

Impact Assessment Study Report

Livelihood Employment & Enterprise Development (LEED)



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Preface & Acknowledgement

The report is in large part based on findings of field interviews and focus group discussions, which were conducted in different villages of the LEED program union councils. The field data collection exercise was benefited greatly from meetings and support from a number of staff and officials of different government line agencies. The assessment also benefited greatly from the generous co-operation of beneficiaries and other community members. Their assistance and participation is very much appreciated. It is hoped that this report contributes further to the economic and human poverty reduction efforts and promotion of rights of poor particularly those of the women.

The study would not have been possible without the support of many, foremost the beneficiaries and members of various LSOs, VOs, COs and CIGs in different communities who sacrificed their valuable time to participate in the assessment; furthermore, the many respondents who patiently participated in the interviews and FGDs. Invaluable initial input into the study was provided by ADO's team, who shared their field based knowledge and experience particularly in LEED Project. The field team of ADO importantly contributed to the study with support in terms of conducting field work in the villages.

Last but not the least; I would like to thank Mr. Muhammad Tufail Ahmad, Executive Director, ADO and Mr. Kashif Rafique, Project Manager for their valuable input in the writing of this report. The field work was importantly supported by two Livelihood Officers, Mr. Rizwan Ahmed and Mr. Ahsan Kaleem. In the end, I appreciate the commendable efforts of ADO staff for making data and reports available.

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List of Acronym

ADO	Awami Development Organization
CBO	Community Based Organization
CIG	Common Interest Group
CLF	Community Livelihood Fund
CO	Community Organization
FGDs	Focus Group Discussions
IDIs	In-depth Interviews
IGA	Income Generating Activity
LEED	Livelihood Employment & Enterprise Development
LIP	Livelihood Investment Plan
LSO	Local Support Organization
NGO	Non-Governmental Organization
PMFIL	Prime Minister's Interest Free Loan
PPAF	Pakistan Poverty Alleviation Fund
PSC	Poverty Score Card
VO	Village Organization

Executive Summary

Context: This report presents the findings of the impact assessment study of the activities of PPAF funded LEED Project. On completion of the LEED batch 60 & 62, ADO commissioned an impact assessment study through an external impact assessment and evaluation consultant in the month of November 2015. The objective of the assessment is to document the preliminary after-implementation immediate results of the various activities carried out under the LEED batch 60 & 62 from January to November 2015. This study is also intended to present the analysis of the process of graduating the ultra poor out of poverty through drawing comparison of pre & post PSC results.

LEED Project: LEED is a PPAF supported initiative which aims at targeting ultra poor and vulnerable households to enable them to enhance productivity of ultra-poor through focused interventions aimed at developing skill sets and assets for greater income generating opportunities and better livelihood. Under the LEED Project batch 60 & 62, ADO trained 974 persons on varied trades/skills, provided productive assets to 333 beneficiaries, developed two digital hubs, formed 09 Common Interest Groups (CIGs) and organized one mega event (District Mela). In addition to this, ADO consolidated the documentation and case studies for best practices in livelihood enterprise development. This project was implemented for a period of 09 months from January to September 2015. This project was implemented in five union councils of tehsil Layyah in district Layyah.

Methods: The overall scope of the study is to provide a qualitative and quantitative assessment and analysis of the processes and results of the project as per project objectives and to identify areas where improvement may be necessary to enhance impact. The techniques of data collection included focus group discussions (FGDs), in-depth interviews and visits to beneficiary families in the project villages. Additionally in order for assessing the graduation trend of targeted poor the comparison of pre & post PSC was performed. A total 12 FGDs and 22 in-depth interviews were conducted in different villages of three union councils out of the five program UCs using FGD and IDI guide respectively including on-site visits to small business enterprises. The secondary data was sourced from existing reports, database, training materials and other relevant documents provided by ADO team.

Findings:

The key findings of this impact assessment study are largely quantitative in nature and content based on beneficiary interviews and focus group discussions and interaction with other community members and government officials. Some of the key findings are described at length in the space that follows;

- ❖ The training and capacity building was the main intervention under LEED Project. As per the data sourced for ADO's reports 974 persons received training in a number of trades/skills with a good mix of technical & vocational skills, business management and enterprise development skills. Majority of project beneficiaries feels that the training and capacity building activities improved their business skills which are important factors to start a business. The training provided by ADO has had a major impact on the human capital development in the target union councils. The majority of the beneficiaries stated

that the training has helped them to manage their businesses better and that they feel more confident as a result of the training.

- ❖ A total of 333 ultra poor and vulnerable households received different type of productive assets; among them 31% are females. With the help of these assets the beneficiary households have started small business enterprises for income generation. A substantial portion (43%) of assets was in the form of livestock (cows, goats & sheep) which were given to both male and female beneficiaries (mainly female). The productive assets coupled with complementary training, significantly raise the economic well-being of ultra-poor and vulnerable households through their engagement in basic entrepreneurship.
- ❖ ADO's team formed a total of 09 CIGs in the targeted five union councils around various livelihood sources to enhance the collective strength around their economic interests. The CIGs have developed increasing sense of business ownership among the members with increasing cooperation. Being associated with CIG has improved the chances of market access, contact information sharing about suppliers/buyers, market information, marketing skills.
- ❖ Two production centers were established under the LEED project in the form of collective business (Stitching Unit & Marble Unit). Both of these production centers have started functioning. The members of both these CIGs are enthusiastic about the future prospects of their collective business. Many of the members especially females expressed their confidence that their collective business will become their recognition and they will gradually become good business entrepreneurs. The social dividends include (i) increased sense of ownership and responsibility; (ii) enhanced competition and cooperation; (iii) increasing trend of sharing problems and helping each other; and (iv) mutual learning and experience sharing.
- ❖ ADO established two digital hubs one each in UCs Jaman Shah and Ladhana with services: photocopy; digital photography; e-mail & internet browsing; multimedia; document scanning; video making; computer composing; video phone call. Generally, there appears a wider level of acceptance of these facilities as useful and informative. Most of the people are of the view that the digital hub is a unique, innovative and useful facility which exactly according to the needs of the people of these areas. This service is undoubtedly saving their time, money and empowering them. These digital hubs have started generating income which directly goes to the respective Local Support Organization (LSO) leading towards financial sustainability.

PSC Analysis: The impact of asset transfer was also measured through comparative analysis of pre & post PSC scores of beneficiary households. The comparison was made of the pre & post PSC scores of all the 333 asset transfer beneficiaries. The accumulative score of 333 asset transfer beneficiary households shows a net increase of 468 score points with average household gain of 2 points on the post PSC survey results depicting that there has been started a process of upward mobility of the extremely poor and vulnerable households which will ultimately graduate out of the poverty and enter into non-poor category gradually as they generate income through their productive assets gradually.

I. INTRODUCTION

I.1 Context of the impact assessment study

Awami Development Organization (ADO) has recently completed Livelihood Employment & Enterprise Development (LEED) Project in five union councils of tehsil & district Layyah. LEED is a PPAF funded initiative which aims at provision of a range of livelihoods interventions, extends capacity building and initial grant funds to incubate social enterprises and ensures that it is set up and managed on sustainable business principles. This project has completed its 9-month phase in September 2015. In order for assessing the immediate after-implementation impact of project activities/interventions, the current study was initiated in the month of November 2015 almost 2 months after the completion of all project targets/activities. This preliminary stage assessment will help ADO in terms of digging out field realities of its various livelihood support and poverty alleviation programs in the target communities looking into how the process of poverty graduation is proceeding.

I.2 About LEED Project:

LEED is a PPAF supported initiative which aims at targeting ultra poor and vulnerable households to enable them to enhance productivity of ultra-poor through focused interventions aimed at developing skill sets and assets for greater income generating opportunities and better livelihood. The LEED Project was born out of the necessity to find innovative, sustainable and scalable strategies so that people living in poverty and those living in extreme poverty can stabilize themselves socioeconomically, increase their resilience to shocks, and continue on the path to development through accumulating productive, financial, human and social assets. PPAF, under its Livelihood Employment & Enterprise Development (LEED) Group initiatives since 2013, has been playing a key role in graduating those households that are below the poverty line through two-pronged strategy of 'push and pull'. The group specializes in provision of a range of livelihoods interventions, extends capacity building and initial grant funds to incubate social enterprises and ensures that it is set up and managed on sustainable business principles. Besides, it supports advocacy efforts to change policy that may have a positive influence for community-based livelihoods.

Under the LEED Project batch 60 & 62, ADO trained 974 persons on varied trades/skills, provided productive assets to 333 beneficiaries, developed two digital hubs, formed 09 Common Interest Groups (CIGs) and organized one mega event (District Mela). In addition to this, ADO consolidated the documentation and case studies for best practices in livelihood enterprise development. Along with this series of exposure visits were organized for experience sharing and mutual learning. Additionally, ADO's team focused on developing market linkages. This project was implemented for a period of 09 months from January to September 2015. This project was implemented in five union councils of tehsil Layyah in district Layyah. The main criterion for selection of project beneficiary households was based on scores obtained on Poverty Score Card (PSC) which was applied at the start of the project interventions. The complete PSC database of all the 974 direct beneficiary households was developed.

I.3 Objectives of the impact assessment study

The overall objective of the Impact Assessment is to make an independent assessment of the LEED project (batch 60 & 62), with particular focus on impact, change, effectiveness, efficiency and relevance. Following are the key specific objectives:

- ❖ To evaluate the ‘*Skill & Vocational Training*’ component under LEED project with focus on income generation and poverty reduction;
- ❖ To assess the overall impact and usefulness of ‘*Digital Hubs*’ in terms of access to information and other related digital based services for communities;
- ❖ To determine the level of acceptance of ‘*Community Capacity Building Trainings*’ with particular reference community participation and poverty reduction; and
- ❖ To make an overall assessment showing the difference in pre & post PSC results of the direct project beneficiaries.

I.4 Role of ADO in Livelihood Development of Poor

Awami Development Organization (ADO) is non-profit organization based in district Layyah. ADO is a body of young professionals who started off in 1996 with the mission to help the deprived sections of the district Layyah, South Punjab, to reduce poverty. In subsequent years, ADO underwent a paradigm shift of approach. It realized that the perspective of charity will not work if the organization intends to enable the target audience to get over their financial and social woes. Therefore, it moved from welfare to development paradigm considering the sustainable impact that the latter renders to the peoples' lives.

Livelihood development for poor households is one the key focus areas of ADO. During the last almost eight years the organization has been successfully implementing multiple interventions supporting poor households to come out of poor trap in partnership with various donors and funding agencies mainly Pakistan Poverty Alleviation Fund (PPAF). Over the years ADO has developed various community people-centered organizations for harnessing the potential of poor people for generating income of through small scale self-owned business enterprises.

2. METHODOLOGY

2.1 Scope of the impact assessment study

The overall scope of this impact assessment study is to document and analyze preliminary changes and aspirations created as a result of LEED Project interventions in the target five union councils specifically focusing on direct project beneficiaries households. The primary aim of the impact assessment study is to identify and measure the preliminary impact of PPAF supported LEED Project on the livelihoods of the beneficiaries at the initial stages. This study also intends to gauge as to what extent the LEED activities/interventions have been successful in engaging the beneficiary households in the process of income generation particularly ultra poor and vulnerable households. Finally this assessment exercise will look into the graduation path of poor particularly ultra poor and vulnerable households. The analysis will see as to what extent the project interventions have been successful in terms of enabling the targeted beneficiary households towards graduating out of poverty, with long-term significant increases in income and savings. This study in large part is qualitative and participatory in nature and content.

2.2 Data collection & analysis

The data for this impact assessment study was obtained from both primary and secondary sources. Primary information was obtained through field based focus group discussions and in-depth interviews with a cross section of beneficiaries of LEED Project interventions. A total 12 FGDs and 22 in-depth interviews were conducted in different villages of three union councils out of the five program UCs using FGD and IDI guide respectively. In addition, the consultant conducted on-site visits of 16 business enterprises of asset transfer beneficiary households including grocery shops, seed shops, rickshaw operators, donkey & cart operators and livestock beneficiaries. The secondary data was sourced from existing reports, database, training materials and other relevant documents provided by ADO team.

2.3 Limitations

This study measures the immediate after implementation impact of the LEED Project interventions. At this stage shortly after one month of the completion of the project activities, it seems too early to assess the impact as the results have just now started pouring. It would be more plausible if the impact is assessed after at least one year. Similarly, this study presents an analysis of pre & post PSC scores of asset transfer beneficiary households. At this stage, the comparison is again a very preliminary as most of the beneficiaries received the assets hardly 2-3 months ago at the time when this study is conducted. This gain limitizes the generalization of project results and measuring of poverty graduation trend of ultra poor households. The beneficiaries has recently started generating income of from the productive assets which will gradually come into utilization of the social well-being of the household which will be captured through PSC tool quite after the passage of certain time period at least after one year.

3. FINDINGS

This section presents the main findings of the impact assessment study based on review of project data and reports, focus group discussion, in-depth interviews with beneficiaries and comparison of pre & post PSC results of asset transfer beneficiaries. The fieldwork was conducted during the first week of November 2015. The findings are presented in such a way that first the overall progress against each main component/intervention is described and then the analysis of data collected is presented with particular reference to changes occurred as result of LEED interventions.

3.1 Training and capacity building

The training component was the main intervention under LEED 60 & 62 batches. As per the data sourced for ADO’s reports 974 persons received training in a number of trades/skills with a good mix of technical & vocational skills, business management and enterprise development skills. The gender wise classification of the training beneficiaries shows that amongst the total 974 training beneficiaries 43% are females. This shows that ADO targeted a substantial portion of female beneficiaries in the LEED activities. The data presented in *table-1* shows that almost 41% are those who received training in enterprise development. Another 17% of the beneficiaries were trained in different technical and vocational skills. The youth (both male & female) were targeted for technical and vocational skills courses with age group 18-32 years.

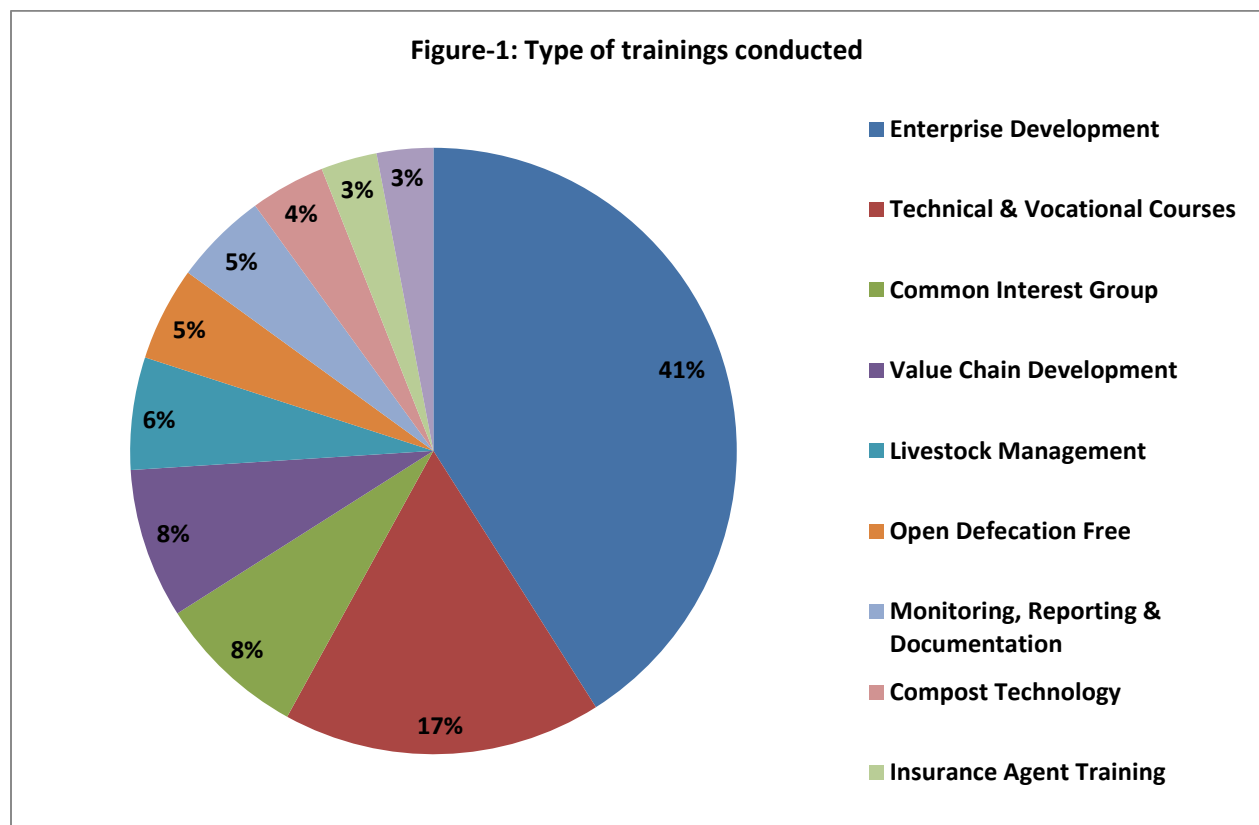


Table-1: Trade/skill wise distribution of training beneficiaries

Trade/Skill	Frequency	Percentage
1. Enterprise Development Training	384	41%
2. Technical & Vocational Trainings Courses*	156	17%
3. Common Interest Group Training	82	08%
4. Value Chain Development Training	83	08%
5. Livestock Management Training	63	06%
6. Open Defecation Free Training	56	05%
7. Monitoring, Reporting & Documentation Training	47	05%
8. Compost Technology Training	43	04%
9. Insurance Agent Training	30	03%
10. Youth Champion Training	30	03%
Total	974	100%

*These course include: Applique Work; Tie & Dye; Fabric Printing; Handicraft; Home Appliances; Plumber; Driving; Beautician.

The current assessment focused on documenting the preliminary impact of capacity building component under LEED project. The key parameters applied included: know the business traits and skills of the beneficiaries measured in terms of their creativity, innovativeness, business knowledge, industry and passion for business, their persistence despite failure, their being a strategist, their high determination to succeed, knowledge in sourcing capital, product making, and recording financial transactions and knowledge in selling products and services.

Majority of project beneficiaries feels that the training and capacity building activities improved their business skills which are important factors to start a business. The training provided by ADO has had a major impact on the human capital development in the target union councils. The majority of the beneficiaries stated that the training has helped them to manage their businesses better and that they feel more confident as a result of the training. They are more comfortable running a business and managing money now, than they were prior to receiving their training. A training beneficiary during focus group discussion stated that he has restored his dignity as he now has his own business and no longer needs to work as a labourer for another family. A beneficiary who from Chak 151/TDA, who recently attended a five-day workshop on enterprise development, remarked..... “the key learning outcome of getting training is that now I am confident enough to start and manage my own business/enterprise for earning livelihood”..... he further retreated..... “myself and many other individuals who attended training are now planning to start some business and for this purpose we have applied for loan from PMFIL facility”.

The majority of the beneficiaries stated that the trainings has had a significant impact on their general business and money management skills. Generally these trainings are proving motivational force towards engagement of the target poor in income generation and livelihood activities. The youth beneficiaries received skill trainings from certified training institutions in Layyah. This strategy seems plausible in terms of enabling the unemployed educated youth for entering into the job market or starting own small scale enterprises. In addition, the practice of engaging training service providing institutes will strengthen these institutes for offering more market and job oriented skills training courses.

3.2 Assets transfer

Asset transfer was another key intervention under LEED project. A total of 333 ultra poor and vulnerable households received different type of productive assets; among them 31% are females. The households who scored 0-18 points on PSC were selected for asset transfer. With the help of these assets the beneficiary households have started small business enterprises for income generation. A variety of assets were procured and transferred to the beneficiary households based on their Livelihood Investment Plan (LIP). A substantial portion (43%) of assets was in the form of livestock (cows, goats & sheep) which were given to both male and female beneficiaries (mainly female). The further details are reflected in table-2 below.

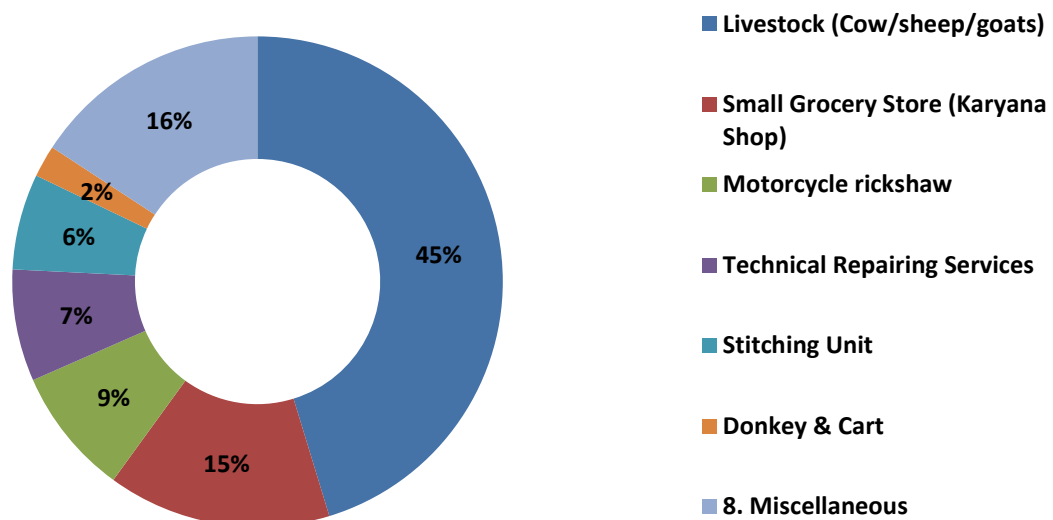
Table-2: Distribution of beneficiaries according to the type of assets received

Type of Asset	Frequency	Percentage
1. Livestock (Cow/sheep/goats)	144	43%
2. Small Grocery Store (Karyana Shop)	46	14%
3. Motorcycle rickshaw	27	08%
4. Technical Repairing Services*	22	07%
5. Stitching Unit	20	06%
6. Marble Unit	16	5%
7. Donkey & Cart	06	2%
8. Miscellaneous**	52	15%
Total	333	100%

*These include: Motorcycle Repairing Shop; Bicycle Repairing Shop; Tyre Service Shop; Iron Welding Workshop; Mobile Repairing Shop; Deck Service Shop; Tractor Repairing Workshop; Denting Shop.

** These include: Domestic Poultry (Desi Layer); Gas Center; Barber Shop; Milk Point; Electric Store; Catering Service; Sound Services; Paint Shop; Shopper Machine; Seed Shop; Light Decoration; Cloth Shop; Tailoring Shop; Fruit Shop; Hardware Shop; Bakery Shop; Computer Accessories Shop; Scraper; Beauty Parlor ; Snooker Club; Tuck Shop.

Figure-2: Type of enterprises developed



The general analysis of asset-transfer intervention shows that productive assets coupled with complementary training, significantly and permanently raise the economic well-being of ultra-poor and vulnerable households through their engagement in basic entrepreneurship. A number of these newly emerged business entrepreneurs were interviewed using in-depth interview guide. The results suggest that majority of the respondents feel that the livelihood activities of the program helped them become better business persons.

An asset transfer beneficiary from union council Ladhana, Chak # 165/TDA, who established a small crop seed shop expressed that his involvement in this small business has given him self-confidence, determination and respect within the household and community. He opined.... “my small seed shop is paying me off as during the last three months I have earned almost some profit from my seed business”.

One of the aims of the LEED Project is to equip the ultra poor households with the skills and productive assets so as to allow them to graduate out of the ultra poor category. During the field interviews and FGDs and on-site field visits the aspect of graduating out of ultra poor category was explored at length from qualitative approach. The general impression gathered is that the beneficiary households who received productive asset are on the path to graduate out of the ultra poor category and moving up on the ladder with the passage of time. From quantitative perspective this aspect has been explored in the section that follows.

3.3 Common Interest Groups (CIGs)

Under the LEED Project ADO’s team formed a total of 09 CIGs in the targeted five union councils around various livelihood sources. The main objective of grouping the small business entrepreneurs in Common Interest Groups (CIGs) is to enhance the collective strength around their economic interests. ADO is currently engaged with the CIGs and working towards formation and strengthening linkages of CIGs with organizations, line agencies and local community markets for promoting local business through collective bargaining in procurement of raw material and in sale of final goods.

The assessment findings show that the concept of CIGs has developed increasing sense of business ownership among the CIGs members with increasing cooperation. Being associated with CIG has improved the chances of market access, contact information sharing about suppliers/buyers, market information, marketing skills. Some of the key successes have been identified during the field based interaction with the CIG members:

- i)** A CIG of donkey & cart operators helped their one fellow member to purchase a donkey as his donkey died suddenly;
- ii)** Another CIG in Chak 152/A, UC Ladhana has hired a joint rickshaw for school pick and drop of their children which has reduced the transport expenses for the children.
- iii)** One CIG has introduced savings through daily contribution of certain amount (locally known as committee)
- iv)** One CIG comprising of grocery shop owners (karyana shop) has started collective (bulk) purchasing of their shop items with reduced rates from market.

The trend of savings at the CIG level has been initiated but currently seems at a very preliminary stage. Supposedly the savings will get pace with the due course of time as the businesses of the members are flourished. The marketing skills of CIGs are needed to be enhanced through tailor made courses on marketing and linkages development. There appears further need for training CIGs on the use of the market supply chain and transport cost analyses. Another aspect which further is needed to focused is to continue supporting income generation diversification by CIGs.

3.4 Production centers

Two production centers were established under the LEED project in the form of collective business. One production center is a *Stitching Unit* which is collectively owned by 20 female members from different villages of two union councils namely Jaman Shah and Layyah Thal Jandi. The other production center is a *Marble Unit* which is jointly owned by 16 male members from four union councils. These are the same asset transfer beneficiaries who have contributed their allocated asset to become part of this collective business. Both of these production centers have started functioning.

In order for making initial assessment of these production centers two focus group discussions were conducted with both type of beneficiary groups. The members of both these CIGs were enthusiastic about the future prospects of their collective business. Many of the members especially females expressed their confidence that their collective business will become their recognition and they will gradually become good business entrepreneurs. Regarding the social impacts of the collective business, many aspects were discussed during FGDs with both male and female beneficiaries. The participants narrated many positive social outcomes as result of becoming part of collective production business such as (i) increased sense of ownership and responsibility; (ii) enhanced competition and cooperation; (iii) increasing trend of sharing problems and helping each other; and (iv) mutual learning and experience sharing.

3.5 Digital hubs

ADO established two digital hubs one each in UCs Jaman Shah and Ladhana. The main objective of establishing these digital hubs is to facilitate the people of these union councils for accessing information and other digital based services at their door step. This initiative is aimed at bridging the digital divide for rural poor while taking services to citizen's doorsteps. The services being provided currently include: photocopy; digital photography; e-main & internet browsing; multimedia; document scanning; video making; computer composing; video phone call.

The impact of digital hubs was explored at length through discussion with both LSOs, LEED Project beneficiaries, general community members in respective union councils, ADO team and operating staff of these two digital hubs. Generally, there appears a wider level of acceptance of these facilities as useful and informative. Most of the people are of the view that the digital hub is a unique, innovative and useful facility which exactly according to the needs of the people of these areas. This service is undoubtedly saving their time, money and empowering them.

These digital hubs have started generating income which directly goes to the respective Local Support Organization (LSO) which is managing the operations of this digital based facility. If properly managed and operated the digital hub has the potential to become permanent source of generating income for the LSO leading towards the sustainability of the hub and the organization. Based on the visits and interviews with digital hub operators and members of respective LSOs it is proposed that the hub should expand its scope in terms of services and information. Following are suggested services for expanding the services of digital hub:

- ✚ Agriculture advisory services;
- ✚ Weather updates;
- ✚ Mobile money transfers;
- ✚ Mobile credit uploads;
- ✚ Utility bill payment;
- ✚ Computer training;
- ✚ Market information

3.6 Market linkages development

As part of LEED Project and other mainstream programs of ADO, there is been considerable activity for developing market linkages for facilitating the poor business entrepreneurs. Under the LEED Project ADO organized a two-day mega event “District Mela”. The main objective this event was to attract the project beneficiaries and the government stakeholders and market players for increased interaction and liaison building. The participants had a chance to show their products and services to a wider audience. Different recreational and learning activities were organized during the event. The feedback from different participants shows that the event has been a very successful activity in terms of facilitating the beneficiaries developing linkages with market players.

3.7 Research & documentation

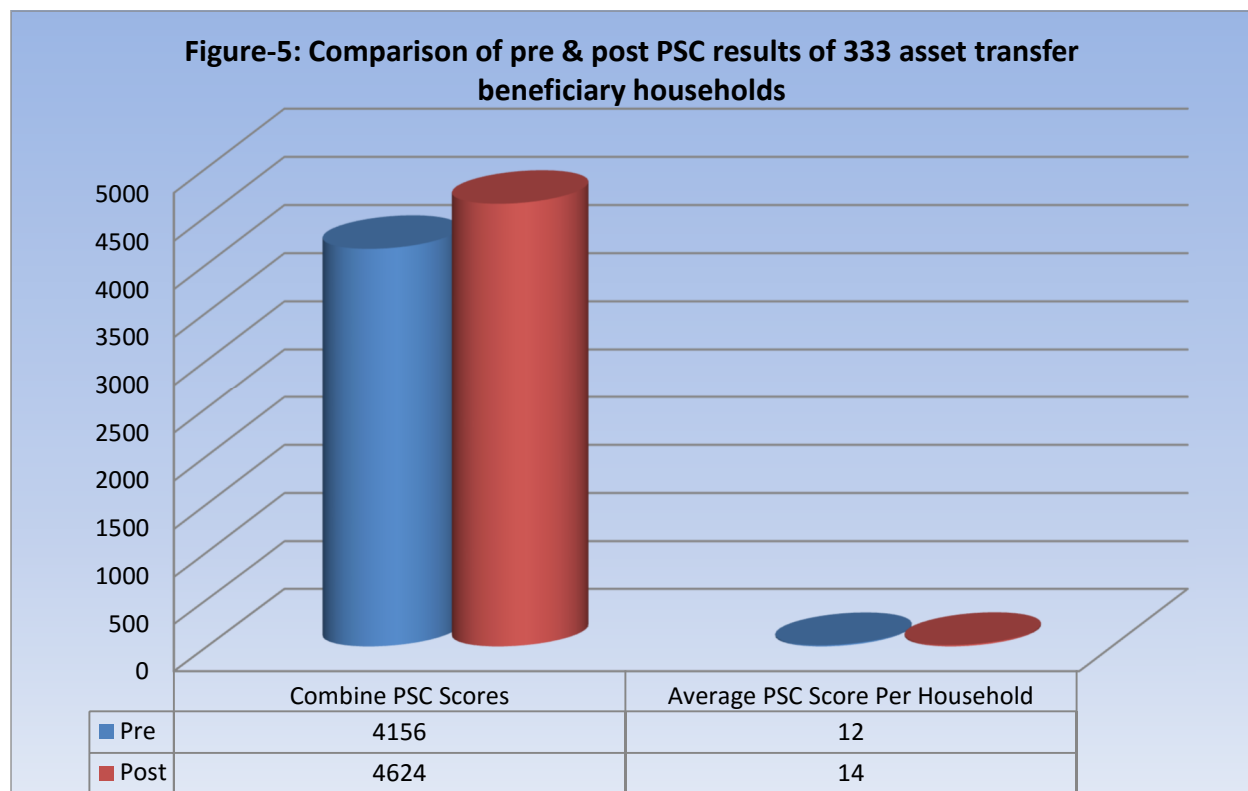
ADO’s team developed one booklet containing of case studies/success stories of different livelihood beneficiaries. Developed and printed in Urdu this booklet was disseminated to a wider array of stakeholders including the project beneficiaries. Along with a video documentary was developed which comprises of consolidated livelihood enhancement efforts of ADO and PPAF in the five program union councils. Similarly, five photo albums were compiled and printed comprising of photographs of various success cases and livelihood activities and interventions.

4. POVERTY SCORE CARD ANALYSIS

The impact of asset transfer was also measured through comparative analysis of pre & post PSC scores of beneficiary households. The comparison was made of the pre & post PSC scores of all the 333 asset transfer beneficiaries. The pre PSC scores were already available while the post PSC scores were obtained through conducting PSC of the same 333 asset transfer beneficiary households as part of the current impact assessment exercise. The analysis was performed of both pre & post PSC results in order to ascertain the current status of beneficiary households in terms of poverty categorization as per PSC scores.

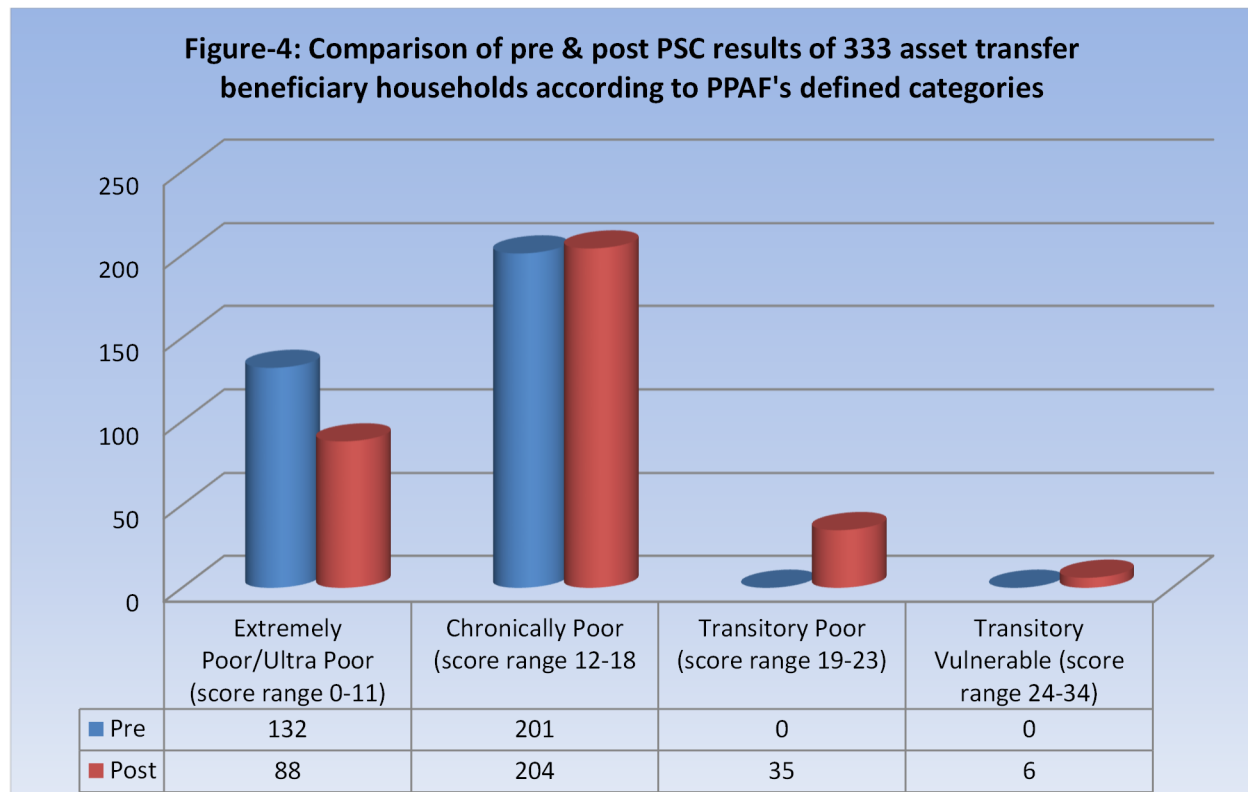
4.1 Accumulative PSC Scores

The combined score of 333 asset transfer beneficiary households was 4156 with 12 scores per household on average and the combined score of these same households is 4624 with 14 scores per household on the average as per the current post PSC survey. This shows a net increase of 468 score points with average household gain of 2 points on the post PSC survey results. Although these figures are not sufficient enough to draw conclusions but this shows that there has been started a process of upward mobility of the extremely poor and vulnerable households which will ultimately graduate out of the poverty and enter into non-poor category gradually as they generate income through their productive assets gradually.



4.2 Trend of poverty graduation

The analysis was performed of the pre & post PSC scores in order to knowing if there is any upward or downward trend of the asset transfer beneficiary households. The results show that there is some upward change in the post PSC scores of the asset transfer beneficiaries. Out of the total 333 beneficiaries there were 132 households who were in the category of extremely poor/ultra poor with score range 0-11 while in the post PSC results this number has reduced to 88 households (33% decrease). More significantly none of the beneficiary household had score above 18 in the pre PSC survey, while now 35 households have move to this category (score range 19-23). In the same run other 6 households have moved upward to the next category with score range of 24-34.



The above described analysis is very much premature and preliminary as the assets have recently been transferred to beneficiary households and they have developed small business enterprises for income generation.

5. DISCUSSION & RECOMMENDATIONS

This section of the report presents synthesized analysis of the findings of the impact assessment study along with making recommendations for future course of action. The analysis is primarily based on feedback of project beneficiaries and other stakeholder groups on the LEED Project interventions. In the following space some of the key recommendations are presented:

5.1 Pathway to graduate out of poverty - *focused and systematic analysis should applied*

The initial analysis of PSC scores and the field based data and information depict that most of the beneficiary households are on the pathway to graduate out of poverty and there is more likely that many of the ultra poor households will come out of the poverty gradually. *There is need for conducting systematic analysis of the graduation trend of the beneficiary households.*

5.2 Business entrepreneurship - *technical backstopping is required*

LEED Project is focused on enabling the poor establishing small business enterprises for income generation. The assessment of recently initiated small business enterprises by ultra poor households shows that the asset transfer beneficiaries have gained productive assets and enterprise development training. *Although there appears a process of smoothly running of small businesses but there might be required additional support and technical backstopping for enabling the ultra poor get maximum gain from their enterprises and then investing them in their overall household social well-being.*

5.3 Common Interest Groups (CIGs) - *support beyond training*

The assessment findings show that the concept of CIGs has developed increasing sense of business ownership among the CIGs members with increasing cooperation. Being associated with CIG has improved the chances of market access, contact information sharing about suppliers/buyers, market information, marketing skills. These small scale business orientated groups of poor people can give huge collective strength for facilitation and mutual cooperation. *The trend of savings at the CIG level has been initiated but currently seems at a very preliminary stage. Supposedly the savings will get pace with the due course of time as the businesses of the members are flourished. The marketing skills of CIGs are needed to be enhanced through tailor made courses on marketing and linkages development. There appears further need for training CIGs on the use of the market supply chain and transport cost analyses. Another aspect which further is needed to focus is to continue supporting income generation diversification by CIGs.*

5.4 Digital hubs - *expanding the scope of services*

Being a new facility at the village level, the digital hub is proving a largely useful intervention for the rural communities particularly those of the poor households. The digital hub appears to have immense potential for generating regular stream of income which will add to the financial sustainability of the LSO. *Based on the visits and interviews with digital hub operators and members of respective LSOs it is proposed that the hub should expand its scope in terms of services and information which include: (i) Agriculture advisory services; (ii) Weather updates; (iii) Mobile money*

transfers; (iv) Mobile credit uploads; (v) Utility bill payment; (vi) Computer training; (vii) Market information.

5.5 Market linkages- *integrate access to market strategy*

Another important factor which has emerged during the interviews and FGDs is their lack of access to market. Even in the case of new business enterprises, they were lacking any clearer access to market strategy. *In this context there is increasing need to define and integrate access to market strategy with each of the income generation sectors.*

5.6 Knowledge management - *sharing and learning should be focused*

The project team has been able to successfully document and disseminate various livelihood success stories but a systematic knowledge management approach seems missing in the project implementation strategy. *The documentation, sharing and learning on a systematic and regular pattern should be adopted*