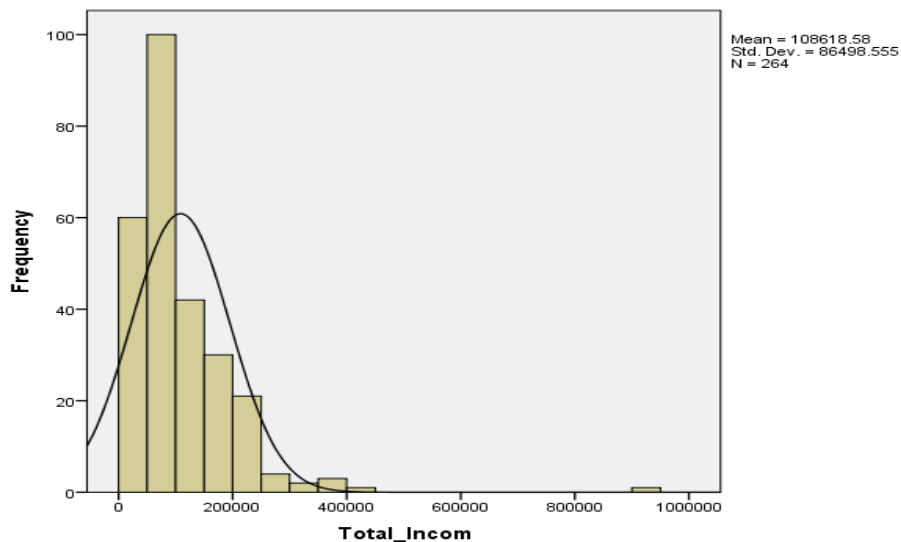
5.3 Annual HH Expenditure for last 12 months of CIF Beneficiaries

The graph below presents the annual expenditure of households for the last 12 months. The maximum number of the households having expenditures lies between the range of 0 to 400,000 rupees. The average annual expenditure of the household is 1,06,239.02 with standard deviation of 97498.156.
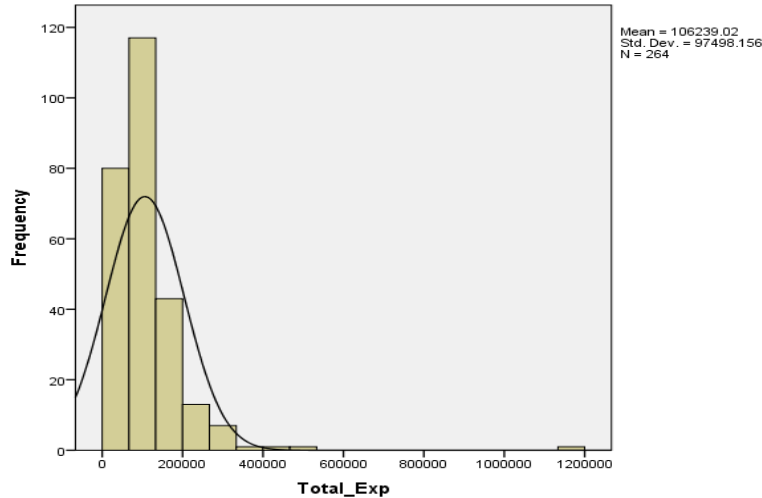
5.4 Comparison of Annual income and Expenditure of CIF Beneficiaries

According to the annual income and annual expenditure graphs, the maximum number of household lies in the same range of 0 to 400,000 rupees, which clearly shows that the households have almost same income and expenditure for the last 12 month. However, annual average expenditure is slightly less than the average annual income. According to this difference, CIF beneficiary could save approximately Rs2,400 per annum. This is because most of the CIF beneficiaries invest this amount in economic activities and earn more income which not only elevated them from below poverty line to above poverty line but also helped them to save more amounts as compared to their expenditure.

5.5 Annual HH Income for last 12 months of BISP Beneficiaries

The below graph depicts the information of annual household income of BISP beneficiaries for last 12 months. According to the graph, most of the household's annual income lies between the range of 0 to 300,000 rupees. The annual average income of the household is 97,583.33 with standard deviation 78313.629.

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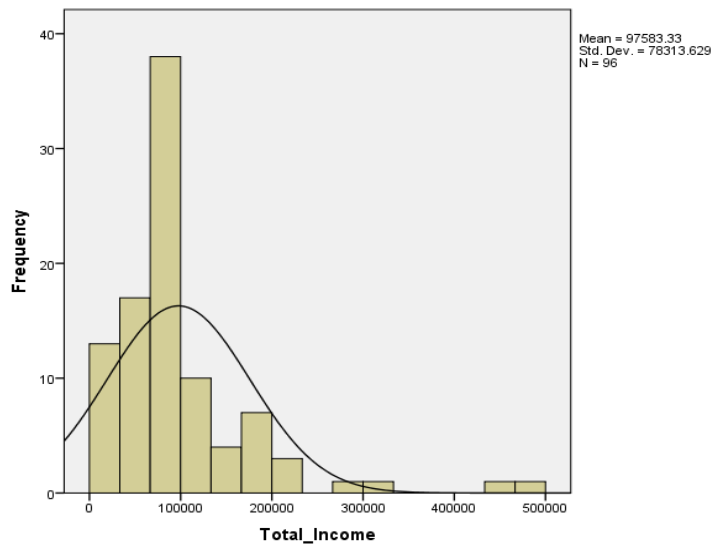
5.6 Annual HH Expenditure of BISP Beneficiaries for the last 12 months

The graph below presents the annual expenditure of BISP beneficiaries' households for the last 12 months. The maximum number of the households having expenditures lies in 0 to 300,000. This range is less than the CIF range but similar to the annual income of BISP beneficiaries. However average annual expenditure of the household is 97307.29with standard deviation 66408.938 as given in the graph
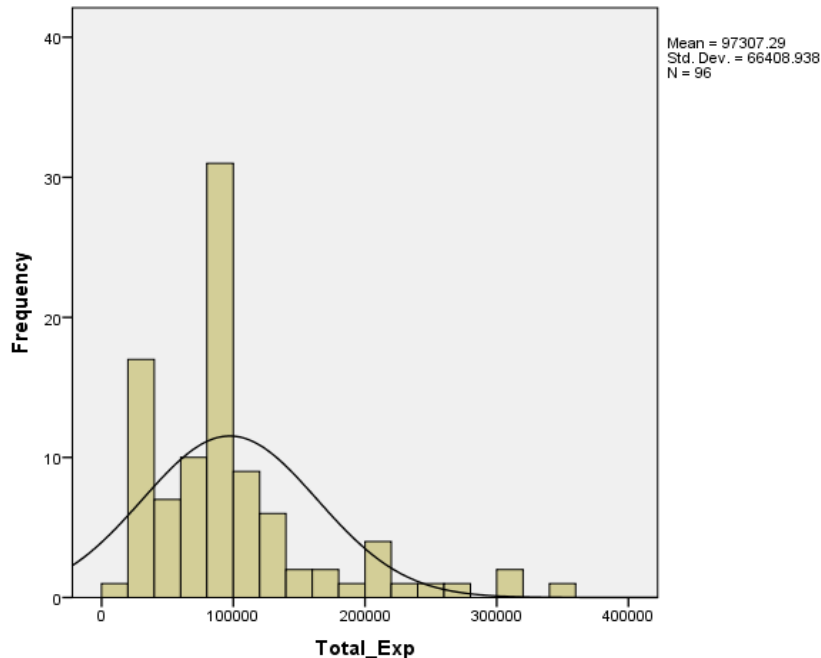
5.7 Comparison of Annual Income and Expenditure of BISP Beneficiaries

The income and expenditure range of BISP beneficiaries lies between 0 to 300,000 rupees in both graphs, which clearly show that BISP beneficiaries have almost same income and expenditure for the last 12 month. However, the annual average expenditure is slightly less than the average annual income, which indicates that each BISP beneficiary could save approximately Rs.270 per annum. This may be due to the change in income status of the BISP beneficiaries. If we compare this amount with the amount of Rs 2400 per annum saved by the CIF beneficiaries then BISP amount is less than that of the former. This is because BISP amount is a grant amount and 95 per cent of BISP beneficiaries utilize their 100 per cent of BISP amount in their social activities while CIF is a microfinance investment therefore maximum part of CIF amount is utilized by CIF beneficiaries in economically activities. Therefore, CIF beneficiaries could save more amounts as compared to the BISP beneficiaries.

5.8 Annual HH Income for last 12 months of both CIF and BISP Beneficiaries

The graph below depicts the information of annual Household income for last 12 months. According to the graph, most of the household's annual income lies between 0 to 400,000.The annual average income of the household is 116501.41with standard deviation 136983.218.
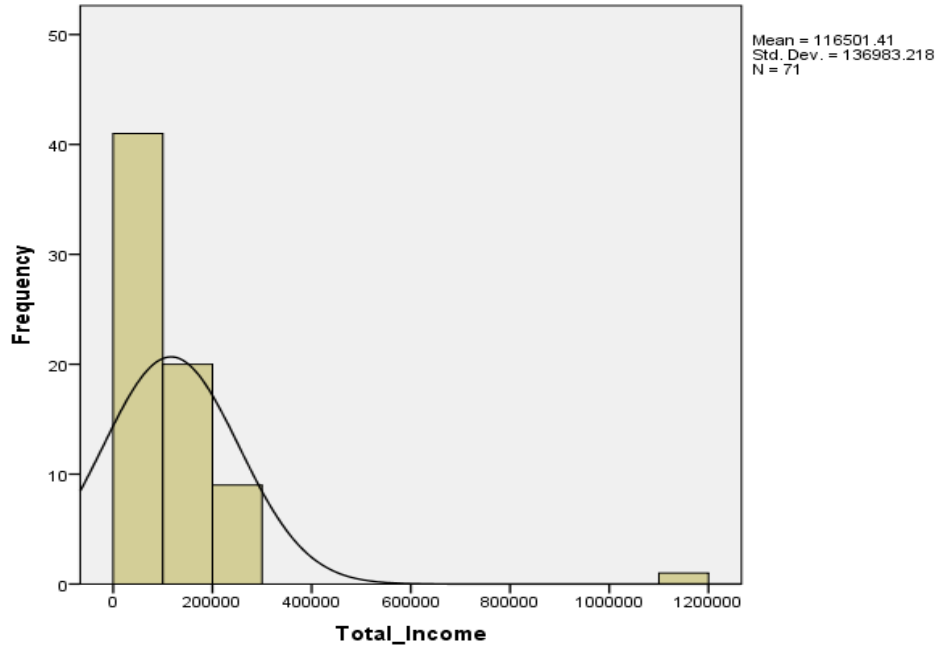
5.9 Annual HH Expenditure for last 12 months of CIF Beneficiaries

The graph below presents the annual expenditure of households for the last 12 months. The maximum number of the households' expenditure lies in range of 0 to 300,000 rupees. The average annual expenditure of the household is 108,971.83 with standard deviation 65092.431.
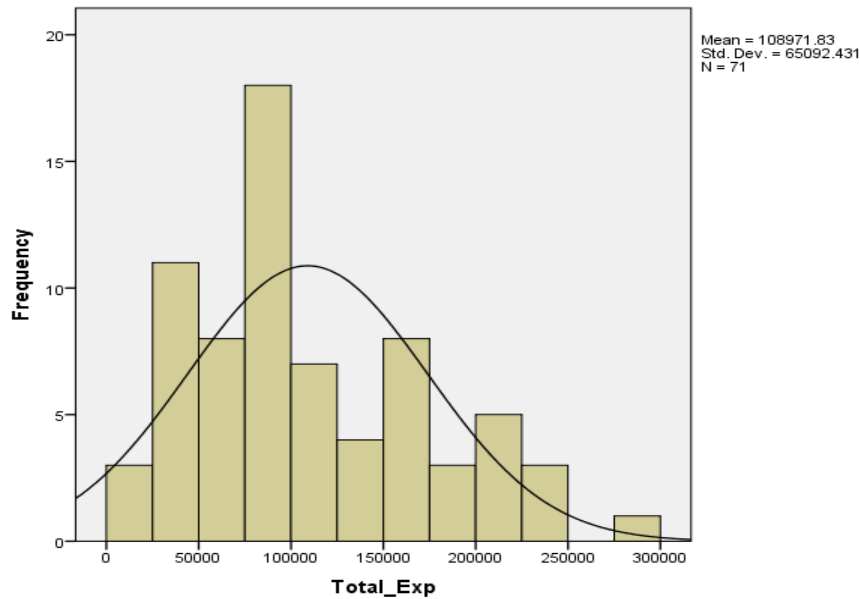
## 5.10   Comparison of Average Grant Size:

Following is the comparison of average grant size received by the beneficiaries of all three categories:

Table 4. Average Grant Size

Interventions	No of Beneficiaries	Average Size of Grant received per Household
CIF	96	10,594
BISP	96	50,357
Both	71	56,639

Source: Sindh Rural Support Organization

5.11 Types of Interventions

In order to mitigate the vulnerability and poor segment of districts, i.e. Shikarpur and K-Kandhkot, the Sindh Rural Support Organization (SRSO) and Government of Sindh had initiated two major interventions: Community Investment Fund (CIF) and Benazir Income Support Programme (BISP). According to this study, in K-Kandhkot, 46 per cent of beneficiaries received CIF intervention, 25 per cent received BISP while 30 per cent received both CIF and BISP interventions. Similarly, in Shikarpur, out of total beneficiaries, 31 per cent received CIF interventions, 44 per cent received BISP interventions and 25 per cent received both CIF and BISP interventions as mentioned in the graph below:
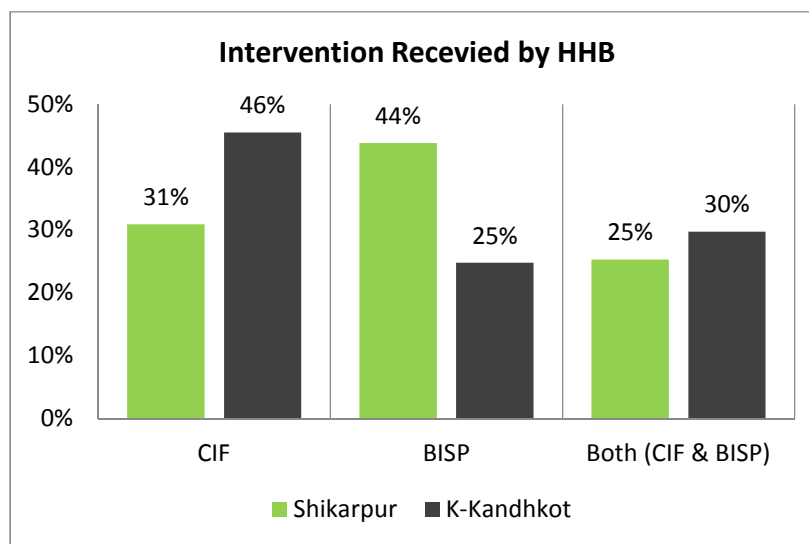
Interventions other than CIF by SRSO

In Shikarpur and K-Kandhkot districts, SRSO have claimed a number of other interventions other than CIF. The major interventions comprise rooms, hand-pump, latrine, solar light, sanitation drains, brick paved streets and biogas plant for every five houses. According to this study, most of the household - which is 70 per cent of the total -

said that they received no intervention other than CIF while 8 per cent claim that they received intervention in terms of room shelters. Latrine and low cost housing interventions were received by almost a similar percentage of respondents, which is 6 per cent of the total respondents. Similarly, 5 per cent of the respondents received hand-pump and Livestock as mentioned in the graph below:

Interventions Other than CIF by SRSO

Category	Percentage
Latrine	6%
Hand Pump	5%
Room Shelters	8%
Low cost Housing	6%
Livestock	5%
No Intervention	70%
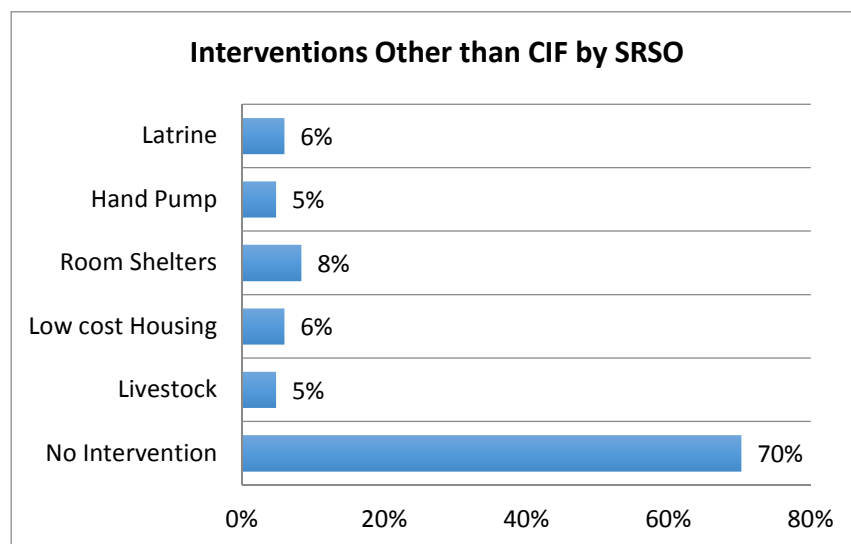
5.12 Disbursement of CIF Funds:

CIF is a revolving fund at the village level, which is given to the poorest of the poor especially women. It is an interest free loan for beneficiaries but a grant for and managed by Villages. Women falling in 0-18 PCS bands are eligible to get these loans with zero or flexible service charges that are to be determined by community itself. CIF is designed in order to promote small enterprise and small-scale economic activities at household levels to improve livelihood of the poor.

In this study, we have randomly selected 96 CIF beneficiaries from both K-Kandhkot and Shikarpur districts. According to the respondents, they have received more than 1.02 million amounts from CIF. The district-wise breakup of received CIF fund is given as:

Table 5. CIF Funds Disbursement

District	Total CIF Given to Villages	CIF Portfolio	
		# of CIF Beneficiaries	CIF Amount
K-Kandhkot	5,575,000	50	409,000
Shikarpur	9,153,000	46	608,000
Grand Total	14,728,000	96	1,017,000

Source: Sindh Rural Support Organization (SRSO)

5.13 Disbursement of BISP Grant

In both districts, 96 BISP beneficiaries were randomly selected and after in-depth interviews we came to know that they have received a total of Rs 4.8 million from BISP grant during last five years. The district-wise breakup of received BISP grant is given as:

Table 6. BISP Grant Disbursement

District	BISP Portfolio	
	# of BISP Beneficiaries	BISP Amount
K-Kandhkot	71	1,508,300
Shikarpur	25	3,326,000
Grand Total	96	4,834,300

5.14 Disbursement of CIF and BISP Grant

71 beneficiaries, who received both CIF fund and BISP grant, had been selected. According to the beneficiaries, they received a total of Rs 4.02 million from both CIF and BISP during the last five years. However, out of Rs 4.0 million, Rs 0.7 million was received from CIF and 3.3 million from BISP. The district-wise break down of the data is given as:

Table 7. CIF and BISP Disbursement

District	Both CIF &BISP Portfolio	
	# of BISP Beneficiaries	BISP Amount
K-Kandhkot	30	1,961,700
Shikarpur	41	2,059,700
Grand Total	71	4,021,400

5.15 Utilization of Community Investment Fund (CIF)

The main objective of CIF is to provide micro-credit loan to poorest women, which not only increase their income generation power but also build up their confidence and capabilities. It also helps them identify the much needed capital for their survival. According to our study, a majority of the beneficiaries have utilized 63 to 80 per cent of CIF fund in purchasing livestock in each cycle of investment as given in the graph. It is because purchasing livestock is one of the most popular earning mode for women. Because of the nature of the investment, women have to wait until their livestock has either grown or gave birth so that it can be sold. Another reason for investing on livestock is based on the general perception that the income from the livestock will be the income of the women and third reason is the multiplicity of the investment, said one of the CIF

beneficiaries. About 20% CIF beneficiaries from our selected sample shared that they could not utilize one or two cycles as per MIP and used CIF amount in either medication, house maintenance, child marriages or any other household expenses however they returned CIF recovery and ensured proper utilization in rest of the cycles.

Third and fourth utilization priorities of the CIF beneficiaries is to invest in agriculture and businesses, which is almost 10 to 20 per cent of their received funds as given in the graph.

These finding are almost similar which are given in the Union Council Based Poverty Reduction Programme (UCBPRP), National Rural Support Programme (NRSP) and Sindh Rural Support Organization (SRSO) reports.

CIF Utilized in Sectors

	livestock	Agri	EDP	Other
Cycle-1	63%	13%	6%	18%
Cycle-2	74%	11%	7%	8%
Cycle-3	67%	4%	12%	16%
Cycle-4	80%	7%	0%	13%
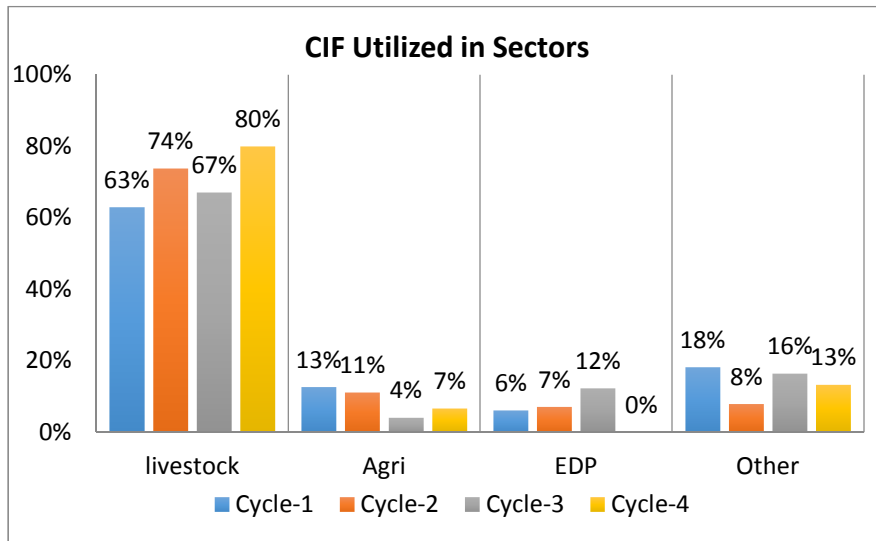
Furthermore, the graph given below provides the breakup of livestock purchased and retained by the CIF beneficiaries, as in the first cycle, 47 per cent of CIF beneficiaries focused on purchasing while 53 per cent of CIF beneficiaries purchased other livestock, i.e. cows 24 percent, buffalos 18 per cent, and sheep 11 per cent. In the second cycle, 39 per cent of the CIF beneficiaries purchased goats, 22 per cent purchased sheep, 19 per cent buffalos and 19 per cent of the beneficiaries purchased cows. In the third cycle, livestock purchasing priorities were goats, sheep, buffalos and cows with 37 per cent, 32 percent, 17 per cent and 15 per cent respectively. In the fourth cycle, 50 per cent CIF beneficiaries purchased goats, 33 per cent purchased sheep, and 17 per cent purchased buffalos.

Livestock purchased by HHB
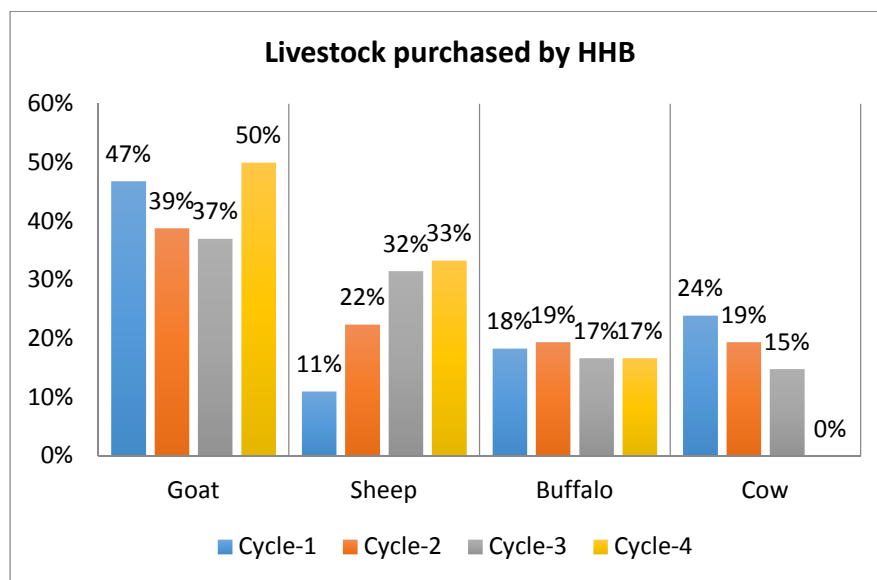
5.16 Utilization of BISP grant:

Unlike CIF (which is given in cycles, mostly once in a year), the BISP amount has also been disbursed in quarterly tranches however, in our sampled HHs, total 6 tranches were distributed so far. The basic eligibility criteria is almost the same as of CIF, i.e. PSC up to 16 (in case of CIF it's 0-18). The utilization trend of BISP amount by the beneficiaries is given below:

Table 8. Utilization of BISP Grant

BISP Round/Tranches	Education%	Health%	Domestic Use%	House maintenance%	Other%
Tranch-1	1%	6%	85%	6%	2%
Tranch-2	2%	2%	89%	6%	%
Tranch-3	1%	0%	87%	10%	2%
Tranch-4	11%	0%	73%	13%	3%
Tranch-5	11%	4%	79%	6%	0%
Tranch-6	0%	14%	86%	0%	0%
Total	**3%**	**3%**	**85%**	**7%**	**2%**

The above results show that 85% cash grant has been consumed to cater for routine domestic needs while 8% was utilized in house maintenance, 3% on health, and 3% each on children's education and other expenses like social gatherings, marriages, transportation, etc.

5.17   Current Status of CIF assets

It is evidently reported during the study that it is CIF amount which initiated the asset creation activity at the household level. Below graphs provides the cycle-wise status of those all asset purchased with CIF amount.

Current Status of CIF Assets
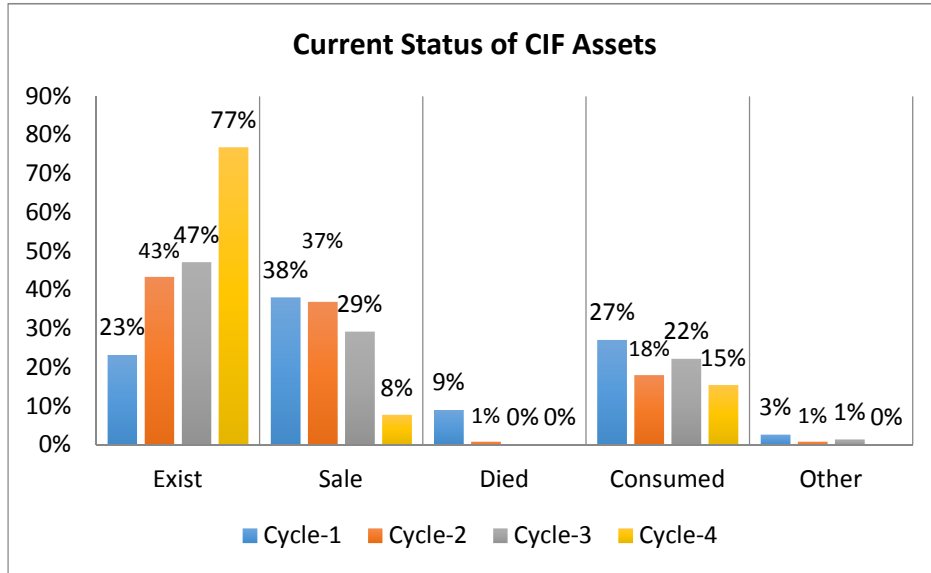
The current status of CIF assets during the study was that, in cycle-1: 23% of the beneficiaries reported that they have retained their assets and existing at household level. The percentage of retained assets is reported expanding as 43%, 47% and 77% in cycle 2, 3 and 4 respectively. While the tendency of selling assets and consuming of assets is decreasing in all cycles. However the tendency of decaying of assets is also descending order for the four cycles.

5.18   Procedure/Mechanism for payment

In this section, the procedure/mechanism adopted for CIF and BISP grants has been analyzed.

Mode of Payment for CIF/BISP amount

The majority of CIF beneficiaries from our selected sample reported that they received the payment through cheque, which is almost 88 per cent of the total beneficiaries while 12 per cent said that they received payment via cash. However, 98 per cent of total BISP beneficiaries from our selected sample received payments through cash while 2 per cent received payment through cheques as given in the graph below:

17

Mode of Payement Received
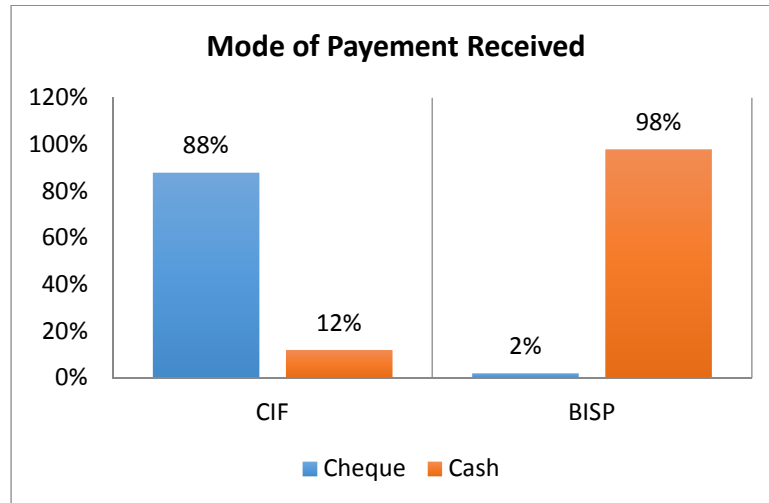
Paid money to get CIF/BISP

96 per cent of the beneficiaries from our selected sample said that they have not paid any money after receiving CIF amount while 4 per cent of beneficiaries said they have paid money for getting CIF amount. However, 88 per cent BISP beneficiaries from our selected sample reported that they have not paid money for getting BISP amount while 12 per cent claim that they paid money for receiving BISP amount. But the respondents who have paid money for CIF and BISP grant didn't further explain to whom they paid the money.

Paid money to get CIF/BISP
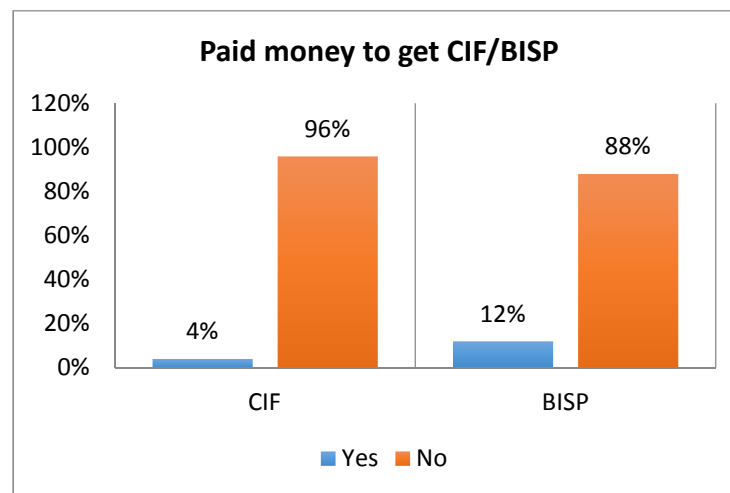
Facing any Problems/constraints for amount of CIF/BISP

The graph below provides the details concerning the constraints to get CIF and BISP amount. 94% of the CIF respondents and 45% of the BISP respondents denied and said no regarding the problems of getting amount, while the rest of 6% of CIF and 55% of the respondents reported as yes regarding the problems facing for CIF/BISP amount.

Facing any Problems for CIF/BISP amount
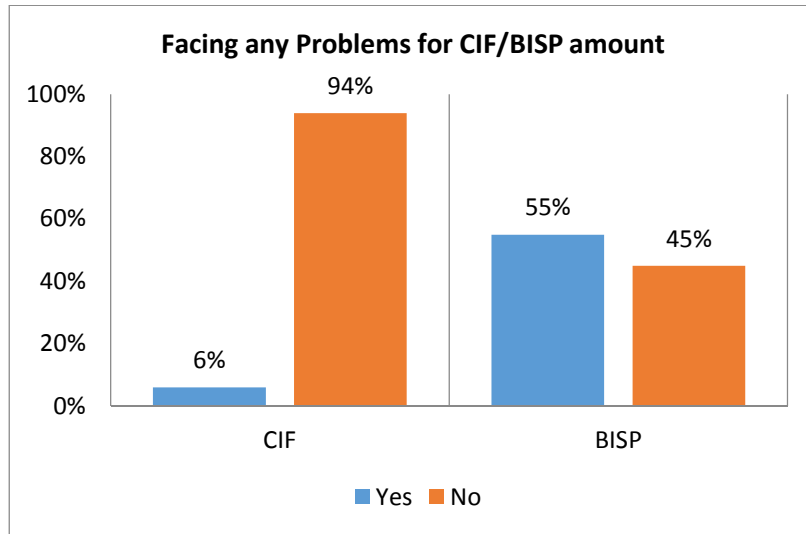
Comparison of income and expenditure graphs of both CIF and BISP Beneficiaries

According to both graphs, maximum beneficiaries lies in same range between 0 to 300,000 rupees which shows that the households have almost same income and expenditure in last 12 month. However, there is some sort of deviation in average annual income and annual expenditure. The people who received both BISP and CIF interventions could save Rs7530 per annum which is very large than those beneficiaries who received only CIF or only BISP amount.

5.19   Poverty Score Card (PSC)

The world over, Poverty Score Cards are used to rank households on the basis of their poverty extent. As mentioned earlier, under the UCBPRP, households are divided into four categories according to their PSCs. The lower the score on the PSC, the greater is the poverty level. SDPI conducted PSC survey in all the villages that were assigned to it by SRSO. It must be noted here that this PSC survey was undertaken in the areas where SRSO had already conducted PSC. This was done to validate SRSOs PSC records under UCBPRP.

5.20   Status of selected beneficiaries in 2009

A list of beneficiaries with baseline poverty score was obtained from SRSO so that the results of 2015 poverty score can be assessed.

According to 2009 score of selected beneficiaries, 213 (81%) were living under the category of extremely poor, while 50 (19%) were falling under the category of 'chronically poor'. No beneficiary found in the categories of transitory poor and non-poor.

Table 9. Status of Beneficiaries in 2009

District	Taluka	UC	PSC 2009				
			Total	0 to 11	12 to 18	19 to 23	24 to 100
K-Kandhkot	Tangwani	GULWALI	62	41	21	0	0
K-Kandhkot	Tangwani	TANGWANI	38	32	6	0	0
K-Kandhkot Sub-Total			100	73	27	0	0
%				73%	27%	0%	0%
Shikarpur	Lakhi	MUNGIRANI	78	69	9	0	0
Shikarpur	Lakhi	RUSTAM	85	71	14	0	0
Shikarpur Sub-Total			163	140	23	0	0
%				86%	14%	0%	0%
Grand Total			263	213	50	0	0
%				81%	19%	0%	0%

Source: Sindh Rural Support Organization (SRSO)

Following PSC survey conducted by SDPI of the selected beneficiaries, a significant number of beneficiaries showing in Table given below moved to the categories of transitory poor and non-poor.

Table 10. Poverty Score in 2015

District	Taluka	UC	PSC 2015				
			Total	0 to 11	12 to 18	19 to 23	24 to 100
K-Kandhkot	Tangwani	GULWALI	62	14	22	14	12
K-Kandhkot	Tangwani	TANGWANI	38	3	16	10	9
K-Kandhkot Sub-Total			100	17	38	24	21
%				17%	38%	24%	21%
Shikarpur	Lakhi	MUNGIRANI	78	18	25	15	20
Shikarpur	Lakhi	RUSTAM	85	35	25	15	10

Shikarpur Sub-Total	163	53	50	30	30
%		33%	31%	18%	18%
Grand Total	263	70	88	54	51
%		27%	33%	21%	19%

Source: Sindh Rural Support Organization (SRSO)

According to 2015 score of the selected beneficiaries, only 70 (27%) were living under the 'extremely poor' category while 88 (33%) left in the category of 'chronically poor'. 54 (21%) moved to the next category of 'transitory poor' and 51 (19%) non-poor. A total of 105 (40%) beneficiaries came out of the basic poverty bands and moved to the higher categories.

5.21   PSC Comparison of CIF & BISP Beneficiaries

PSC of CIF Beneficiaries

The CIF beneficiaries continuously utilized the CIF amounts in livestock, agriculture and enterprise besides promoting the savings and made asset creation at their household level. These beneficiaries also responded increased access of their children to schools, regularly sending their children to schools. Their access to the use of latrines have also reported as improved.

Table 11. Poverty Score of CIF Beneficiaries in Numbers

District	PSC 2009 Band		PSC 2015 Band				
			0 to 11	12 to 18	19 to 23	24 to 100	Graduation
K-Kandhkot	0 to 11	32	1	10	9	12	21
	12 to 18	14	2	8	2	2	4
	Sub-Total	**46**	**3**	**18**	**11**	**14**	25
Shikarpur	0 to 11	40	7	13	9	11	20
	12 to 18	10	2	3	2	3	5
	Sub-Total	**50**	**9**	**16**	**11**	**14**	25
Grand Total		**96**	**12**	**34**	**22**	**28**	**50**

Table 12. Poverty Score of CIF Beneficiaries in Percentage

District	PSC 2009 Band		PSC 2015 Band				
			0 to 11	12 to 18	19 to 23	24 to 100	Graduation
K-Kandhkot	0 to 11	70%	3%	31%	28%	38%	66%
	12 to 18	30%	14%	57%	14%	14%	29%
	Sub-Total	**100%**	**7%**	**39%**	**24%**	**30%**	54%
Shikarpur	0 to 11	80%	18%	33%	23%	28%	50%
	12 to 18	20%	20%	30%	20%	30%	50%
	Sub-Total	**100%**	**18%**	**32%**	**22%**	**28%**	50%
Grand Total			13%	35%	23%	29%	52%

If the results given in the above table are compared with the baseline data of 2009, in K-Kandhkot district, a total of 3 (7 per cent) beneficiaries were found in the 'extremely poor' category and 18 (39 per cent) in the chronically poor category in 2015. There was no beneficiary in 'transitory poor' and non-poor categories in 2009. A total of 11 (24 per cent) and 14 (30 per cent) beneficiaries elevated to the transitory poor and non-poor categories, respectively. Similarly in Shikarpur district, a total of 9 (18 per cent) beneficiaries were found in the 'extremely poor' category and 16 (32 per cent) in the chronically poor category in 2015. There was no beneficiary in 'transitory poor' and non-poor categories in 2009. A total of 11 (22 per cent) and 14 (28 per cent) beneficiaries elevated to the transitory poor and non-poor categories, respectively.

PSC of BISP Beneficiaries

BISP beneficiaries partially managed their domestic needs from BISP amount on temporary basis. Secondly, most important factor which is their family rosters, have significantly raised the PSC bands. Like CIF beneficiaries, BISP beneficiaries in fact started sending their children to schools, which have significantly improved their PSC results. If we compare this with the CIF beneficiaries, we see that CIF beneficiaries sustained their livelihood options and large proportion of respondents have reported creation of assets at their household level, which is a permanent and effective way to alleviate extreme poverty.

Table 13. Poverty Score of BISP Beneficiaries in Numbers

District	PSC 2009 Band		PSC 2015 Band				
			0 to 11	12 to 18	19 to 23	24 to 100	Graduation
K-Kandhkot	Sub-Total	**25**	**3**	**11**	**6**	**5**	11
	0 to 11	23	2	10	6	5	11
	12 to 18	2	1	1			0
Shikarpur	Sub-Total	**71**	**25**	**22**	**13**	**11**	24
	0 to 11	64	23	17	13	11	24
	12 to 18	7	2	5			0
Grand Total		96	28	33	19	16	35

Table 12. Poverty Score of CIF Beneficiaries in Percentage

District	PSC 2009 Band		PSC 2015 Band				
			0 to 11	12 to 18	19 to 23	24 to 100	Graduation
K-Kandhkot	0 to 11	92%	9%	43%	26%	22%	48%
	12 to 18	8%	50%	50%	0%	0%	0%
	Sub-Total	**100%**	**12%**	**44%**	**24%**	**20%**	44%
Shikarpur	0 to 11	90%	36%	27%	20%	17%	38%
	12 to 18	10%	29%	71%	0%	0%	0%
	Sub-Total	**100%**	**35%**	**31%**	**18%**	**15%**	34%
Grand Total			29%	34%	20%	17%	36%

If the results given in the above table are compared with the BISP 2009 data with 2015 then in K-Kandhkot district, a total of 3 (12 per cent) beneficiaries were found in the 'extremely poor' category and 11 (44 per cent) in the chronically poor category in 2015. There was no beneficiary in 'transitory poor' and non-poor categories in 2009. A total of 6 (24 per cent) and 5 (20 per cent) beneficiaries elevated to the transitory poor and non-

poor categories, respectively. Similarly in Shikarpur district, a total of 25 (35 per cent) beneficiaries were found in the 'extremely poor' category and 22 (31 per cent) in the chronically poor category in 2015. There was no beneficiary in 'transitory poor' and non-poor categories in 2009. A total of 13 (18 per cent) and 11 (15 per cent) beneficiaries elevated to the transitory poor and non-poor categories, respectively.

6. Conclusion

PSC of Both CIF and BISP beneficiaries

Table 13. Poverty Score of CIF & BISP Beneficiaries in Numbers

District	PSC 2009 Band		PSC 2015 Band				
			0 to 11	12 to 18	19 to 23	24 to 100	Graduation
K-Kandhkot	0 to 11	18	7	7	4		4
	12 to 18	11	4	2	3	2	5
	Sub-Total	**29**	11	9	7	2	9
Shikarpur	0 to 11	36	18	10	5	3	8
	12 to 18	6	1	2	1	2	3
	Sub-Total	**42**	**19**	**12**	**6**	**5**	11
Grand Total		71	30	21	13	7	20

Table 13. Poverty Score of CIF & BISP Beneficiaries in Percentage

District	PSC 2009 Band		PSC 2015 Band				
			0 to 11	12 to 18	19 to 23	24 to 100	Graduation
K-Kandhkot	0 to 11	39%	39%	39%	22%	0%	22%
	12 to 18	24%	36%	18%	27%	18%	45%
	Sub-Total	100%	38%	31%	24%	7%	31%
Shikarpur	0 to 11	72%	50%	28%	14%	8%	22%

	12 to 18	12%	17%	33%	17%	33%	50%
	Sub-Total	**100%**	**45%**	**29%**	**14%**	**12%**	26%
Grand Total			42%	30%	18%	10%	28%

If the results given in above table are compared with the CIF and BISP 2009 data with 2015 then in K-Kandhkot district a total of 11 (38 per cent) beneficiaries remained in the 'extremely poor' category (0-11) and 9 (31 per cent) in the chronically poor category (12-18) in 2015. There was no beneficiary in 'transitory poor' category (9-23) and non-poor categories (24-100) in 2009. A total of 7 (24 percent) and 2 (7 per cent) beneficiaries elevated to the transitory poor and non-poor categories, respectively. Similarly, in Shikarpur district, a total of 19 (45 per cent) beneficiaries were found in the 'extremely poor' category and 12 (29 per cent) in the chronically poor category in 2015. There was no beneficiary in 'transitory poor' and non-poor categories in 2009. A total of 6 (14 per cent) and 5 (12 per cent) beneficiaries elevated to the transitory poor and non-poor categories, respectively.

Problems for getting CIF/BISP

During the study, attempts were made to collect the proper and true information regarding problems faced by the beneficiaries when they received CIF/BISP amount. Here are the responses came from only those respondent who received both CIF and BISP amount. So according to the analysis, 76 of the respondents reported that the process of getting amount from the ATM machine is time consuming due to long queues there. However, 22 per cent of the respondents said that blockage of ATM is the major problem which they have faced, while one per cent of the respondents claimed they face problem when they go to bank.
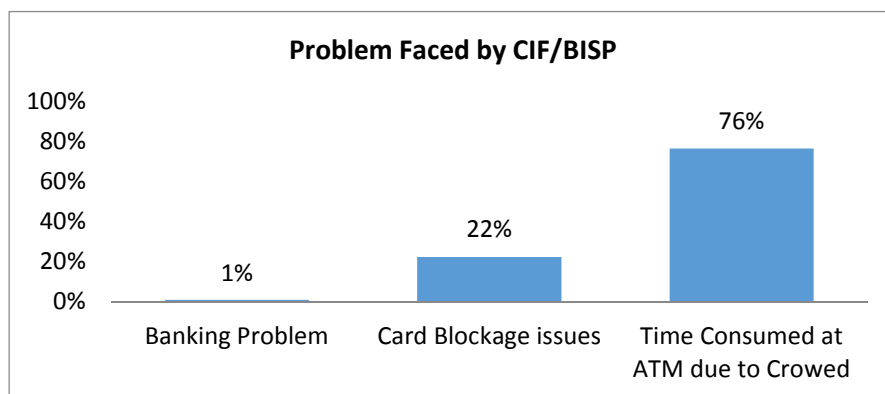
7. Recommendations

The study shows that the projects like Community Investment Fund and Benazir Income Support Program are playing a vital and dominant role in poverty alleviation. That's why, the government needs to expand these projects across the country as CIF is running only in a few districts of Sindh Province. Graduation rate of 52% in five years is something more than the country's expectations. Another interesting finding is the graduation rate of those who received both Community Investment Fund and Benazir Income Support Program, which is 28% and comparatively lesser than CIF and BISP separately.

The government also needs to find out the reasons of this unexpected value before further funding and modify the funding mechanism in a way to give maximum out of it. A better management is required to address these problems.

There is a need to draft a special policy for such projects, as CIF is the most successful model. The federal government needs to run this model with more resources and better management throughout the country.

In this regard, separate annual funding should be allocated in the annual budget. Instead of BISP, CIF should be launched at least for the poorest among the poor.

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