

# SOCIO ECONOMIC BASELINE SURVEY OF TALHAR, DISTRICT BADIN - 2023



By:  
Sindh Bureau of Statistics  
Planning & Development Department, Government of Sindh

# FINAL REPORT

## SOCIO ECONOMIC BASELINE SURVEY OF TALUKA TALHAR, DISTRICT BADIN, SINDH

AUGUST, 2023

**SINDH BUREAU OF STATISTICS  
PLANNING & DEVELOPMENT DEPARTMENT  
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## About

The Sindh Bureau of Statistics (SBoS) is an arm of Planning & Development Department, Government of Sindh, working since early 70s with a mandate to gather reliable and quality statistical information of the region on Socio-Economic indicators.

We are at the forefront to bring change with data innovations and to deliver statistically rich information to our stakeholders which is impactful in order to make region a promised land and for the better future of indigenous people and bringing life to meaningful for the masses.

## Mission Statement

Sindh Bureau of Statistics strives to become the epitome of providing reliable and time-sensitive statistical data to its stakeholders using contemporary global standards, technology and advanced statistical tools through trained human capital and well-defined policy framework.

## Vision Statement

To develop, strengthen and mobilize Sindh Bureau of Statistics as a Statistical Data Facilitation Unit (SDFU) by providing timely and reliable statistical data to its stakeholders.

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## KEY FINDINGS OF THE SURVEY

<b>Indicator</b>	<b>Definition</b>	<b>Value</b>
<b>Sex-Ratio</b>	Number of Males to 100 Females	107.38
<b>Median Age</b>	Median age (in years) of population covered in the survey	20
<b>Average Household Size</b>	Average number of members reside in a household	6.43
<b>Literacy Rate</b>	Percentage of surveyed population (age 5 and older) that can read and write with understanding in any language along with understanding of basic mathematics	39.10%
<b>Gross Enrollment Rate</b>	Percentage of surveyed population (5 to 24 years) that are currently enrolled in an educational institute	71.64%
<b>Type of School</b>	Percentage of surveyed population age (5 to 24) currently attending a public sector educational institute	81.35%
<b>Labour Force Participation Rate</b>	Percentage of Employed and Unemployed with respect to Working Age Population expressed in percentage terms	48.64%
<b>Employment Rate</b>	Percentage of surveyed population (10 & above years) that were employed in preceding month before the survey except volunteer job	46.6%
<b>Employment Location (Talhar)</b>	Percentage of surveyed population (10 & above years) being employed & reported their location of workplace Talhar	87.15%
<b>Unemployment Rate</b>	Percentage of surveyed population (10 & above years) that were seeking job in preceding month before the survey	3.51%
<b>Ownership of House</b>	Percentage of households that owned a dwelling unit	90.45%
<b>One Room Households</b>	Percentage of dwelling units that consists of a Single Room	63.87%
<b>Solar Energy</b>	Percentage of households that use Solar Energy for Lightning the household	17.03%
<b>Sub-Soil Water Usage</b>	Percentage of households that use sub soil/underground water for drinking purpose	84.12%
<b>Open Defecation</b>	Percentage of households that are out of Toilet and involved in open defecation	54.55%
<b>Ownership of Motorcycle</b>	Percentage of households that owned a motorcycle	20.02%

<b>Mobile Phone Ownership</b>	Percentage of households that have at-least one cell phone	68.47%
<b>Land Ownership</b>	Percentage of household that have Agriculture Land	12.31%
<b>Livestock</b>	Percentage of household that Own Livestock including poultry	35.33%
<b>Household Debt</b>	Percentage of households that have any outstanding loan during last 3 years	43.27%
<b>BISP Beneficiaries</b>	Percentage of households (any member) that have received Financial Assistance from BISP in last 6 months	45.68%
<b>Tobacco Consumption</b>	Percentage of surveyed population that are currently consuming Tobacco in any form	18.51%
<b>Sickness</b>	Percentage of surveyed population that become sick at-least one time in past three months	26.70%
<b>Mean Household Income</b>	Average monthly household Income in PKR	26,779
<b>Median Household Income</b>	Median monthly household Income in PKR	20,000
<b>Mean Household Expenditure</b>	Average monthly household expenditure in PKR	27,718

## FORWARD

The government of Sindh has devised a Poverty Reduction Strategy (PRS) with the technical support of the European Union (EU). The strategy envisaged establishing Rural Growth Centers in the selected sub-divisions/ talukas of the province. Through RGC's interventions local infrastructure would be established afresh and existing infrastructure would be improved in order to provide better livelihood opportunities to the people. The Urban Policy and Strategic Planning Unit, Planning & Development Department is the focal point for implementation of PRS initiatives and requested this office to conduct this study.

Indeed, the decision that the outcomes of post-policy implementation are to be measured quantitatively is plausible. The analytical perspective will refine the policy formation by providing new evidence. The existing development paradigm lacks generating evidence by integrating data prospects into the project's life cycle. Through this baseline survey, the Sindh Bureau of Statistics has made an attempt to integrate data-based evidence into the project's life by collecting primary data through survey design in line with the objective of the initiative.

This report presents the socioeconomic findings of taluka Talhar with detailed information on household characteristics such as education, health, nutrition, demography, household assets, social safety, water and drainage, income, and expenditure. The estimates are break down into level of urban-rural and gender disaggregation.

Nevertheless, the results of the report are not confined to the project's scope only, local & the district administration, NGOs, general public, individual researcher, international agencies may utilize this grassroots-level data for planning, sectoral & contingency plans & research.

I appreciate the efforts of the survey team especially the female enumerators, who despite all odds, hardships, & unfavorable weather conditions, successfully conducted the interviews as per prescribe protocols of the survey.

Hopefully, this report will be beneficial for data users, UP&SP, local administrator, and other stakeholders.

**(Dr. Ishaque Ahmed Ansari)**

**Director General**

## PREFACE

This report articulates the findings of the third baseline survey conducted by the Sindh Bureau of Statistics on the request of the Directorate of Urban Policy and Strategic Planning. The previous two were conducted in taluka Shahbunder and Ghorabari, respectively, in district Sujawal and Thatta prior to establishing Rural Growth Centers (RGCs) under the Poverty Reduction Strategy. As the data of previous two reports are being essentially helpful in identifying the economic and social gaps in two talukas to achieve the mandate of RGCs, we expect that results of this baseline survey would also assist the department to accomplish the vision of Government of Sindh to uplift the quality of life in least development districts of the province.

The current baseline was conducted in the month of July 2023 in Talhar, district Badin, where 869 households participated in the survey out of 880 sampled households. Detailed information regarding socio-economic indicators such as demography, health, education, employment, housing characteristics, assets, water and sanitation, household debt, social transfer, household income, and expenditure was obtained.

The estimates and results obtained through the survey are presented in this report with prospects of gender, area, and wealth quartiles. In addition, comparative reflections have been incorporated with respect to findings from other surveys such as Pakistan Social and Living Standards Measurements (PSLM), Labour Force Survey (LFS), Multiple Indicator Cluster Survey (MICS).

I take this opportunity to acknowledge the Sindh Bureau of Statistics for sample design, field services, data processing, and report writing with great dedication and efficacy in the pursuit of actualizing the survey output within the stipulated time frame and according to the norms of adequacy, reliability, and serviceability. Commendable efforts have been made by the BoS to make this report a comprehensive, informative, and useful document for planners, decision-makers, researchers, economists, and other beneficiaries at large.

Sindh Bureau of Statistics has always provided the latest information on various sectors of the economy. The in-hand report of the Baseline Survey of Taluka Talhar is a beneficial and useful addition to the series of SBOS activities. Suggestions for further improvement are welcome.

**(FAROOQUE AHMED SIDDIQUI)**

Director General

Directorate of Urban Policy and Strategic Planning



## Executive Summary

Talhar is a sub-division of district Badin having population of 0.172 million according to 6<sup>th</sup> Population and Housing Census. The sub-division was selected for establishing Rural Growth Center (RGC0 under Poverty Reduction Strategy of the provincial government. In this regard Sindh Bureau of Statistics (SBOS) on the request of Urban Policy & Strategic Planning Unit (UP&SP), Planning & Development Department conducted socioeconomic baseline survey with objectives to formulate monitoring and impact evaluation framework under the RGCs initiative.

The data collection was carried out in the month of July 2023. Out of 880 approached households, 869 interviews were successfully conducted by enumeration teams, this implies that overall response rate of the survey was 98.75%. 5,589 people were covered in the survey among 2,755 were males and 2,453 were females.

The sex-ratio i.e., number of males to 100 females stood at 107.38. The average household size was estimated 6.43 persons & median age of population covered in the survey was 20 years which articulates that large of the people in the sub-division are very young and hence required investment to make them more productive.

The affairs of education presented a gloomy picture, ever attended school of aged 5 and above covered in the study was merely 45.09%. Literacy rate was 39.10% the gap between male and female literacy rate which conventionally do exists along with enrolment rate at national and provincial level was observed in this survey too. Despite, current enrolment rate was pretty much satisfactory which was estimated 71.74% for cohort age (5-24). Among those who are enrolled 73% accounted under Primary Level enrolment. 81% of pupils were getting education a government run institution.

The employment rate for age 10 & older was recorded at 46%, the employment rate was 59% for age group (35-60) year. Nearly half of the employed persons were associated with agriculture sector. The unemployment rate for Talhar was 3.51% the results of employment were very much aligned with district estimates of Labour Force Survey (2020-21). More interestingly, for age cohort (10-14) the employment rate was 14% which apparently are cases of child labour. The average wage of Rs. 12,109 were received by the employed person during the month before the survey was conducted. It is imperative to note that wide gender- inequality was observed male average wage was Rs. 14,274 compared to female average wage of Rs.5,757.

The majority (90%) of surveyed households resided in their owned house by and large consist of one room (64%) & by tenure these houses were constructed in less than four years (31%). For lighting 44% of households either relied on grid electricity (17%) or solar energy whereas (27%) used torch/battery for lighting. A hefty proportion (82%) of households were using wood/bushes/sticks for cooking food. (54%) of houses were without toilets, the proportion was even found in urban segment of Talhar where (26%) were without a toilet.

In the baseline the investigator found that (84%) households used hand-pump to obtain drinking water which indicate that the use of sub-soil water in the area is high while (11%) relied upon tap water as source of drinking water. (55%) of the household responded that the source of water is inside their house. Off those whose source of drinking water are out-side their houses, on average 16 minutes are required to fetch water.

The accumulation of pricey assets was not observed in the study only (20.20%) owned at least one motorbike, (68%) cell phone & (16%) smart phone. Around (16%) of households reported to have TV, (30%) had Charging Lamp, (23%) Iron. 35% of households reported to have owned any sort of livestock out of that 49% poultry, (40%) Goat, (51%) buffalo, 10% Sheep. 12% of household owned agriculture land and the average landholding was estimated to 5.5 acres.

On technical end, two-stage random sampling method was used for data collection whereby household listing of 44 randomly selected Primary Sampling Units (PSU) were performed by the enumerators at the first stage. Thereafter in the second stage, from each PSU a fix number of 20 households were selected using Systematic Random Sampling for administrating the questionnaire. The survey domain was divided into Urban and Rural PSUs.

The sample size was determined by considering margin of error at 5% and confidence interval (95%) & prevalence of indicator at 44.7% and a Design Effect of 2 which compensate the sampling units if Simple Random Sampling hasn't been used. Sampling Strategy was shared with Pakistan Bureau of Statistics (PBS) for providing random selection of 40 PSUs.

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## Chapter 1 Introduction

### 1.1 Background

Large proportion of poor in developing world including South Asia resides in rural areas & their poverty is more severe from urban areas in terms of level of consumption, access to education, health care, drinking water, sanitation, housing, communication & transport. The causes of rural poverty are complex & multidimensional. Poor in rural areas are mainly dependent on agriculture (crops production), fishery, livestock, small scale industry and services therefore lack of assets and income are the leading cause of rural poverty.

The situation of rural poverty in Pakistan is quite similar to other countries of the region. Thus, eradication of poverty remains at the core of the developmental agenda of all the governments in the country. In October 2018, the government of Sindh approved a Poverty Reduction Strategy (PRS). PRS infers that the drivers of poverty in rural areas are different from urban areas and call for interventions which target the poorest of the poor in rural areas and the middle/lower middle-income class which comes with entrepreneurial potential in urban areas. Further it emphasizes a combined top-down/bottom-up strategy, where government, communities & private sector work together.

For addressing rural poverty, the Poverty Reduction Strategy (PRS) envisaged the development of Rural Growth Centers (RGCs) or hubs (services/amenity/market) to provide cluster of surrounding villages with a locus of improved facilities and services & facilities. In order to have initiative based on evidence and later impact assessment of RGC, quantitative data would be essential in policy assessment including monitoring & evaluation. Data may be obtained from various sources collected at different time intervals having variation in methodologies, often baseline survey are conducted to provide information of existing condition before the start of initiatives. The baseline, midline & end line surveys have become a standard in the field of development especially for programs that evolves standard of living & livelihood. This method of evaluation falls under the category of Retrospective Evaluation Method<sup>1</sup>. Statistically controlled baseline surveys provide a stronger foundation for evaluation of programs.

In addition, scientific surveys are cost effective and reliable ways to collect population level information. In order to achieve comparability, consistency and quality in survey results sampling activities should be guided by several general principles.

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<sup>1</sup> Paul J. Gertler & [et al] Impact Evaluation in Practice, The World Bank,

## 1.2 Rational & Objective of the Study

Socio Economic Baseline Studies are a handy tool towards designing an inclusive project. The outcomes of projects in the social sector are envisaged to bring changes in people's life to enhance wellbeing. Development practitioners often look for empirical evidence to measure the consequence of project. For such studies clarity regarding unit of analysis is a prerequisite.

The theory that households provides services to firms and against rendered services they receive wage & received wages are again spend on purchasing goods and services from firms, is the very basic concept to illustrate circular flow between two economic agents in a society. Thus, household level information has a strong rationale for studying socio economic characteristics as an economic agent and social actor.

The disaggregated data on socio economic wellbeing for the purpose of project design, planning & execution is not merely important but limited to geographical domains. National Statistical Organization (NSO) & Provincial Statistical Organization (PSO) mainly collect data either at district or province level. In addition, data acquired from these domains is not representative to infer on a small sub-group.

The Purpose of this report is to present findings of household survey at the baseline conducted in taluka Talhar district Badin in such a way that it is comparable when Socioeconomic midline and end-line being conducted at later stages of the project – SOIFS to monitor and evaluate the impact assessment of the project. The objectives of the study were to:

- Assess the prevailing socioeconomic conditions at and around the project site. This includes provision of a baseline study and characterizing the existing state of the study site. This will assist in identifying the main areas of concern.
- Measure socio-economic attributes among immediate inhabitants to the project site at the baseline that is before the project & interventions are introduced.
- Propose appropriate mitigation and monitoring measures that can be incorporated into the design of the Project.

## 1.3 Organization of the Report

The report is segregated into twelve chapters. The methodology aspects of the survey is covered in chapter II wherein topics covered are sample size calculation, design of survey, household listing & field work. Indicator-wise description of the survey results its collinearity and comparative analysis with previous cross-sectional studies & surveys are covered in III to Chapter XII. The appendix contains team composition, GPS Maps and questionnaire.

## Chapter 2 Survey Method

### 2.1 Sample Size Determination

Sample Size determination in household surveys is based on several factors. These factors take estimated numeric values obtained either from the latest available survey or census. Besides, there are some statistical assumptions which are based on conventions developed over period of time in the field of data collection & large-scale surveys notably, the Multiple Indicator Cluster Survey (MICS), Pakistan Demographic & Health Survey (PDHS) & Household Income & Expenditure Survey (HIES).

For this baseline survey sample size was estimated on assumptions that response rate in the targeted areas would be around 95 percent, average household size of taluka Talhar 4.82 was captured from Housing and Population Census (2017), while for anticipated value of- indicator i.e. Multi-Dimensional Poverty value of district Badin was taken as 43.3%.

Usually, when the design of a survey account factor other than Simple Random Sampling (SRS), statisticians do require more units of sample in order to achieve statistical precision. This is mainly done in large scale surveys where inference is to be made for scattered geographical areas like a district or province.

The factor for enhancing sample size to study additional units when Simple Random Sampling couldn't be used is called design effect (DEFF). Despite the fact that the population under the study shared homogenous standards of living though considering geographically segregation the researcher took the value of DEFF equal to 2. In addition, a 95% level of confidence with Margin of Error at 0.05 was assumed, with entire population coverage.

Table 2:1 Sample Size Determination

Sample Size Determination	
Z-Value @ 95% Confidence Interval	1.96
Response rate (RR)	95%
Design Effect (Deff)	2.0
Margin of Error (MoE)	5%
AveSize	5.27
r(anticipated value of indicator)	0.433 or 43.3%
Pb	100%
n(sample Size actual)	880
N(inflated)	880
PSUs	44
Estimated Household	880

## 2.2 Sample Design

Two stage cluster sampling procedure was adopted for the survey. At the first stage, an enumeration block called Primary Sampling Unit (PSU) was selected. At the second stage, a fixed number of 20 households, called as, Secondary Sampling Units (SSU) were selected by using probability sampling technique called “Systematic Random Sampling (SRS)” method.

Unlike the two previous baseline survey carried by Sindh Bureau of Statistics for taluka Ghorabari and Shah Bander, respectively, conducted in Thatta and Sujawal districts under the Poverty Reduction Strategy (PRS), where Pakistan Bureau of Statistics (PBS) sampling frame (Census-2017) was used for random selection of Primary Sampling Units. For this baseline survey, the Sindh Bureau of Statistics established an indigenous sampling frame, thus PSUs were selected using that sampling frame. The need for establishing indigenous area sampling frame came after PBS defer the request of Sindh Bureau of Statistics till completion of 7<sup>th</sup> Population & Housing Census which was held from March, 2023 till May, 2023. Due to time constraint the management decided to spare additional resource and time for establishing Sampling Frame.

In household listing all dwelling/household units residing in the study area were listed in sequential format. The listed household eventually acts as a sampling frame for this survey. Thereafter, households were selected through systematic sampling.

## 2.3 Stratification Plan

Talhar taluka was taken as a single unit for administering this survey. The taluka was bifurcated into Urban and Rural domains. Each domain serves as a separate stratum. The Town Committees of Talhar and Rajo Khanai were treated as Urban Stratum while rest of the areas of the taluka was treated as Rural Stratum. The entire sample of 880 households was distributed as, 260 households from urban stratum and 620 households from rural stratum.

## 2.4 Household Listing

To reduce selection bias and ensure selection of household based on probability, listing of households was conducted. Household Listing allowed pre-selection of households before the field team reach the designated area to collect data. In addition, it ensured inclusion of all households in the listing before the main roll out.

Further, to control selection bias, replacements of the households was not allowed during the field. The pre-selection of household was done through “Systematic Random Selection (SRS)” method. The household listing field operation was held from 25<sup>th</sup> May, 2023 till 26<sup>th</sup> June, 2023 whereby 7300 households were listed in 44 clusters. The Listing activity was suspended for almost a week because of alert issued by Pakistan Metrological Department (PMD) regarding Sever Cyclone Strom “BIPARJOY”.

## 2.5 Questionnaire

The questionnaire covered the following modules. Each module comprises several questions that formed the foundation of Indicators, both English and Sindhi versions of the questionnaire was used in the survey.

- Household Listing
- Education
- Health
- Tobacco Consumption
- Employment and Occupation
- Household Assets
- Anthropometry
- Water & Drainage
- Social Transfers
- Income Sources
- Income and Expenditure

## 2.6 Training

Five days training on the questionnaire was imparted to survey team (20 female enumerators and 04 supervisor). Beside questionnaire, significant amount of time was confined, and due consideration was paid on clarity of survey concepts and protocols such as definition of a household, respondent’s eligibility, age probing, defacto and de jure household members & introduction. In addition, the enumerators were motivated for teambuilding and crises management.

## 2.7 Field Work

Four data collectors/ listers were engaged for formation of area sampling frame & listing, it took two weeks to formulating the Area Frame and one month to complete the Household Listing. It took a day to identify the boundaries of the designated area and a focal person from each village/settlement in a PSU. Listing was completed within the targeted timeframe. Likewise, for

collecting data from 880 households, three different teams were constituted comprising a supervisor and 5 female enumerators. The date wise field activities of the survey are given as under:

Besides, field monitoring was made integral part of data collection, several rounds of monitoring visit were paid by core survey team. The monitors provided feedback and guidance to individual enumerator based on their collected data reviewed before the visit. The focus of the monitors were identification of correct household, inclusion & exclusion of household members, under 5 children, wage distribution etc.

**Table 2:2 Survey Schedule Dates**

<b>Activity</b>	<b>Date</b>
<b>Establishment of Area Sampling Frame</b>	6 <sup>th</sup> May – 21 <sup>st</sup> May, 2023
<b>Listing of Households</b>	25 <sup>th</sup> May -26 <sup>th</sup> June, 2023
<b>Data Collection</b>	11 <sup>th</sup> July, – 23 <sup>rd</sup> July, 2022

## **2.8 Data Collection Method**

The Direct Personal Interviewing method was adopted for data collection, preferably the head of the household was deemed to provide information about all the members of the households. In the absence of the head of the household his spouse or well-informed person of the household was asked to provide information with respect to all members.

## **2.9 Data Management**

For interviews the Computer Assisted Personal Interviewing (CAPI) method was used. The questionnaire was transformed in an Android based application using CSPro Entry platform. The Census and Survey Processing System (CSPro) is a public domain software package used by hundreds of organizations and tens of thousands of individuals for entering, editing, tabulating, and disseminating census and survey data. CSPro is designed to be as user-friendly as possible, yet powerful enough to handle the most complex applications. CSPro supports data collection on android devices (phones and tablets). The CSEntry Android App works in collaboration with the desktop version of of CSPro. CSPro supports smart data transfer from Android or Windows devices to a server running CSWeb.

Enumerators were provided **Samsung Tab A** for administering questionnaires. The desk monitoring of data helped in to control the enumeration biasness by highlighting their mistakes and entry errors such as extreme values and selection of correct options.

## 2.10 Data Analysis

Stata version 17, SPSS & MS Excel were used for data analysis, before analysis, data was cleaned, missing observation, duplicate entries; non-responsive households were excluded prior to analysis. Furthermore, to overcome the factor of extreme values truncated mean was used especially in the module of household income and expenditure where outlier values of either income or expenditure disturbed the averages resulting in high variation in the data.

## 2.11 Coverage

Out of 880 sampled households estimated for the study, data from 869 households were successfully obtained. Thus a response rate of 98.75 percent was achieved. Typically, the response rate of above 95% percent are evident from other similar surveys in the province. GPS maps obtained from Google Earth showing coverage of the survey are appended at the end of the report.

**Table 2:3 Coverage and Response of the Survey**

Area	Clusters	Targeted Households	Interviewed Households	Response Rate
Urban	12	240	238	99.16
Rural	32	640	631	98.59
Overall	44	880	869	98.75

## 2.12 Process Cycle

The process cycle that is different phases involved in preparing this report right from the data collection to reporting is illustrated in the below mentioned chart the planning and listing phase of the survey are encapsulated in data collection phase.



## Chapter 3 Study Area & Survey Responses

### 3.1 Study Area

Badin is the eastern district of Sindh Province with an area of 6,858 Sq Km. It comprises five sub-divisions, namely 1. Badin 2. Golarchi 3. Matli 4. Talhar & 5. Tando Bago. The district shares its boundaries with Sujawal, Tando Muhammad Khan, Tharparkar, Mirpurkhas districts. Badin falls under the administrative control of Hyderabad Division.

The study area, that is, sub-division Talhar has a geographic area of 569 sq. kms, which accounts for nearly 8.29% of total Badin's area. The population density of sub-division/taluka is the second highest among all sub-division of the district and estimated 302 people reside in a Sq. KM area. According to 6<sup>th</sup> Population & Housing Census (2017), the taluka population has been increased to 172, 014 from 107,902 with an annual growth rate of 2.48%<sup>2</sup>.

The area can be approached via National Highway (N5), Karachi-Hyderabad section through Thatta and Sujawal. Talhar is approximately 230 KMs from Karachi-the largest city & financial capital of Pakistan & 85 KMs from Hyderabad second largest city of Sindh.

Table 3:1 Population & Density of District Badin (Taluka Wise)

S#	Name of Taluka	Population	Density (Sq. Kms)
01	Badin	454,576	250.3
02	Golarchi	334,440	203.6
03	Matli	444,700	389.0
04	Talhar	172,014	302.3
05	Tando Bago	399,288	236.5

### 3.2 Survey Respondents

880 households in 44 randomly selected clusters were approached. 11 out of 880 households were not available for an extended period of time. Hence, the response rate of the survey stood at 98.52%. The distribution of respondents relationships with the head of household is given in table 3:2, showing bifurcated results on Urban and Rural households. Overall, 42.52% respondents were Head of the Household, 46.17% Spouse, 3.30% Mothers, 2.47% Sons, 1.1% Fathers & 4.36% others (sisters, brothers, nieces, daughter-in-law). The interview's respondent have a quasi-disbalance

<sup>2</sup>Pakistan Bureau of Statistics



among Urban and Rural areas, against the normal observation in similar nature of surveys, the weightage of household Head being respondent of an interview in Urban areas was on higher side likewise spouse being respondent of an interview was higher in Rural domain of the survey.

**Table 3:2 Percentage Distribution of Respondent of the Survey (Urban & Rural)**

<b>Respondent Relationship</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
Household Head	42.52	52.10	38.79
Spouse of Household Head	46.17	35.71	50.25
Mother of Household Head	3.30	2.94	3.44
Son of Household Head	2.47	3.36	2.13
Father of Household Head	1.18	1.68	0.98
Other (Sister, Brother, Niece, Daughter in Law)	4.36	4.21	4.41

## Chapter 4 Demography

Perhaps demographic statistics are one of the earliest statistics that are being collected. These statistics are fundamental for micro & macro levels for social and economic policy formulation. In the survey a population of total 5,589 people were covered residing in 869 sampled households. Thus, the average size of household is 6.4 persons. The estimated household size of the survey was slightly higher compared to census results of district & sub-divisional level those according to 6<sup>th</sup> Population and Housing Census (2017) are 5.00 & 4.82 in Badin & Talhar respectively.

**Table 4:1 Gender Wise Age Distribution**

Age Distribution	Total	Male	Female	Cumulative Percentage
0-4	807	424	383	14.41
5-9	829	438	391	29.21
10-14	615	313	302	40.20
15-19	480	242	238	48.77
20-24	558	280	278	58.73
25-29	459	258	201	66.93
30-34	375	198	177	73.63
35-39	372	183	189	80.27
40-44	285	154	131	85.36
45-49	182	87	95	88.61
50-54	180	93	87	91.82
55-59	141	81	60	94.34
60-64	84	37	47	95.84
65-69	100	43	57	97.62
70 above	133	63	59	100.00
<b>Total</b>	5,589	2,894	2,695	--

The median age of the surveyed population is being recorded at 20 years even from the above-mentioned table it is evident that 59% of surveyed population within the age bracket of (0-24) years.

This not only reflects that the study area’s population is young but indication of higher fertility rate. As the proportion of elderly population was minimal with growing chunk of young population the share of dependent population was estimated at 44.38%.

#### 4.1 Household Size

Household size is an important barometer that tells the total number of members residing in a unit averagely in the targeted area. De-jure and De-facto method are common enumerations techniques through which size of household are determined.

In De-jure method member of households are counted on usual place of residence who lives together and share same housekeeping arrangements. Contrary through De-facto method household members are counted on that actual basis or member that slept in the house last night before the survey. In the baseline survey de-jure method was used to list household members.

**Table 4:2;Average Household Size by Area**

Average Household Size			
Household Size	Overall	Urban	Rural
	6.43	6.00	6.59

#### 4.2 Sex Ratio

Nearly 51.78% of surveyed population consists of males while 48.22% were females. This implies that for every 100 females there are 107.38 males- defined as Sex-Ratio by demographer. The results of the Sex-Ratio were slight above the district and the sub-division figures which according to Pakistan Bureau of Statistics (PBS) was 106.59 & 105.73 respectively for Badin & Talhar according to 6<sup>th</sup> Housing and Population Census (2017). The Sex-Ratio of Urban segment of the area was estimated 112.64 males against 100 females.

**Table 4:3 Sex Ratio (Urban & Rural)**

	Male	Female	Sex-Ratio
<b>Urban</b>	757	672	112.64
<b>Rural</b>	2,137	2,023	105.63
<b>Total</b>	2,894	2,695	107.38

#### 4.3 Marital Status

Individuals in the sampled households aged 10 & above years were asked about their Marital Status. Accordingly, 62.24% of people aged 10 & above were found to be married, 34.23% were found to be never married or single whereas 3.06% admitted as Widow/Widower & while 0.48% were being reported as divorced/separated in the given age bracket.

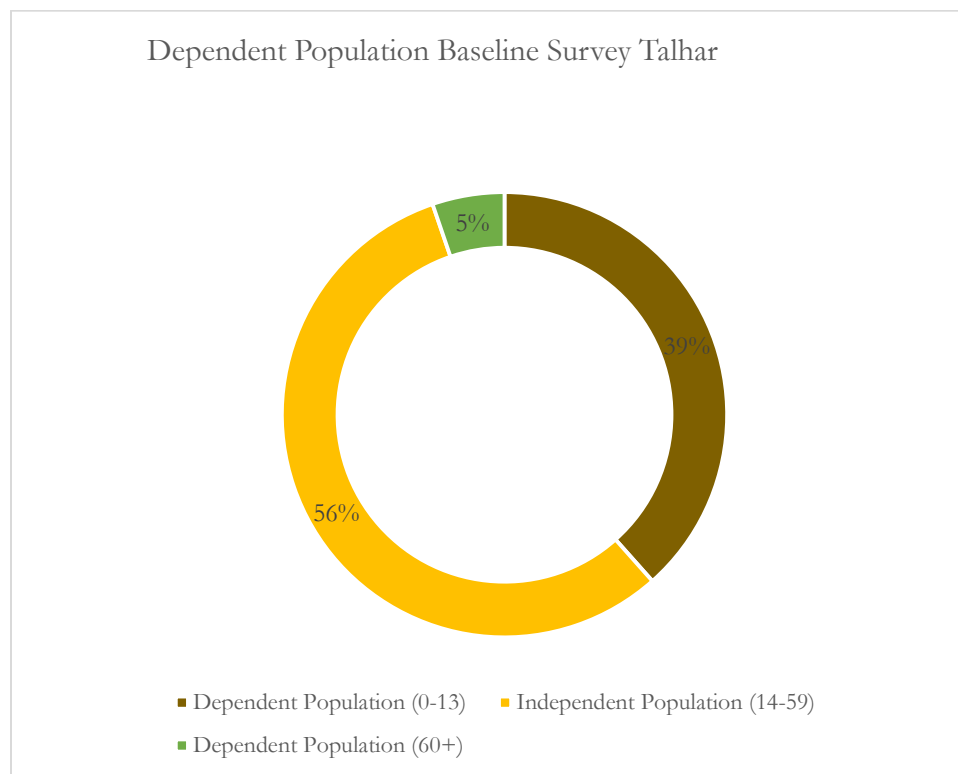
**Table 4:4 Percentage Distribution of Marital Status Area Wise**

	<b>Urban</b>	<b>Rural</b>	<b>Overall</b>
<b>Ever Married</b>	61.89	62.23	62.24
<b>Never Married</b>	33.56	34.47	34.23
<b>Widow/Widower</b>	3.75	2.79	3.06
<b>Divorced &amp; Separated</b>	0.78	0.36	0.48

#### 4.4 Dependent Population

The age dependency ratio for the study was estimated 77.54% that implies that averagely every seventh person is economically dependent out of ten on productive population. In local context, person under 14 are school going pupils, while 60 above are retiring age in services sector. The graph below illustrates the proportion of dependent and independent population covered in the survey.

**Figure 1 Distribution of Dependent and Independent Population**



#### 4.5 Female of Reproductive Age

48.57% of sampled female population falls under the threshold of reproductive age i.e. between 15-49 years. According to Census (2017) 48.9% of the province's female population fall under same category. In given bracket of reproductive age, 24.22% are never married, 73.11% are married whereas rest are either divorced, separated, or widower.

## 4.6 National Identity Card

The respondents were asked to provide information of household members aged 18 and above having a Computerized National Identity Card (CNIC). Identity cards have become a mandatory document for inclusion in social safety programs, opening of bank accounts, employment, and other purposes.

The study found that almost 82 percent of age 18 and older have an identity card. The Urban-Rural distribution were identical. However, Urban Female have slightly higher possession of CNIC compared to their counterparts in rural area.

**Table 4:5 Percentage Distribution of CNIC, Gender & Area Wise**

Age	Urban		Rural		Overall
	Male	Female	Male	Female	
<b>18-19</b>	44.00	28.00	36.06	20.83	33.05
<b>20-29</b>	75.93	68.85	78.44	57.02	69.49
<b>30-39</b>	96.00	82.40	93.06	89.68	90.73
<b>40-49</b>	97.43	92.30	95.54	94.26	94.96
<b>50-59</b>	97.99	100.00	96.74	96.34	97.47
<b>60-69</b>	95.65	100.00	100.00	95.74	97.79
<b>70-79</b>	92.30	92.30	100.00	97.05	96.96
<b>80 &amp; above</b>	100.00	100.00	100.00	99.00	95.65
<b>All Age</b>	87.00	79.49	86.14	76.44	81.95

## 4.7 Birth Registration

Birth Registration is an essential legal document that ascertains the identity of an individual at the time of birth. The component of birth registration is encapsulated under the broad spectrum of Civil Registration and Vital Statistics (CRVS).

Under the existing legal system, the domain of birth registration falls with third branch of executive, that is, Local Government bodies. In the baseline survey a question was asked from members of households aged under 18 to respond on whether they had birth certificate or NADRA' Form (B). The study found that 42.22% of aged (5-17) group person had birth certificate or Form (B). Rural girls and under five children have the lowest level of registration.

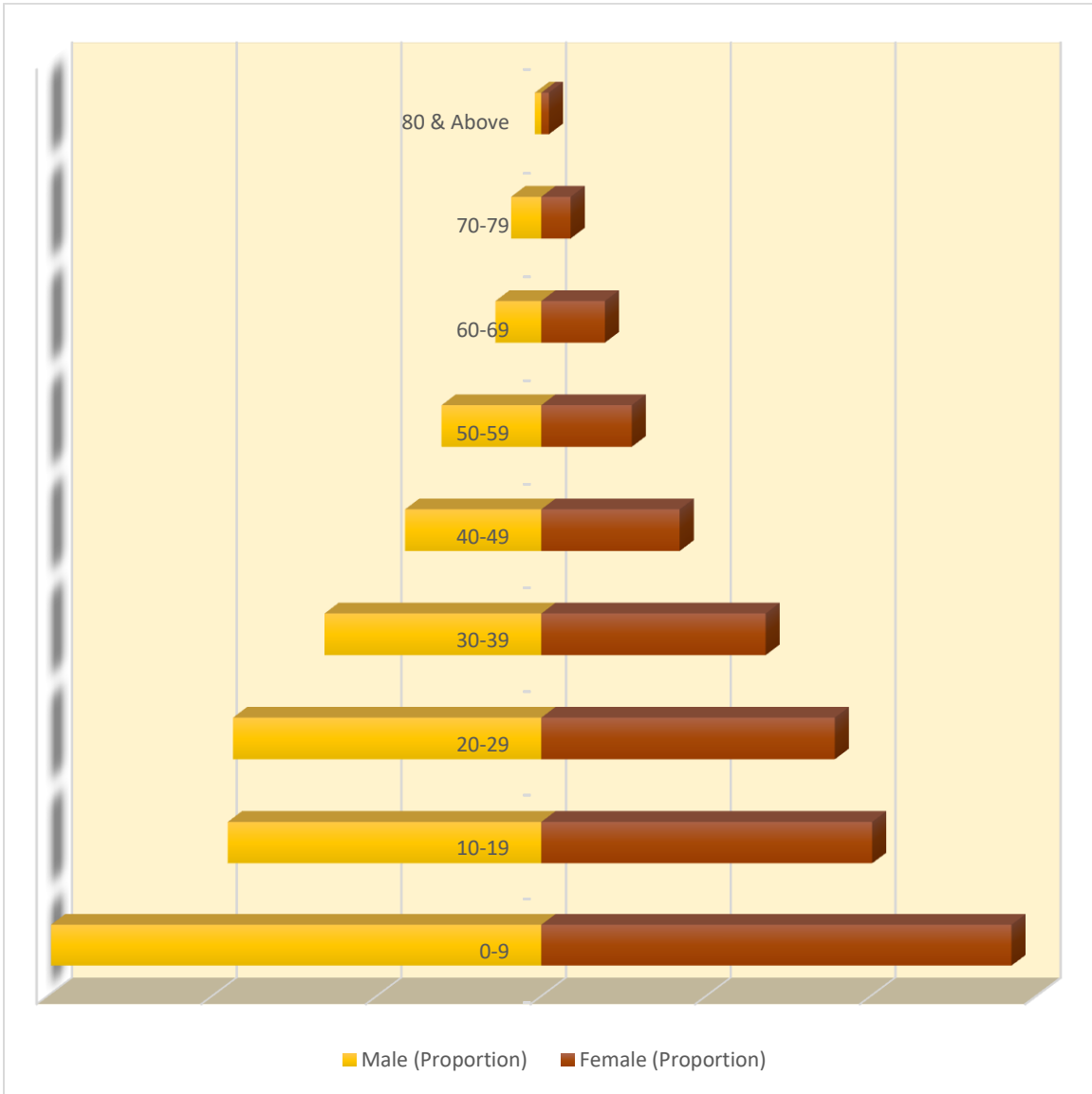
**Table 4:6 Percentage Distribution of Birth Registration Document: Gender & Area Wise**

Age	Urban		Rural		Overall
	Male	Female	Male	Female	
<b>Total</b>	52.99	45.13	41.16	38.66	42.22
<b>0-4</b>	22.03	21.06	24.15	27.82	32.96
<b>5-9</b>	35.59	32	42.44	38.29	50.18
<b>10-14</b>	28.81	32.8	22.68	26.17	45.53
<b>15-17</b>	13.56	13.6	10.73	7.71	38.31

**Table 4:7 Population Covered in the Survey Gender Wise Urban Rural**

Age	Urban			Rural		
	Male	Female	Total	Male	Female	Total
<b>0-4</b>	100	86	186	324	297	621
<b>5-9</b>	109	81	190	329	310	639
<b>10-14</b>	83	73	156	230	229	459
<b>15-19</b>	67	62	129	175	176	351
<b>20-24</b>	72	74	146	208	204	412
<b>25-29</b>	61	48	109	197	153	350
<b>30-34</b>	53	56	109	145	121	266
<b>35-39</b>	47	52	99	136	137	273
<b>40-44</b>	51	38	89	103	93	196
<b>45-49</b>	27	27	54	60	68	128
<b>50-54</b>	29	18	47	64	69	133
<b>55-59</b>	20	14	34	61	46	107
<b>60-64</b>	11	12	23	26	35	61
<b>65-69</b>	12	16	28	31	41	72
<b>70&amp;Above</b>	15	15	30	48	44	92
<b>Total</b>	757	672	1429	2137	2023	4160

Figure 2 Age Pyramid



## Chapter 5 Education

Education is one of the pillars of human development and a source of economic growth and progressive society because education leads to critical thinking, conceptualization use and implementation of knowledge.

Article 25A of the constitution obligates the state to provide free and compulsory education to all children aged five to sixteen years. In Pakistan, after the 18<sup>th</sup> constitutional amendment the subject of education was devolved to provinces.

Thus, educational policies, planning, curriculum design rest with provinces. Access, equity, and quality of education have remained a long-standing challenge. This chapter deliberates on the finding of educational indicators such as School Attendance, Enrolment Rate, Literacy, Location, Transportation and Satisfaction level.

### 5.1 Ever Attended

More than half of surveyed population of aged five and above have never attended school this proportion is inverse in urban areas where half of the surveyed population attended school same attribute confined amongst males. Perhaps the high inequality observed between genders rather than geographical presence.

**Table 5:1 Percentage Distribution of School Attendance by Gender & Area**

Ever Attended School	Overall	Urban	Rural	Male	Female
Yes	45.09	53.18	42.24	57.45	31.88
No	54.91	46.82	57.76	42.55	68.12

Income and wealth have a strong influence on school education, amongst poor quintile the school attendance was 29.25%, lower middle it was 34.55%, middle 43.03%, upper middle 47.49% and amongst rich it was 66.70%. There is an increment of ten percent point in school attendance has wealth quintile shift from bottom to upper group while slight stagnation in the middle group.

Those who have never attended school nearly 40% replied that their parents were reluctant to send them to school while 25% were in believed that school or education is not important, 6% said that school was not available and similar amount of people said that education was beyond affordability.



**Table 5:2 Percentage Distribution of Reason for not Attending School Ever**

Reason for Never attended	Overall	Urban	Rural	Male	Female
No School	5.86	5.67	5.92	6.28	5.59
Child was too young	3.31	2.92	3.42	3.52	3.17
No Teacher	2.09	1.03	2.40	2.85	1.59
No permission from parents	39.91	41.75	39.38	24.17	50.41
Education not important	25.21	24.74	25.34	30.45	21.71
Disability	1.90	1.89	1.91	2.85	1.27
School too far	5.41	4.64	5.63	5.33	5.46
Education is costly	2.97	2.92	2.98	4.57	1.90
Can not afford	6.25	6.70	6.12	8.09	5.02
Employment/Work	7.08	7.73	6.90	11.89	3.87

## 5.2 Level Attended

Those who have ever attended school, a large proportion 63.27% attended Primary level, though in rural areas the study found that primary level attainment is slightly above than urban area here higher completeness level implies that there is a drop out in subsequent level. As illustrated in the table the proportion for secondary level and onward there is a drop by half from the urban estimated figure.

**Table 5:3 Percentage Distribution of Completed Primary & Higher by Gender and Area**

Level Attended	Overall	Urban	Rural	Male	Female
Primary	63.27	61.12	64.21	57.86	73.68
Middle	12.43	13.01	12.17	12.83	11.67
Secondary	10.90	10.29	11.17	13.11	6.65
Higher Secondary	9.83	10.29	9.63	12.12	5.43
Graduate & above	3.57	5.30	2.81	4.09	2.58

## 5.3 Literacy Rate

Literacy is not only an important indicator of education, but it has a good association with other socioeconomic indicators. UNESCO propagates that literacy is source for empowerment, improve lives by expanding capabilities which in turn reduces poverty, increases participation in the labour market and has positive effects on health and sustainable development.

The literacy rate of the surveyed population aged 5 and above was reported 39.10%. Half of the urban and male population were found literate; this trend is a reflection of national as well as provincial estimates. According to Pakistan Social & Living Standards Measurement Survey (2018-19) the literacy of urban areas was 74%, and in males it was 70% in Pakistan. The same titled report

highlighting district-based results concluded that literacy rate of age ten and older in Sindh was 58% while in Badin it was 36%.

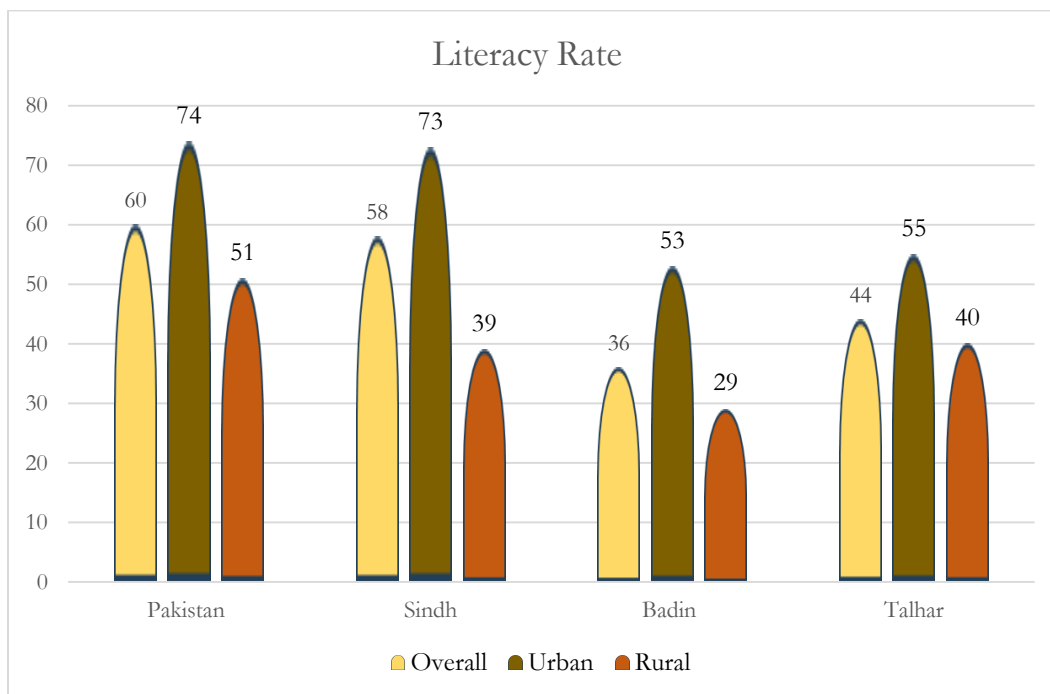
**Table 5:4 Percentage Distribution of Literacy Rate by Area & Gender**

Literacy	Overall	Urban	Rural	Male	Female
Yes	39.10	49.48	35.46	50.40	27.03
No	60.90	50.52	64.54	49.60	72.97

The literacy rate for the people aged 10 and older computed for administrative units throughout the country is given below for the reader’s information. The value of indicator of literacy pertaining to Pakistan, Sindh & Badin was obtained from PSLM survey report (2018-19 & 2020-21) while for the taluka Talhar same was computed through this survey.

The possible reason for higher literacy rate of the taluka compared to the district is that the significant increase was found in rural literacy rate which was reported to 40%. Another reason could be subjectivity of individual responses as no testing mechanism was adopted for reading in any language as per the definition.

**Figure 3 Literacy Rate of Administrative Units by Region**



## 5.4 Enrollment Rate

71.64% of the surveyed population age five to twenty-four years were enrolled in any formal educational institute.

**Table 5:5 Percentage Distribution of Enrollment Rate (5-24 years)**

Enrollment	Overall	Urban	Rural	Male	Female
Yes	71.64	69.98	72.35	73.15	69.35
No	28.36	30.02	27.65	26.85	30.65

Among those who are currently enrolled a large proportion are studying in the primary level and it gradually reduces at each stage till graduation. This off course has linked with demography because of young population.

**Table 5:6 Percentage Distribution of Gross Enrollment (5-24 years) by Levels**

Level Attended	Overall	Urban	Rural	Male	Female
Primary	73.26	67.38	75.70	69.87	78.71
Middle	13.26	14.89	12.59	13.30	13.21
Secondary	6.63	7.45	6.30	8.25	4.04
Highier Secondary	4.77	7.09	3.81	6.06	2.70
Graduate & above	2.07	3.19	1.61	2.53	1.35

## 5.5 Out of School

Out of school consists of children who have never been to school and those children who attended school but left afterwards. Overall, 47.37% of children aged 5 to 16 are out of children in taluka Talhar compared to national and provincial estimate of 30% & 44% respectively according to PSLM 2018-19.

**Table 5:7 Percentage Distribution of Out of School Children age (5-16) years**

	Overall	Urban	Rural	Male	Female
Currently Enrolled	52.63	61.29	49.84	60.58	44.04
Never attended	40.07	31.02	42.98	32.33	48.43
Drop out	7.30	7.69	7.18	7.09	7.53
Out of School	47.37	38.71	50.16	39.42	55.96

Pakistan has the world's second highest number of Out-of-School children according to the United Nations Children's Funds with an estimated of 22.3 million children of age 5 to 16 not attending school. Disparities based on gender, geography and socioeconomic are significant.



## 5.6 Type of School

Large chunk of pupils was attending government run educational institutions the proportion of female were even higher compared to their male counter parts. No gender disparity in enrollment was found that impedes attending school.

**Table 5:8 Percentage Distribution of Type of School**

School Type	Overall	Male	Female	Urban	Rural
<b>Government</b>	81.35	77.30	83.02	80.30	83.02
<b>Private</b>	4.25	8.51	2.49	5.05	2.96
<b>Madrassah</b>	0.10	0.35	0.00	0.00	0.27
<b>NGO run school</b>	13.26	12.06	13.76	13.80	12.40
<b>Other</b>	1.04	1.77	0.73	0.84	1.35

## 5.7 School Location

Similarly, regarding school's location 96.68% were studying within the radius of taluka Talhar followed by Badin where hardly 2% of male and 1% of Female were getting their education.

**Table 5:9 Percentage Distribution of Location by Gender & Region**

Location	Overall	Male	Female	Urban	Rural
Talhar	96.68	95.04	97.36	95.96	97.84
Badin	1.76	2.13	1.61	2.53	0.54
Hyderabad	0.41	0.00	0.59	0.51	0.27
Karachi	0.21	0.71	0.00	0.00	0.54
Other	0.93	2.13	0.44	1.01	0.81

## 5.8 Transportation

The mode of transport has an association with the accessibility of educational institutions. The findings of the survey suggest that a large proportion, 82.8% of enrolled students are travelling on foot to reach the school. Traditionally walking or cycling has been used to commute to school, however no evidence was found that cycle being used as mode of transportation.

**Table 5:10 Percentage Distribution of Medium of Transportation Use for Education**

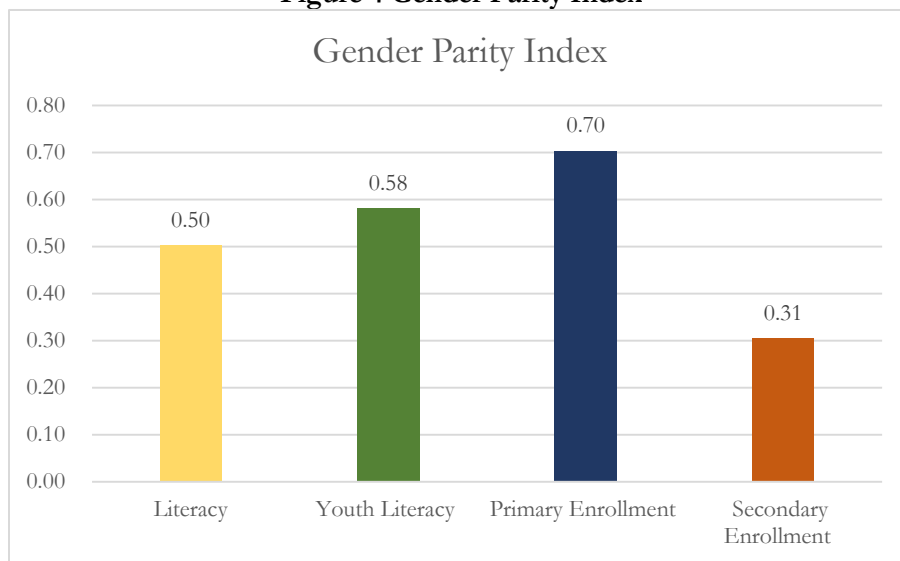
Transportation	Overall	Male	Female	Urban	Rural
Walk	82.80	82.98	82.72	80.64	86.25
Motorcycle	6.53	4.61	7.32	7.41	5.12
Rickshaw/ Chingchi	6.74	7.09	6.59	7.24	5.93
Bus/Van	2.80	3.90	2.34	3.54	1.62
Others	1.14	1.42	1.02	1.18	1.08

## 5.9 Gender Parity Index

UNESCO define Gender Parity Index (GPI) as a socioeconomic index designed to measure the relative access to education of males and females, a GPI less than one is an indication gender parity favors male while GPI value greater than one is in favors female.

The closer a GPI is to one, the closer a country is to achieving equality to access between males and females. Parity indexes of educational indicator of taluka Talhar is given below. In comparative terms the national GPI for Literacy is 0.69. Youth Literacy is 0.81, Primary 0.92 and Secondary 0.89.

**Figure 4 Gender Parity Index**



### 5.10 Satisfaction Level

From school satisfaction overall school's conditions were better in urban segment of the taluka as 91.5% enrolled people seemed satisfied with the school compares to rural areas where satisfaction level was 80.40% non-availability of electricity in rural schools were major reason for non-satisfaction.

Satisfaction	Overall	Urban	Rural	Male	Female
<b>Yes Satisfied</b>	83.63	91.49	80.38	84.51	82.21
<b>School building not safe</b>	5.08	2.84	6.00	5.05	5.12
<b>Shortage of Teacher</b>	1.14	0.00	1.61	0.84	1.62
<b>Shortage of Furniture</b>	0.41	0.35	0.44	0.51	0.27
<b>No Latrine/washroom</b>	1.55	1.42	1.61	0.67	2.96
<b>No Electricity</b>	5.49	1.42	7.17	5.72	5.12
<b>No Water</b>	1.76	1.06	2.05	1.35	2.43
<b>Too Far</b>	0.93	1.42	0.73	1.35	0.27

## Chapter 6 Employment & Occupation

The economic wellbeing of a society is largely attributed to how its members are engaged in economic activities, thus macro and micro economic impact of livelihood, growth and prospect are measured through employment. Keeping in view of project's objectives, a precise module was administered from household members aged 10 and above regarding their engagement in Labour Force. The utmost consideration was paid that all the Labour Force Statistics are calculated through standard definition adopted by National Statistical Agency while generating these statistics which are summarized in this this chapter.

### 6.1 Employment & Unemployment

The employed population comprises all persons aged 10 and over in the survey who have worked at least one hour during the reference period, as paid worker, self-employed, family contributor. Accordingly, 46.64 persons were estimated to be engaged as paid worker, self-employed or family contributor, the percentage of employed person being male was 67.7% and being female was 24.5%. Further, for calculating unemployment three conditions were looked after (1) a person must be completely without work, (2) currently available for work (3) taking steps for work.

**Table 6:1 Percentage Distribution of Employment & Unemployment Status**

	Overall	Male	Female	Urban	Rural
<b>Employment</b>	46.6	67.7	24.4	49.1	45.8
<b>Unemployment</b>	3.51	5.34	2.68	3.36	3.56

The results of the survey were very much aligned with district-based results of Labour Force Survey (LFS) (2020-21) published by Pakistan Bureau of Statistics (PBS). The estimates of PBS revealed that in district Badin the employment ratio was 47.5% while employment ratio among female was 21% and among male was 72.1%. The results of overall unemployment rate estimated through baseline study was 3.51% likewise the PBS report revealed that unemployment was 3.9% in district Badin, unemployment amongst female was 6.9%, male it was 3.1% these were contrary to our study which estimated at 2.68% and amongst male 5.34.

Here it is imperative to illustrate technical concepts, Working Age population consists of all population of age 10 and above whether employed, unemployed or not in Labour Force. Therefore, working age persons covered in the survey were 3,953 or 70.72% of survey population. The Labour Force Participation Rate (LFPR) which is defined as proportion of employed & unemployed person over working age population was estimated around 48.64%. The national estimates for LFPR are

44.9% and for Sindh it is estimated at 43.8 according to Labour Force Survey 2020-21. The Crude Labour Force Participation Rate (CLFPR) which take proportional value of employed and unemployed over overall population was estimated at 34.14% which was slightly on upper side of national estimated of 32.3% & the provincial value of 30.9 abstracted from LFS 2020-21.

## 6.2 Employment by Profession

Keeping in view of local circumstance the employment profession was categorized into 12 groups, the results infer that nearly every second person (54.34%) were employed or associated with agriculture sector, followed by profession of sales and miscellaneous which respectively were 10.2% and 10.9% both professions consist of services sector the detail though can be referred in List of Professions append at the end of the report.

**Table 6:2 Percentage Distribution of Employed Person by Profession Group**

<b>Name of Profession</b>	<b>Overall</b>	<b>Male</b>	<b>Female</b>
<b>Administrative Staff</b>	0.70	0.94	0.00
<b>Agriculture/Farm worker</b>	54.34	54.14	54.91
<b>Restaurant Worker</b>	1.57	2.03	0.21
<b>Law Enforcement Worker</b>	1.84	2.40	0.21
<b>Professional Worker</b>	2.98	3.13	2.56
<b>Construction Worker</b>	6.72	8.79	0.64
<b>Repair Worker</b>	3.52	4.72	0.00
<b>Slaughtering</b>	0.22	0.22	0.21
<b>Paramedicine</b>	0.60	0.73	0.21
<b>Salesperson</b>	10.25	10.17	10.47
<b>Education &amp; Community Services</b>	2.22	1.53	4.27
<b>Miscellaneous</b>	10.90	8.65	17.52
<b>Other (Specify)</b>	4.12	2.54	8.76

## 6.3 Location

From the below mentioned table 6:3 it is evident that nearly 9 out of 10 people worked in taluka Talhar. Females have even higher proportion or working nearby native places compare to their male counterpart which is understood phenomena in our cultural context. For the rural segment of employed classes their preferred work destination was slightly tilted towards Karachi compared to Urban Segment of same group.



**Table 6:3 Percentage Distribution of Work Location**

Work Location	Overall	Male	Female	Urban	Rural
Talhar	87.15	84.52	94.87	91.68	85.38
Badin	3.04	3.63	1.28	2.90	3.09
Hyderabad	1.52	1.45	1.71	1.55	1.51
Karachi	4.77	6.32	0.21	2.32	5.73
Other	3.52	4.07	1.92	1.55	4.30

## 6.4 Medium of Transport

Every seventh person out of ten took a walk to reach their workplace the responses were consistent among qualifiers such as gender and location this may be for a reason that large chunk of people were engaged in agriculture sector or farm worker. The rest have responded of using Bus or Public Transport to reach their workplace (11.82%), (6.56%) were in housed employed as they didn't use any sort of transportation, the proportion were higher among female which was reported 18.38%.

**Table 6:4 Percentage Distribution of Use Medium of Transport for work**

Medium of Transport	Overall	Male	Female	Urban	Rural
Walk	71.80	71.15	73.72	74.47	70.76
Motorcycle	3.90	4.94	0.85	4.26	3.77
Car	0.54	0.65	0.21	0.97	0.38
Rickshaw/ Chingchi	3.85	4.72	1.28	2.71	4.30
Bus/Van	11.82	14.83	2.99	10.06	12.51
Other	1.52	1.16	2.56	0.77	1.81
No Transport / In House	6.56	2.54	18.38	6.77	6.48

## 6.5 Average Monthly Wages

This section described the average monthly wage received by employed person in kind or in cash. The average monthly wage was Rs. 12,109 there was wide disparity between wages earned by male and female. The average male's wage was Rs. 14,274 while the female wage was Rs. 5,757 slightly above one third of male wage.

**Table 6:5 Percentage Distribution of Average Monthly Wage**

Monthly Wage	Overall	Urban	Rural
Less than 10,000	59.71	48.98	91.24
10,001 to 25,000	30.80	39.17	6.20
25,001 to 50,000	7.92	10.03	1.71
50,001 to 100,000	0.98	1.16	0.43
100,001 to 150,000	0.22	0.22	0.21

## 6.6 Labour Union & Membership

Two questions were administered in the employment module regarding the existence of Labour Union at workplaces and their affiliation or membership with any Union. Pakistan has ratified UN Convention on “Freedom of Association and Protection of the Right to Organise Convention (No. 87) among other conventions. Apart, Sustainable Development Goal 8 articulates for promoting “Decent Work and Economic Growth”. Therefore, indicators presented in section 6.6 and 6.7 were tested first time at the provincial level under this study and the results shows that 2.2% of employed people affirmed the existence of a Union at their workplace while membership was nearly nonexistent.

**Table 6:6 Percentage Distribution of Union and Membership**

Response	Union	Membership
Yes	2.22	0.60
No	90.35	90.89
Don't Know	7.43	8.51

## 6.7 Salary Negotiation

The responses recorded for negotiation regarding increments in salary show that 52.71% negotiated their salaries by themselves, 40.89% of employed person's salaries has been decided by employer only 1% respondents said that their salaries enhancement were decided through the Union while 5.37% replied that salary increment were pre-decided.

**Table 6:7 Percentage Distribution of Determination of Salary Increase**

Determine of Salary Increase	Overall	Urban	Rural
Employer Only	40.89	40.92	40.81
Union through negotiation	1.03	1.24	0.43
Myself through negotiation	52.71	51.82	55.34
Pre agreed/decided.	5.37	6.03	3.42

## 6.8 Literacy & Employment

Development literature has thoroughly discussed the impact of literacy on individuals' income, growth, health, and societal well-being. It is well established fact that as the level of education increases the income also rises. The study observed that employment rate among literate individuals were 51.75%, compared to illiterate individuals where the employment rate was 42.62%.

## Chapter 7 Health & Tobacco Consumption

Households health related data obtained through surveys are mainly confined to immunization, mortality, skill birth delivery, pre-natal care and contraceptive prevalence. However, for this study an attempt was made to measure the occurrence of illness and subsequent treatment, medical facility type where treatment was sought and location of treatment. The sub-sections thereunder illustrate the findings of the health module.

### 7.1 Sickness

The surveyed population were asked about the illness in the last 3 months, 53.66% of the surveyed population replied that they had become sick in a reference period which implies that out of 5,589 people 2,999 had become sick. The health status was reconfirmed with a counter question that whether individual respondents are taking any type of oral or intravenous medicine currently, 12.26% of respondent replied in affirmation. The results were identically spread for male and female however, in urban areas the proportion of medication usage during the survey was nearly 18%.

**Table 7:1 Percentage Distribution of Sickness (Male & Female)**

Sickness	Overall	Male	Female
Yes- (1 Time)	26.70	27.02	26.35
Yes- (2 Times)	19.47	18.66	20.33
Yes- (3 or more Times)	7.50	7.26	7.76
Never	46.34	47.06	45.57

### 7.2 Treatment

Among those who become sick 77.13% of the surveyed population had sought treatment at any health facility or from any health personnel. Nevertheless, 20.64% of people had done self-treatment while a very minimal number of 2.23% people have never sought treatment for their sickness. The detail distribution is given under.

**Table 7:2 Percentage Distribution of Treatment Sought (Male & Female)**

Medical Treatment Sought	Overall	Male	Female
Yes, Self-Treatment	20.64	20.30	21.00
Yes, External Treatment.	77.13	77.15	77.10
No Treatment	2.23	2.55	1.91

### 7.3 Health Facility Visited

Among those who had sought treatment for their illness from any health facility or from health professional, 40.86% went to Taluka Head Quarter Hospital (THQ), 32.68% visited Private Clinic and 11.11% went to Basic Health Unit while small fraction that is 6.61% visited Private Hospital.

**Table 7:3 Percentage Distribution of Type of Health Facility (Urban & Rural)**

Type of Health Facility	Overall	Urban	Rural
DHQ	8.47	12.89	6.77
THQ	40.86	46.43	38.71
BHU	11.11	6.37	12.94
Private Clinic	32.68	30.43	33.55
Private Hospital	6.61	3.73	7.73
Hakeem	0.22	0.16	0.24
LHW	0.04	0.00	0.06

### 7.4 Location of Health Facility

80.54% of people who had sought treatment reported to have with the taluka Talhar, 13.40% persons were treated in Badin excluding taluka Talhar. People's preference to visit nearby health facilities is evident from the data table give table.

**Table 7:4 Percentage Distribution of Location of Treatment Facility (Urban & Rural)**

Location Treatment Facility	Overall	Urban	Rural
Talhar	80.54	84.16	79.15
Badin	13.40	10.56	14.50
Hyderabad	3.07	2.64	3.24
Karachi	0.86	0.93	0.84
Other	2.12	1.71	2.28

### 7.5 Medium of Transport

Contrary to medium of transport used for educational purposes and to reach work place elaborated in previous section 5.7 & 6.4 the tendency of engine driven vehicles was found in the majority of the cases even more predominant in rural areas that are consistent with what was earlier reported in health facility visited for treatment purposes.

Every second sick person residing in the taluka took rickshaw as medium of transport to reach the health facility similarly with addition of motorbike the proportion surge to every seventh person out of tenth that took engine enabled vehicle.

**Table 7:5 Percentage Distribution of mode of Transport used to reach Health Facility**

<b>Medium Of Transport</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Walk</b>	13.23	22.67	9.59
<b>Cycle</b>	0.09	0.00	0.12
<b>Motorcycle</b>	20.62	13.04	23.55
<b>Car</b>	3.11	2.48	3.36
<b>Rickshaw/ Chingchi</b>	47.34	43.79	48.71
<b>Bus/Van</b>	15.52	18.01	14.56
<b>No Transport / In House</b>	0.09	0.00	0.12

## **7.6 Tobacco Consumption**

Monitoring the use of tobacco has become an imperative instrument amongst public health experts as consumption of tobacco is a leading cause of non-communicable diseases such as heart attack, stroke, and cancer. Tobacco related diseases are a major cause and consequence of poverty in low- and middle-income countries.

The baseline survey administered a module from people aged 10 and above regarding consumption of tobacco. Accordingly, it was estimated that 19.5% people have consumed tobacco however consumption of tobacco was higher amongst males that is 29.04%. According to World Health Organization, Global Health Observatory Data, the prevalence of current use of tobacco in adult in Pakistan was estimated 20.20% while consumption among female is nearly 8%. According to Multiple Indicator Cluster Survey (2018-19) tobacco use among male aged 15-49 in last month before survey was 33.6 percent same for female was 5.2%.

**Table 7:6 Percentage Distribution of Ever Tobacco Consumption Age 10 & above (Male & Female)**

<b>Ever Consumed Tobacco</b>	<b>Overall</b>	<b>Male</b>	<b>Female</b>
<b>Yes</b>	19.50	29.04	9.42
<b>No</b>	80.50	70.96	90.58

Active consumption of tobacco was slightly lower than ever consumed by 1 percent point, 18.51% responded replied that they are currently consuming tobacco. The consumption was crossed checked with different age groups; the study found that consumption was highest in aged (35-60) cohort where consumption was estimated around 30%.

Likewise, the consumption pattern was also crossed tabulated with different income quintiles where lack of evidence was found to infer that tobacco consumption has correlation with income or

wealth. However national and international literature on tobacco consumption propagate that consumption of tobacco is higher among people having lower socioeconomic status.

Also, consumption was found higher in males (27.65%) compared to females which is also evident from similar studies and research conducted on use of tobacco that male have higher prevalence of tobacco consumption.

**Table 7:7 Percentage Distribution of Tobacco Consumption Age 10 & above (Male & Female)**

<b>Currently Consuming Tobacco</b>	<b>Overall</b>	<b>Male</b>	<b>Female</b>
<b>Yes</b>	18.51	27.65	8.84
<b>No</b>	81.49	72.35	91.16

Amongst those who were consuming tobacco, 41.67% were consuming in form of Pan/ Ghutka while 32.92% were consuming in form of Cigarette, 16.67% in form of Naswar.

**Table 7:8 Percentage Distribution of Form of Tobacco Consumption (Male & Female)**

<b>Form Of Tobacco Consumed</b>	<b>Overall</b>	<b>Male</b>	<b>Female</b>
<b>Cigarette/Birri</b>	32.92	35.23	25.29
<b>Pan/Gutka/</b>	41.67	44.31	32.94
<b>Naswar</b>	16.67	14.59	23.53
<b>Other</b>	8.74	5.87	18.24

The national government has exhausted good number of resources on anti-tobacco advertisement and media campaigns showing its darker and harmful side as result people are more aware about its effect on health the same was evident from the survey where 96.86% of respondents who are currently consuming tobacco were aware of its negative of harmful side.

**Table 7:9 Percentage Distribution of Awareness of Tobacco Use Harm (Male & Female)**

<b>Awareness Regarding the Harm of Tobacco Use</b>	<b>Overall</b>	<b>Male</b>	<b>Female</b>
<b>Yes</b>	96.86	97.33	95.29
<b>No</b>	3.14	2.67	4.71

## Chapter 8 Housing Characteristics

### 8.1 Ownership

90.4% of households reported that they owned the house, while 8.06% of households reported that the residency was Free of any charge and, a very minimal i.e., 1.5% of households were residing in a rented space. In Urban area the tendency of ownership was slightly lower and rented properties were higher compared to rural areas which indeed is an understandable phenomenon.

Table 8:1 Percentage of Household Ownership (Urban & Rural)

House Ownership	Overall	Urban	Rural
Own	90.45	87.82	91.44
Rent	1.50	5.04	0.16
Free	8.06	7.14	8.40

### 8.2 Number of Rooms

63.87% household houses in the study area consisted of single occupancy/room, while 25.20% had two rooms, 7.13% houses consisted of three rooms and proportion of houses with four rooms and five above were 2.99 & 0.81% respectively.

Table 8:2 Percentage Distribution of Number of Rooms Area Wise

Number of Rooms	Overall	Urban	Rural
One	63.87	62.18	64.50
Two	25.20	25.21	25.20
Three	7.13	8.40	6.66
Four	2.99	2.94	3.01
Five and above	0.81	1.26	0.63

### 8.3 Roof

72.15% of the house's roof were constructed using wooded material or unimproved material though in urban areas the presences of wooded roof houses are relatively low but still frequency of having every second house is pretty much on higher side.

Table 8:3 Percentage Distribution of Type of Roof (Urban & Rural)

Material used for Roof	Overall	Urban	Rural
RCC / RBC	2.76	5.88	1.58
Wood / Bamboo	72.15	49.58	80.67
Sheet / Iron / Cement	3.22	6.30	2.06
T-Iron / Girder	21.86	38.24	15.69

## 8.4 Wall

Contrary to the material used in roof of the house the exterior walls were being constructed using burnt bricks and blocks which account for 58.82% in urban areas and overall for the taluka it was estimated at 34.06%, on the other hand the rest of proportion were confined to unimproved source such as Mud Bricks and Wood.

**Table 8:4 Percentage Distribution of Type of Wall (Urban & Rural)**

Material used for Walls	Overall	Urban	Rural
Burnt Bricks / Blocks	34.06	58.82	24.72
Mud Bricks / Mud	18.53	18.49	18.54
Wood	47.41	22.69	56.74

## 8.5 Floor

70.2% of houses covered in the survey had Katcha flooring. The proportion of Katcha Floor was higher in rural segment where it was estimated at 81.62%.

**Table 8:5 Percentage Distribution of Type of Floor (Urban & Rural)**

Type of Floor	Overall	Urban	Rural
Katcha	70.20	39.92	81.62
Pakka	29.80	60.08	18.38

## 8.6 Power

43.61% households were connected with grid electricity in the study area and prime source for lighting in urban Talhar the reliance on grid electricity stood at 73.53% that is out of five four households were using line electricity irrespective of connection nature. Contrary, the energy consumption in rural area was distributed evenly one third of households used electricity & battery/torch, while 33.8% households reported of using Solar Energy, 21.1% answered of using torch operating on batteries, surprisingly 10.26% of households used Candles for lighting.

**Table 8:6 Percentage Distribution of Source of Lighting (Urban/Rural)**

Fuel used for Lighting	Overall	Urban	Rural
Electricity (Grid)	43.61	73.53	32.33
Gas/Oil Lamp	2.07	0.84	2.54
Wood/Candle	6.67	2.10	8.40
Solar Pannel	17.03	8.82	20.13
Torch/ Battery	26.58	12.61	31.85
Other	4.03	2.10	4.75

## 8.7 Fuel used for Cooking.

With limited and costly access to clean energy such as electricity, gas, ethanol 82.05% of the households responded that they used either Wood or Char Coal for cooking. However, the use was



skewed towards rural areas where 95% of household reliance on wood/coal compared to urban area where the use is confined to 46%. Apart from environmental & health impact of using solid fuel for cooking there are empirical evidence that it does affect the children education and school attendance presumably children are sent for wood collection.

**Table 8:7 Percentage Distribution of Source of Fuel (Urban & Rural)**

<b>Fuel used for Cooking</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Wood / Stick/ Coal</b>	82.05	45.80	95.72
<b>Sui Gas</b>	13.12	46.64	0.48
<b>LPG/LNG</b>	0.35	0.84	0.16
<b>Dung</b>	4.37	6.30	3.65

## 8.8 Tenure of Construction

Construction is a major economic activity and a reporting indicator in the National Accounts framework to estimate the Gross Capital Fixed Formation. The share of construction in the national GDP was estimated to be around 2.56%. Irrespective, 31.19% of respondents reported that their houses were constructed in last 4 years, 24.74% affirmed that the houses were constructed in last Five to Nine year. The table below shows the distribution of responses with respect to years bracket.

**Table 8:8 Percentage Distribution of Tenure of Construction (Urban & Rural)**

<b>Tenure of Construction</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>0-4 years</b>	31.19	22.69	34.39
<b>5-9 years</b>	24.74	21.43	25.99
<b>10-14 years</b>	19.91	24.37	18.23
<b>15 -19 years of above</b>	9.44	11.76	8.56
<b>20 years and above</b>	14.73	19.75	12.84

## 8.9 Separate Kitchen

73.65% of households reported that they have separate kitchen the urban rural distribution is symmetrical.

**Table 8:9 Percentage Distribution of Separate Kitchen (Urban & Rural)**

<b>Separate Kitchen</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Yes</b>	73.65	70.59	74.80
<b>No</b>	26.35	29.41	25.20

## Chapter 9 Household Assets

The baseline survey asked a series of questions about what the goods or capital the household owned. Similar questions are also used in other household surveys to measure the economic conditions of the household, the other two techniques for measuring the economic prosperity of households are their income and expenditure. Since income is mainly reported on the lower side and expenditure on the higher side the physical assets are used to quantify the well-being of the household.

For this study the assets are bifurcated into two parts (1) Productive Assets (2) Non-Productive Assets. Assets such as land and livestock through which income, return or food can be obtained are productive assets. The below table illustrates the percentage of households that have owned the following listed item, some of the items for which the ownership percentage was less than one was excluded from the table.

### 9.1 Productive Assets

Agriculture Land and Livestock are integrated components of rural life across all income levels, even landless farmers keep livestock because benefits attached with are income, power hauling services, insurance, and food. Overall, the land ownership was observed around 12% skewed towards rural area where the ownership was 15.69%.

**Table 9:1 Percentage Distribution of Agriculture Land Ownership (Urban & Rural)**

<b>Agriculture Land Ownership</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Yes</b>	12.31	3.36	15.69
<b>No</b>	87.69	96.64	84.31
<b>Average Land Ownership</b>	5.5	3.6	5.6

The overall ownership of livestock was estimated at 35% and in the rural segment the same indicator was recorded 41% for rural Talhar while Agriculture land ownership was 15.69% of households. According to Multiple Indicator Cluster Survey (2018-19) the agriculture land ownership in district Badin is 4.3% and livestock ownership at household 28.3%.

**Table 9:2 Percentage Distribution of Livestock Ownership (Urban & Rural)**

<b>Does this Household own any Livestock, Herds, other Farm Animals, or Poultry?</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Yes</b>	35.33	18.49	41.68
<b>No</b>	64.67	81.51	58.32

**Table 9:3 Percentage Distribution of Livestock Ownership by Type**

<b>Livestock</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Cow</b>	17.59	11.36	18.63
<b>Buffaloes</b>	51.79	36.36	54.37
<b>Horse, Donkey, Camels</b>	2.28	4.55	1.90
<b>Goats</b>	40.07	38.64	40.30
<b>Sheep</b>	10.42	11.36	10.27

## 9.2 Non-Productive Assets

Under non-productive assets, the pertinent phenomenon was that out of ten households interviewed by survey teams, seven of them owned a cell phone; interestingly, the difference in results between urban and rural areas was not that great. Among those who reported having a cell phone, 10% were female, though the access to mobile phones was twice as high in urban areas compared to rural areas.

Motorbike ownership was predominately reported higher in rural areas, where one-fifth of households owned a bike compared to urban households. In the urban segment, service delivery institutions are concentrated and access to public transport is far better; therefore, the use of private transport in rural areas surged.

Another factor that highlights assets is the surge in solar panels, i.e., 33%. If we look at historical data of household survey assets either at the national or provincial level, the prevalence of solar was not that high; however, things have transformed recently. Frequent electricity supply failures and an increase in the tariff have forced households to look for alternative and substitute sources, therefore solar energy is not only affordable but also environmentally friendly. In addition, solar panels have become energy efficient too, thanks to subsidies provided by the government that make it cost-effective.

Numerous theoretical and empirical studies have shown the positive impact of financial inclusion on rural development and economic growth, people of rural areas need access to financial services for a range of productive and protective services. Account ownership is the fundamental measure of financial inclusion. According to Global Findex Database 2021 report, the ownership of account in Pakistan is 21% which is lowest among middle-income economies though it grew from 10 percent

in 2011., moreover 115 million adults in the country are unbanked estimated by global index database.

Almost 15% of households replied that own a Bank Account in any Commercial, Microfinance or Agriculture bank this proportion was higher in urban by 5 percent point. The proportion of female that owned the account was 6.79% female being owning the account was twice in urban than rural areas.

**Table 9:4 Percentage Distribution of Household Non-Productive Assets (Urban & Rural)**

<b>Household Assets</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
Cell/Mobile Phone (Analog)	68.47	69.75	67.99
Cell/Mobile Phone (Touch Andriod) / Tablet	16.46	26.47	12.68
Female of the house have Cell Phone	10.01	19.75	6.34
Bed	36.71	39.50	35.66
Solar Panel	33.14	44.54	28.84
Almirah (Wood/Iron)	31.42	49.16	24.72
Charging Lamp	30.15	27.73	31.06
Iron	23.01	39.92	16.64
Motorcycle / Scooter	20.02	16.81	21.24
Television	15.19	33.61	8.24
Sewing Machine	15.07	24.79	11.41
Fridge	8.75	18.91	4.91
Donkey Pump/Turbine	7.48	14.71	4.75
Washing Machine	6.44	15.97	2.85
Sofa	5.06	11.76	2.54
Animal-drawn Cart	4.95	1.68	6.18
Radio	3.34	2.52	3.65
Electric Generator	1.73	4.20	0.79
Air Cooler / Air Conditioner	1.50	3.78	0.63
Car, Truck, Bus or Van	1.27	2.10	0.95
Microwave Oven	1.04	2.52	0.48
UPS / Inverter	1.04	2.94	0.32
Autorickshaw / Chingchi	1.04	0.84	1.11
<b>Financial Inclusion</b>			
Bank Accounts	14.96	19.33	13.31
Female Bank Account	6.79	10.92	5.23

## Chapter 10 Household Debt & Social Transfer

### 10.1 Household Debt

A separate module on debt was administered at the household level in the survey, debt is crucial element in household management especially crises, hardship and when macroeconomic conditions are not that much favorable, globally flow of income was distracted due to Covid-19 and thereafter deteriorating condition of the economy. Irrespective, the agriculture sector of the economy is much integrated into informal credits.

**Table 10:1 Percentage Distribution of Household Debt (Urban & Rural)**

<b>Outstanding loans during the past 3 years?</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
Yes	43.27	36.13	45.96
No	56.73	63.87	54.04

The study found that 43.27 of households have obtained credits in the last three years, the proportion is slightly higher in rural areas. The respondents were then asked to tell the reason of obtaining credits, the question was kept open ended to give up-to three reasons for obtaining loan.

**Table 10:2 Percentage Distribution of Reason for Obtaining Loan (Urban & Rural)**

<b>Main Reasons of Loan</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
To meet essential household expenditures (buying food, child education etc).	48.40	38.37	51.38
To buy vehicle (bike, motorbike, car) for household member	1.33	2.33	1.03
To purchase/remodel/repair/construct a house	7.98	17.44	5.17
To meet health related expenditures for household members (medicine, doctor or hospital fees)	35.37	36.05	35.17
To meet the following ritual expenditures: birth, funeral, and wedding	6.91	11.63	5.52
To open/increase business	3.46	2.33	3.79
To pay previous loan	2.13	2.33	2.07
To overcome hardship	33.24	26.74	35.17
For Agriculture inputs (e.g., fertilizers, pesticide, etc.)	9.04	1.16	11.38
Other	1.06	1.16	1.03

Major reason for acquiring credits falls under the category to overcome hardship, to meet health related expenditure, and household expenses, it was anticipated that loan for agricultural inputs would be higher, but results are consistent with the ownership of agriculture land that was elaborated in preceding chapter. More significantly a good number was also observed in credit for repair of house/home in urban areas.

**Table 10:3 Percentage Distribution of Source of Obtaining Credit (Urban & Rural)**

<b>Loan Source/ Creditor</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Relatives/friends/neighbors</b>	26.33	30.23	25.17
<b>Zarai Tarakyati Bank Limited (ZTBL)</b>	2.39	3.49	2.07
<b>Commercial Bank</b>	15.16	34.88	9.31
<b>Micro Finance Institutions</b>	10.64	9.30	11.03
<b>Informal Money lenders (arhti / beopari / landlords / shopkeepers)</b>	59.57	30.23	68.28
<b>Others (specify)</b>	1.06	0.00	1.38

Like classical South Asian society informal money lender are the major source of capital financing especially in rural areas followed by family and friends circle, despite efforts of the commercial banks people still turns to informal money lender.

**Table 10:4 Percentage Distribution of Paying Back Credit (Urban & Rural)**

<b>Was the debt paid back</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Yes, wholly</b>	2.99	2.52	3.17
<b>Yes, partly</b>	22.55	22.27	22.66
<b>No</b>	17.7	11.34	20.13

It is pertinent to point out that loans acquired are being paid back in majority of cases and almost half of those who have obtained credits replied that they have partly paid the loan. Very constructive thing that was observed that these loans were paid back mainly by saving/income from work rather than any other option such as by selling assets or getting credits from other sources.

**Table 10:5 Percentage Distribution of Medium of Paying Back Credit (Urban & Rural)**

<b>How was debt paid back</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Cash, by borrowing money from someone else</b>	21.56	30.51	18.24
<b>Cash, by selling some assets</b>	8.26	1.69	10.69
<b>Cash, by getting income from work</b>	76.15	69.49	78.62
<b>Cash, by getting loan from pawn shop</b>	3.21	1.69	3.77
<b>Provide direct labour to the creditor by adult household member</b>	3.21	1.69	3.77
<b>Provide direct labour to the creditor by child household member</b>	1.38	3.39	0.63
<b>In kind</b>	6.42	0.00	8.81

## 10.2 Social Transfers

Institutionalized social safety programs were started back in 2008 with the inception of Benazir Income Support Program, the unconditional cash transfer program. Prior to this, the Pakistan-Baitul

Mal was the only program that were catering the need of poor households operated through federal level. The module of social protection was administered from the targeted population, the first part asked about the awareness of these programs.

It can be inferred through this study that majority (87.69%) of households were aware of BISP/Ehsas programs compare to any other, contrary community level programs such CIF and IGG awareness level was least (24.74%) among all given options. Multiple selection options were allowed for selection therefore each household respondent have permission for multiple checks.

**Table 10:6 Percentage Distribution of Awareness of Social Safety Initiatives (Urban & Rural)**

<b>Awareness of Programs</b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Zakat, Bait-ul-Maal</b>	57.77	62.61	55.94
<b>BISP/Ehsas</b>	87.69	88.24	87.48
<b>Any Retirement/ Pension Benefits</b>	42.23	54.62	37.56
<b>Any Other Assistance Program (CIF, IGG)</b>	24.74	34.03	21.24

Nearly every second rural household was recipient of social transfer in last six months from BISP or Ehsas Program though the proportion of receiving of cash transfer from BISP/Ehsas was 38.66% in urban areas. The assistance from community level poverty reduction program such IGGs, CIF was even lower from Zakar and Pension benefits.

**Table 10:7 Percentage Distribution of Social Safety Programs Beneficiaries (Urban & Rural)**

<b>Received assistance through <i>following programs</i></b>	<b>Overall</b>	<b>Urban</b>	<b>Rural</b>
<b>Zakat, Bait-ul-Maal</b>	7.59	10.50	6.50
<b>BISP/Ehsas</b>	45.68	38.66	48.34
<b>Any Retirement/ Pension Benefits</b>	5.06	5.46	4.91
<b>Assistance Program (CIF, IGG)</b>	2.53	2.94	2.38

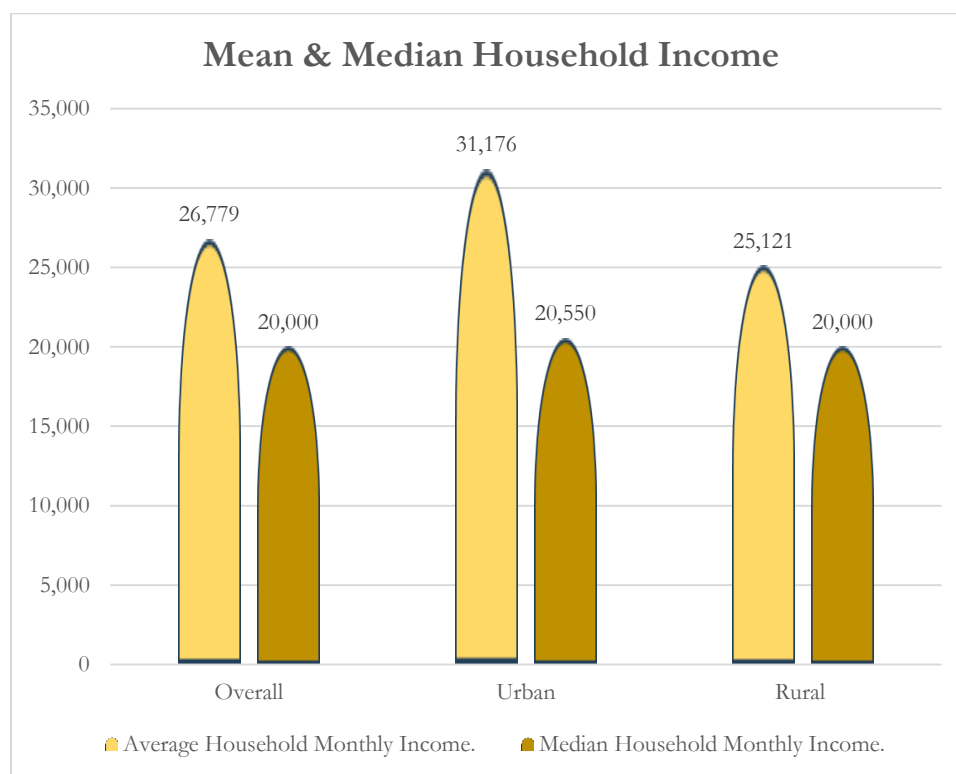
## Chapter 11 Household Income and Expenditure

The total amount earned by all members of the household from all sources is termed as household income especially in a reference period of year or a month. Income can be derived from a variety of sources, including wages, salaries, self-employment earnings, rental income, investments, and government benefits such as Social Security or unemployment benefits. Household income can vary significantly based on factors such as the number of income earners in the household, their occupations, education levels, geographic location, and prevailing economic conditions. It's usually reported before taxes and other deductions.

### 11.1 Household Income

The average monthly household income was estimated to Rs.26,779 while income from urban household was 19.42% higher than rural households. The below figure illustrates the overall, urban, and rural income. As the average are sometime expose to extreme values therefore median income was also computed. The median income of household was estimated to Rs. 20,000. Interestingly, the gap between mean & median household income of urban area was 34.08% compared to average & median income of rural where gap was 20.38%.

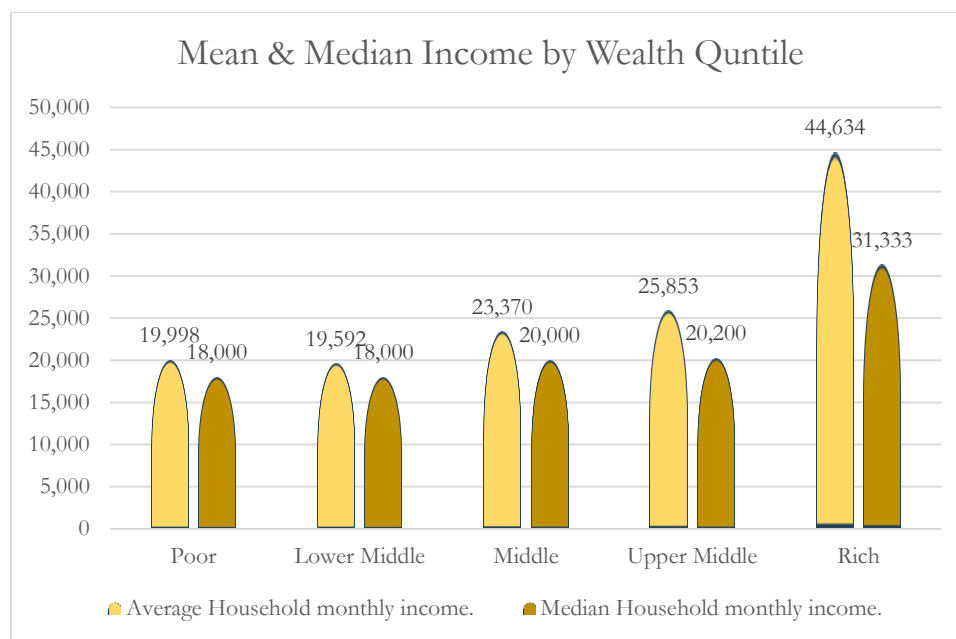
Figure 5 Mean and Median Household Income





Further the household's income was ranked based on their wealth quintile it was revealed that the bottom 20% have household average income of 19,990 and the top 20% have average income of 44,634. The mean and median income gap was 29.80% was observed which was highest amongst richest class.

**Figure 6 Mean & Median Income by Wealth Quintile**



## 11.2 Source of Income

68.01% of people's income was generated through services provided on Daily Wage bases, while 21.98% people's earning came from sale of agriculture product, 8.52% from sale of livestock, 11.09% of rural people income came through social transfers.

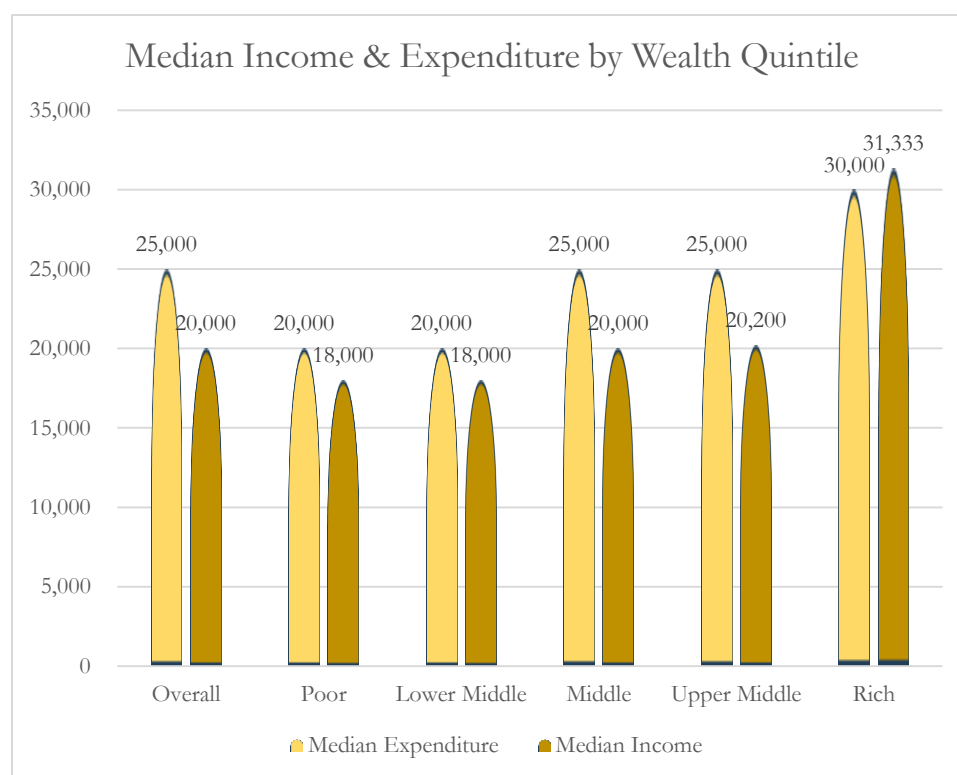
**Table 11:1 Percentage Distribution of Household Income Sources (Urban & Rural)**

Sources of income:	Overall	Urban	Rural
Land Rent	2.42	1.26	2.85
Sale of Agricultural Produce	21.98	8.82	26.94
Sale of Livestock	8.52	2.94	10.62
Sale of Livestock Products	8.52	0.84	11.41
Business Profits	6.67	6.30	6.81
Remittance from abroad	0.35	0.84	0.16
Remittance from within Country	2.19	1.26	2.54
Salary (Government Employment)	6.56	8.40	5.86
Salary (Private Employment)	6.33	9.66	5.07
Daily Wages	68.01	68.49	67.83
Social Transfers	9.44	5.04	11.09
Scholarships	6.10	5.04	6.50
Others	1.50	0.84	1.74

## 11.3 Expenditure

Expenditure is a crucial variable to measure the well-being of households. Development literature suggests that expenditure is usually reported on the higher side compared to income, therefore, most researchers use expenditure as proxy of income. Income deficit was observed across all groups except for the top 20<sup>th</sup> percentile. The median income and expenditure deficit between poor and lower-middle wealth quintile was 10% whereas the deficit between middle and upper middle income was 20%.

**Figure 7 Comparison of Household's Median Income & Expenditure by Wealth Quintile**



## 11.4 Food Expenditure

A large chunk of food expenditure was incurred on items such as flour, rice, milk, vegetables oil, sugar, and tea. The detailed average expenditure is given as under:

**Table 11:2 Average Monthly Expenditure on Food**

Food Items	Overall	Urban	Rural
Wheat and Wheat Flour Price	5,285	5,164	5,331
Rice and Rice Flour Price	4,587	3,649	4,941
Milk (Fresh & Boiled) including branded liquid milk Price	2,410	3,218	2,105
Vegetable Oil - Loose Price	2,289	2,377	2,256
Sugar Price	1,244	1,106	1,296
Chicken Meat (Fresh, Frozen) Price	1,135	1,170	1,122

Tea (black, green) - Branded Price	927	770	986
Potato Price	887	803	918
Vegetable Oil - Branded Price	795	739	816
Dal Price	670	756	637
Cigarettes Price	662	413	756
Tomato Price	619	666	601
FRESH FRUITS Price	493	697	416
Fish (Fresh, Frozen, Dried) Price	472	484	468
Bitter Gourd, Lady finger, Brinjal, Cucumber Price	383	446	359
Onion Price	371	369	372
Pan Price	349	537	278
Beef Price	344	393	326
Suparee, Gutka, Naswar Price	292	207	324
Other (Green Chillies, Tural, Lettuce, Kulfa etc.) Price	275	243	288
Chilies, Red Price	206	167	221
Mutton Price	203	316	160
Salan Masalah/Other spices (Licorice root, Cumin seeds, Black Pepper, Cloves, Mixed condiments) Price	186	236	167
Tinda, Pumpkin, Bottle Gourd Price	182	186	181
Garlic Price	157	163	155
Eggs Price	155	202	137
Lassi (Buttermilk) Price	128	151	119
Turmeric, Coriander seed Price	128	130	127

## Chapter 12 Water & Sanitation

Water is essential for life. Without water the survival of human beings, animals & plants are nearly impossible. Sustainable Development Goal target 6.1 calls for universal and equitable access to safe and affordable drinking water. The target is tracked with the indicator of “safely managed drinking water services”– drinking water from an improved water source that is located on premises, available when needed, and free from faecal and priority chemical contamination<sup>3</sup>.

**Table 12:1 Percentage Distribution of Source of Drinking Water (Urban & Rural)**

Source of Drinking Water	Overall	Urban	Rural
Tap Water	11.28	26.05	5.71
Hand Pump/Motor Pump	84.12	69.33	89.70
Lake/Canal/Pond	1.96	0.00	2.69
Bottled Water	2.65	4.62	1.90

84.12% of the surveyed population used a hand pump as a source of water, which was more likely to be connected to groundwater resources. The proportion of hand pumps was higher in rural areas; another 11.28% reported using Tap Water while 1.96% used Stream/Canal/Lake for drinking water. 99% of households were reported to be using no appropriate method of filtering water. The tendency to travel to bring water is on the rise; 45.33% of households reportedly have to fetch water, and the average time spent on the activity is 16 minutes.

**Table 12:2 Percentage Distribution of Drinking Water Location (Urban & Rural)**

Drinking Water Location	Overall	Urban	Rural
Inside the House	54.78	63.45	51.51
Outside the House	45.22	36.55	48.49
Average time taken to fetch the Water (minutes)	16	13	18

**Table 12:3 Percentage Distribution of Drinking Water Location (Urban & Rural)**

Method of filtering /cleaning drinking water	869	238	631
No Method	97.12	93.70	98.42
Boiling	0.35	0.84	0.16
Filtration	0.58	1.68	0.16
Chlorination	0.00	0.00	0.00
Strained through cloth	1.96	3.78	1.27

<sup>3</sup> <https://www.who.int/news-room/fact-sheets/detail/drinking-water>

Target 6.2 of Sustainable Development Goals (SDGs) call for end of open defecation by 2030. 54.55% of households were reported with no toilets. Apparently every fifth household was practicing an open defecation out of ten. The estimates are however on the upper trajectory. Findings of Sindh Multiple Indicator Survey (2018-19) reveal that open defecation rate in rural areas of the province was 45% while alone in Badin district it was 58.4%.

**Table 12:4 Percentage Distribution of Type of Toilet (Urban & Rural)**

Type of Toilets	Overall	Urban	Rural
Flush with Sewerage line	16.46	42.86	6.50
Flush with Tank	6.21	10.92	4.44
Non- Flush	22.78	19.33	24.09
No Toilet/Bushes/Field	54.55	26.89	64.98

Likewise, the later part of SDG in ambit of target 6.2 emphasize on access to adequate & equitable sanitation, 17.2% household's toilets have no flush system which eventually carries greater risk of being carrying infectious bacteria altogether approximately 97% people are being involved in unimproved sanitation practices.

## 12.1 Drainage

43.84% of households drained their domestic waste into Soak Pits while 43.84% drained into roadside drainage & 12.31% percent of household drainage system is connected through piped.

**Table 12:5 Percentage Distribution of Drainage Connection (Urban & Rural)**

Wastewater Drainage	Overall	Urban	Rural
Piped drainage	12.31	34.03	4.12
Soak pit	43.84	34.45	47.39
Roadside drain/nali	43.84	31.51	48.49

27.75% of responded said that there is pool of stagnant water in their locality. 90% of households reported that their streets were flooded in the last rains & 84.4% of household reported that their houses were flooded in last rains.

**Table 12:6 Percentage Distribution of Water Stagnation in Village/ Mohalla**

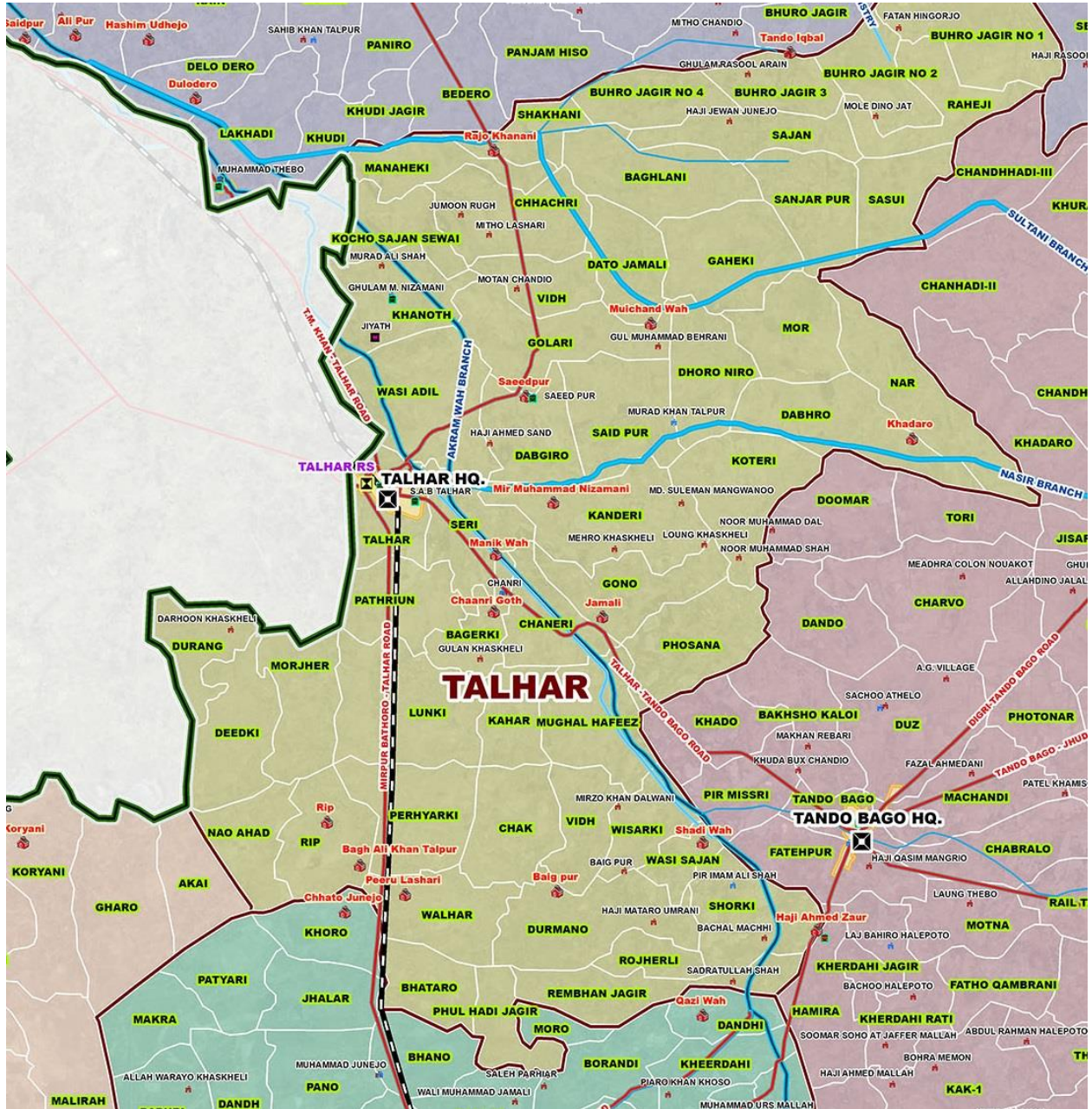
Water stagnation Village/Mohalla	Overall	Urban	Rural
Yes	21.75	21.85	21.71
No	78.25	78.15	78.29

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12. [Gender Parity Index \(GPI\) | Unesco IIEP Learning Portal](https://learningportal.iiep.unesco.org/en/glossary/gender-parity-index-gpi) from <https://learningportal.iiep.unesco.org/en/glossary/gender-parity-index-gpi>

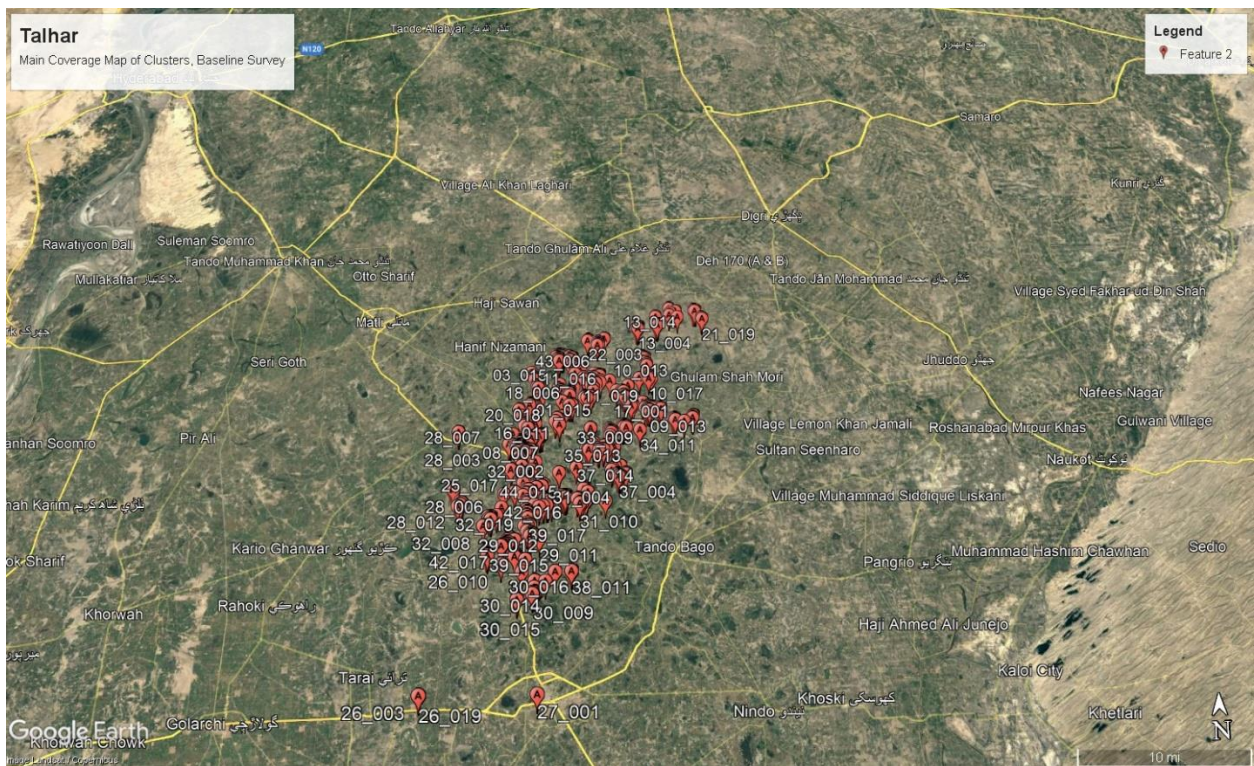
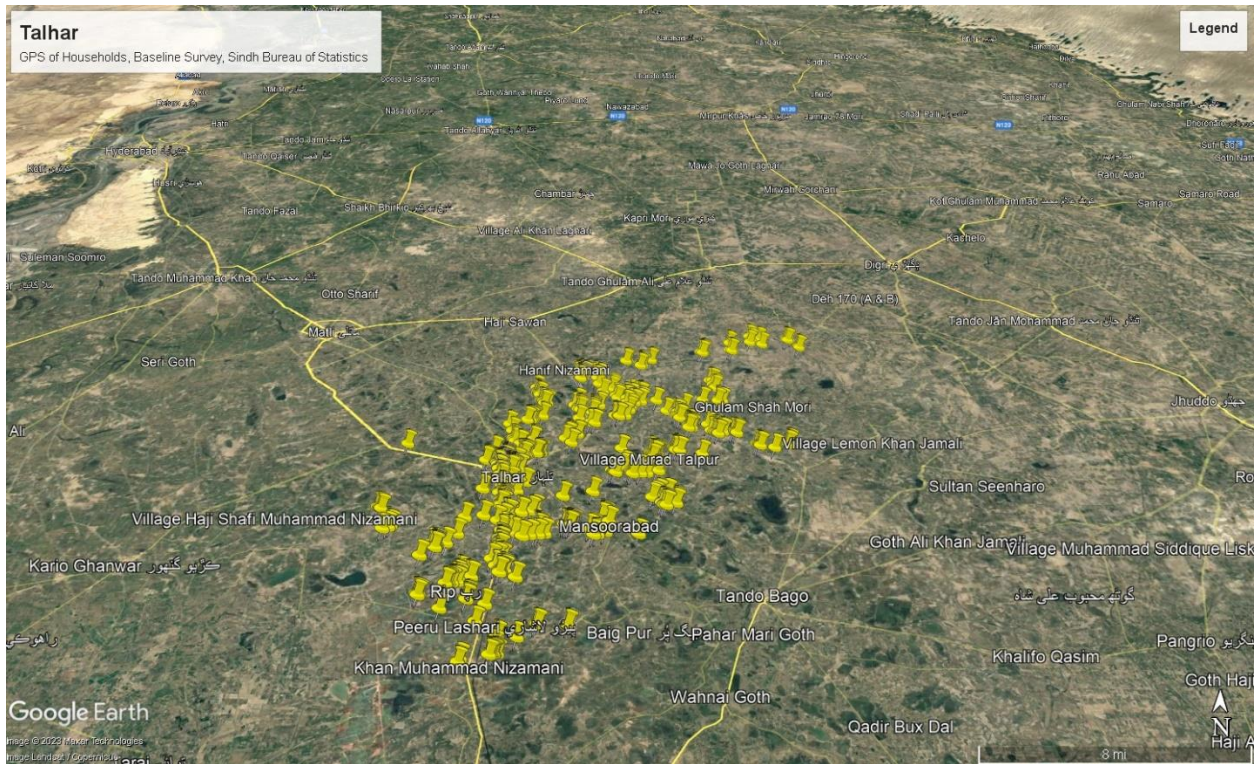


# TALHAR BASE MAP





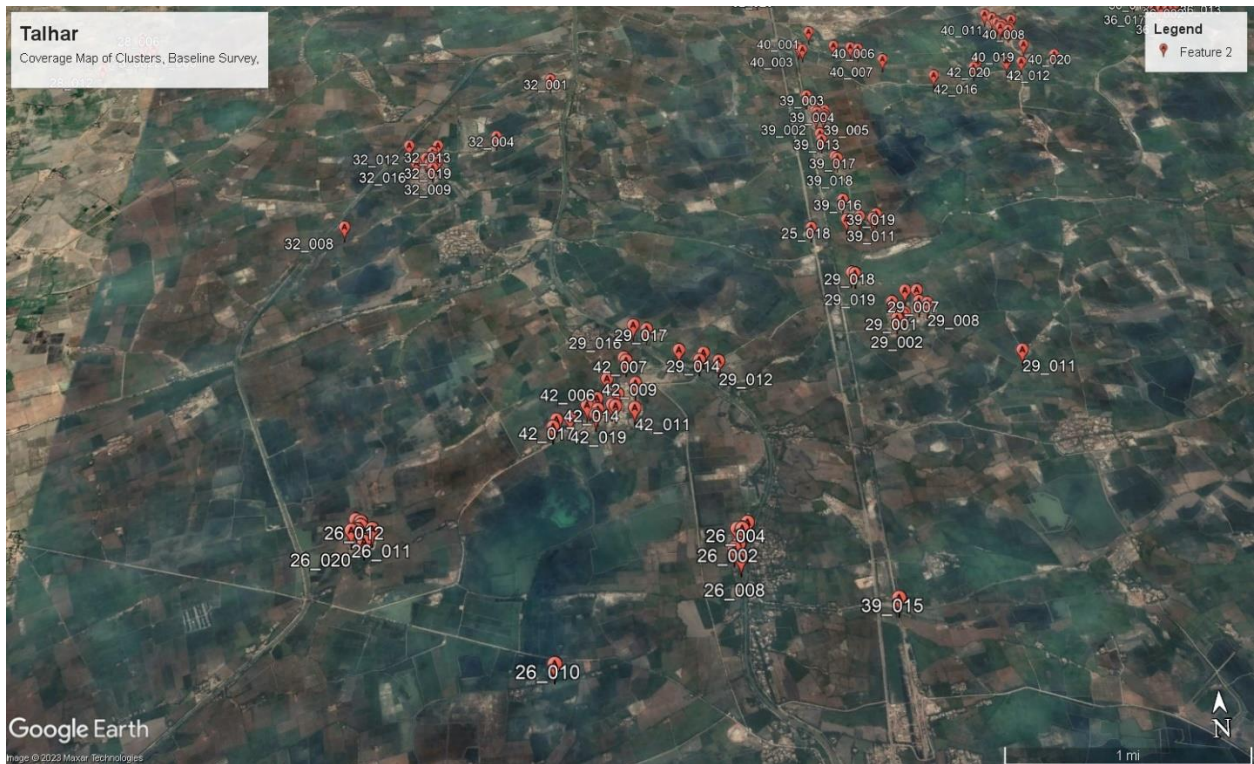
# GPS MAPS



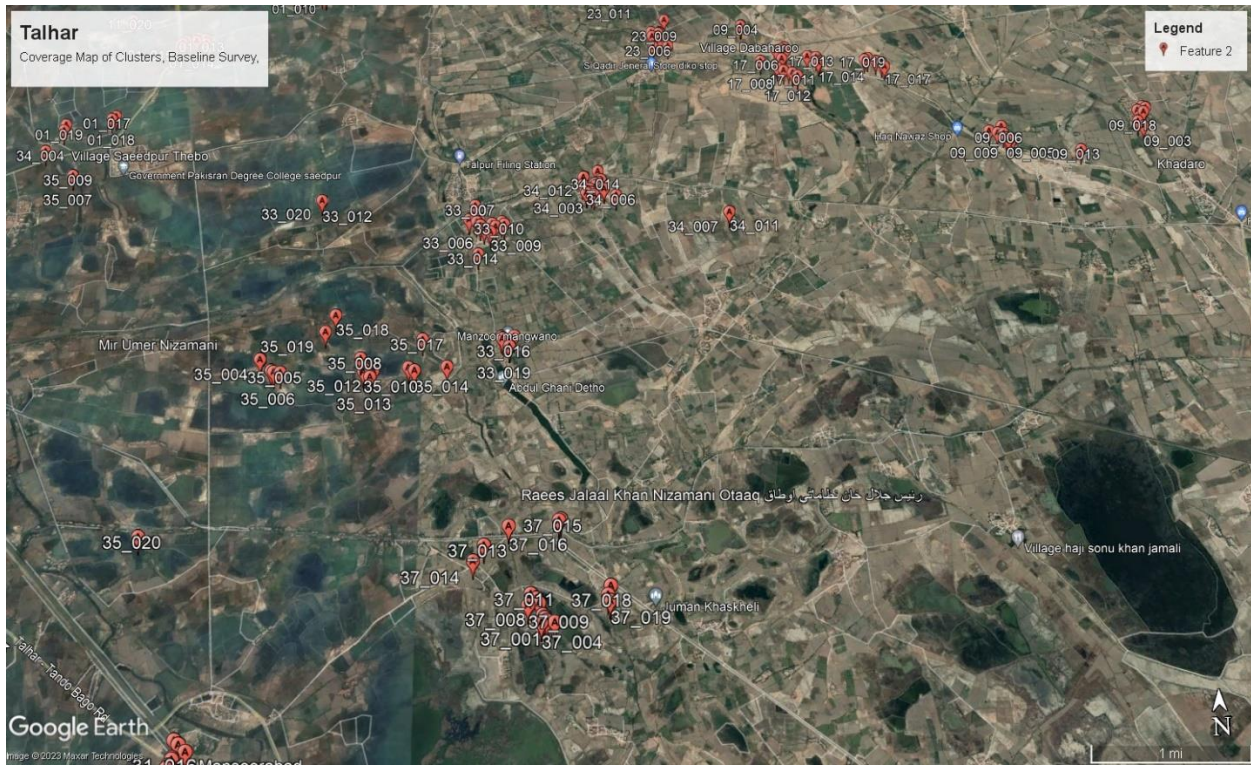
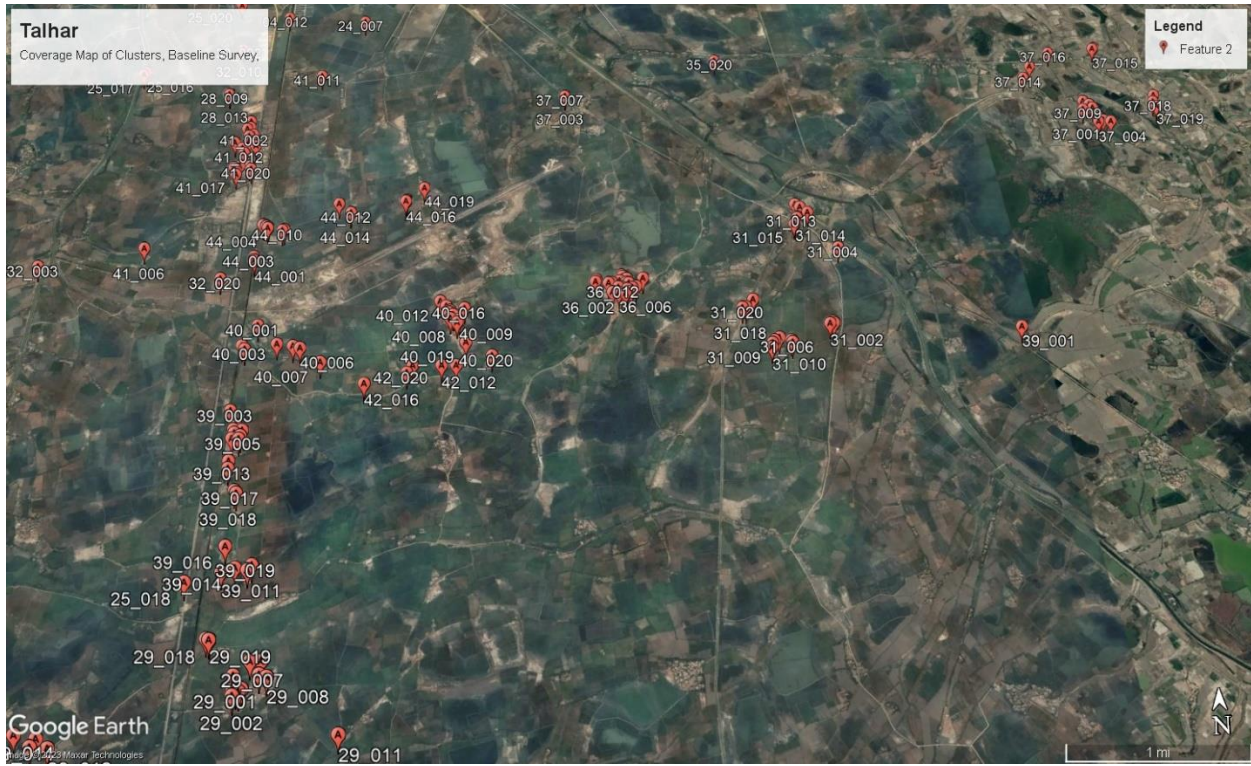












## HOUSEHOLD LISTING & SAMPLING FRAME TEAM

S.No	Name	Designation
01	Raza Ameer	Statistical Officer, Matli
02	Muhammad Waseem	Statistical Officer,
03	Shaukar Arian	Statistical Officer, Sujawal
04	Uris Muhammad	Assistant, Hyderabad

## ENUMERATION TEAMS

### Team-I

Sr#	NAME	DESIGNATION
01	Raza Ameer	Statistical Officer/ Supervisor
02	Mariyum Solangi	Enumerator
03	Gohar Shah	Enumerator
04	Syeda Mahnoor	Enumerator
05	Jameela Kerio	Enumerator
06	Saiqa Kaleem	Measurer

### Team-II

Sr#	NAME	DESIGNATION
01	Uris Muhammad	Assistant/ Supervisor
02	Urooj Fatima	Enumerator
03	Farida Sheikh	Enumerator
04	Umama	Enumerator
05	Rozeena Samoo	Enumerator
06	Raheela	Measurer

### Team-III

Sr#	NAME	DESIGNATION
01	Muhammad Waseem	Statistical Officer/ Supervisor
02	Rabia Nizamani	Enumerator
03	Anmol Janum	Enumerator
04	Kobra	Enumerator
05	Irum Jamali	Enumerator
06	Hira Nizamani	Measurer

## Team-IV

Sr#	NAME	DESIGNATION
01	Shaukar Arian	Statistical Officer/ Supervisor
02	Zaibun Nisa	Enumerator
03	Shahida Nato	Enumerator
04	Tahmina Abbasi	Enumerator
05	Baktawar Korajo	Enumerator
06	Kavita	Measurer

# LIST OF PROFESSIONS

## **Administrative Staff**

Accountant, Audit Finance, Insurance, Clerks, Office Assistant, Cahiers, Postman, Postal Services, Government Officers, Data Entry Operators, Computer Operators, Telephone Operators, Banking Staff, Meter Reader, etc.

## **Agriculture/Farm worker**

Agriculture Worker, Animal Breeders, Animal & Poultry caretaker, Fisherman, Wood Collector, Forestry Worker, Labour Sowing & Harvesting, Tractor Driver, Agriculture Tools workers, Tube Well operator, Pest Controller Farms, Flour Miller, Egg/Milk Seller, Shopkeeper (Agriculture Supplies), Equipment's,

## **Restaurant Worker**

Cook, Chefs, Waiters, Baker, Dishwasher

## **Law Enforcement Worker**

Chowkidar, Security Guard, Policeman, Rangers, Army, Cost Guard etc.

## **Professional Worker**

Doctor, Engineer, Architecture, Government Officer, Manager and Management of Industrial Unit, Financial Cooperation, Lawyer, Veterinary

## **Construction Worker**

Mason, Plumber, Electrician, Tile-Fixer, Marble-Fixer, Painter, Door Carpenter, Aluminum/Steel Worker, Brick Maker etc.

## **Repair Worker**

Car and Motorcycle Mechanic, Households equipment repairer, Industrial repairer, Mobile, Industrial Repairer, Electrician, Solar/Battery Repair, Tire Repair, AC Repair,

## **Slaughtering**

Beef Meat Seller, Mutton Meat Seller, Chicken Meat Seller,

## **Paramedicine**

Nurse, LHV, LHW, Midwife, Compounder, X-Ray technician, Dental assistant, physiotherapist etc.

**Salesperson**

Shopkeeper (General), Shopkeeper (Electronics & Communication), Shopkeeper (Construction), Medicine Sales, Insurance Policy Sale, Sale Representative Other, Real Estate Brokers, Newspaper Sales

**Education & Community Services**

Teaching staff of School, College, Madrassa teachers, home tuitions, Librarian, Lab attendant, Masjid Imam, Nikkah Khaw, Politician, Nazim, Councilor etc.

**Miscellaneous**

Beautician/Makeup Artist, Barber /Hairdresser, Craftsman, Handy Craftsman, Welders, Driver (Bus, Ambulance, Truck etc), Rickshaw Driver, Laundry and Dry Cleaner, Cobbler, Jeweler, Conductor,

**Other (Specify)**



## PICTURE GALARY



Badin: Group Photo during training of enumerators on the on-Baseline Survey Instruments





Talhar, Badin: Monitoring and on field debriefing session with data collection team

**QUESTIONNAIRE**  
**GOVERNMENT OF SINDH**  
**POVERTY REDUCTION STRATEGY (PRS)**  
**BASELINE SURVEY OF TALUKA TALHAR**  
 Sindh Bureau of Statistics | Planning & Development Department  
 Government of Sindh

HOUSEHOLD INFORMATION PANEL									
<b>HH6.</b> Enumerator's Name & Code:		<b>HH3.</b> Supervisor Name & Code:			<b>HH1.</b> Date of Interview:				
<b>HH4.</b> Cluster Number		<b>HH10.</b> May I start the Interview?			Yes = 1	No = 2	2 → HH13.		
<b>HH8.</b> Village: <b>HH7.</b> Deh :		<b>HH2.</b> Time of Interview [hh:mm]			__:__				
<b>HH5.</b> Household Number:				<b>HH11.</b> Enter the name of respondent & line number:			<input style="width: 100%; height: 20px;" type="text"/>		
<b>HH9.</b> HH Address:		<b>HH13.</b> HH Head Contact No:			<input style="width: 100%; height: 20px;" type="text"/>				
		<b>HH14.</b> CNIC Number of any Family Member:			<input style="width: 100%; height: 20px;" type="text"/>				
		<b>HH12.</b> Relationship with Head of HH			Pick from HL2				
<b>HH15.</b> Result of Interview:		1. Completed 2. Partially Completed 3. Refused 4. Respondent incapacitated/ No HH member at Home 5. Entire HH absent for extended period of time 6. Dwelling destroyed/ not found 7. Other (specify)_____							

**SECTION 1: HOUSEHOLD LISTING**

S# for HL	HL1. Name of household members who usually live here. Started with head of the household. Do not list guests, visitors, etc.	HL2. Relationship of (Name) with the household head?	HL3. Is (NAME) Male or Female?		HL4. How old is (NAME)?	HL5. What is marital status? 1. Married 2. Widow/ Widower 3. Divorced 4. Separated 5. Never Married	HL6. Do (NAME) have a CNIC?  (Age 18 & above)	HL7. Do (NAME) have a Birth Certificate or B-Form  (Age 0-17)	HL8. Do you know how to apply for a Birth Certificate?  (Ask from HH only)				
			Male = 1 Female = 2	Enter date of birth (HL4) & age (HL4A) in completed years.			Yes = 1 No = 2	Yes = 1 No = 2 → HL 8.	Yes = 1 No = 2				
Line	Name	Relation*	Male	Female	Age	Marital status					Citizenship	Birth Registration	Process Knowledge
01		01	1	2		1	2	3	4	5			
02			1	2		1	2	3	4	5			
03			1	2		1	2	3	4	5			
04			1	2		1	2	3	4	5			
05			1	2		1	2	3	4	5			
06			1	2		1	2	3	4	5			
07			1	2		1	2	3	4	5			
08			1	2		1	2	3	4	5			
09			1	2		1	2	3	4	5			
10			1	2		1	2	3	4	5			

\* 1. Household Head, 2. Spouse(s), 3. Son, 4. Daughter, 5. Grand Child, 6. Father, 7. Mother, 8. Brother, 9. Sister, 10. Niece, 11. Nephew, 12. Son in law, 13. Daughter in law, 14. Brother in law, 15. Sister in law, 16. Father in law, 17. Mother in law, 18. Grand Father, 19. Grand Mother, 20. Uncle, 21. Aunt, 22. Step child, 23. Adopted son, 24. Adopted, Daughter, 25. Servants / their relatives, 26. Other relative, 27. Non-relative, 28. Stepmother, 29. Stepfather.

**SECTION 2: EDUCATION (for age 5 and above)**

S# for ED	ED1. Name and Age? (Copy Name and Age from HL1. And HL4)		ED2. Has (Name) ever attended any school including Pre-school?	ED3. What is the highest level / class (Name) had ever attended?	ED4. Did (Name) ever complete that class/level?	ED5. Can (Name) read and write simple sentence in any language and can perform simple addition/subtraction?	ED6. Has (Name) currently enrolled in any school or educational institute?  (Age 5 to 24)	ED7. In which class/level (Name) is currently enrolled?
			Yes = 1 No = 2  If No move to ED5 & ED11	0. Pre School 1. Class 1 2. Class 2 3. Class 3 4. Class 4 5. Class 5 6. Class 6 7. Class 7 8. Class 8 9. Class 9 10. Class 10 11. Class 11 12. Class 12 13 BA/B.Sc 14. Master above	Yes = 1 No = 2	Yes = 1 No = 2	Yes = 1 No = 2  If No move to ED12	0. Pre School 1. Class 1 2. Class 2 3. Class 3 4. Class 4 5. Class 5 6. Class 6 7. Class 7 8. Class 8 9. Class 9 10. Class 11 11. Class 12 12 BA/B.Sc 13. Master above
Line	Name	Age	Ever Attended School	Level Attended	Completeness	Literacy	Enrollment	Level of Enrollment





**All Household Members for Age 10 Years and above**

Sr#	EO1. Name and age?  (Copy Name and Age from HL1. And HL4)		EO2. Did (Name) do any work for pay, profit or family gain during the last month, at least for one hour?	EO2A. Did (Name) help to work in for family gain in a family business or family farm during last month?	EO2B. Even through (Name) did not work did you have a paid job or agriculture farm?	EO3. How many days did (Name) work during the last month?	EO 4. What was the nature of work (Occupation) that (Name) did?	EO5. How many other persons are engaged in the enterprise you work including proprietor, worker, and unpaid family worker?	EO6. Is there a union at your workplace advocating for employee's rights?
			Yes = 1 No=2 If "Yes" go to EO3	Yes = 1 No=2 If Yes proceed to E03	Yes = 1 No=2 If No proceed to EO12				Yes=1 No=2 DK=3
Line	Name	Age	Employment	Employment	Employment	Days	Profession	Size of Enterprise	Union
01									
02									
03									
04									
05									
06									
10									

**List of Occupations:** Administrative Staff, Agriculture/Farm worker, Restaurant Worker, Law Enforcement Worker, Professional Worker, Construction Worker, Repair Worker, Slaughtering, Paramedicine, Salesperson, Education & Community Services, Miscellaneous, Other (Specify)



### SECTION 3: EMPLOYMENT AND OCCUPATION

#### All Household Members for Age 10 Years and above

Sr#	EO1. Name and age? (Copy Name and Age from HL1. And HL4)		EO7. Are you a member of any union or professional body?  Yes=1 No=2 DK=3	EO8. Who determine your salary increase? 1. Employer Only 2. Union through negotiation 3. Myself through negotiation 4. Pre agreed/decided.	EO9. What is the Location of work?	EO10. Which medium of transport do (name) used to reach workplace?  1. Walk 2. Cycle 3. Motorcycle 4. Car 5. Rickshaw/ Van 6. Bus 7. Other__	EO11. How much (Name) earned in cash during the last month?	EO12. Was (Name) looking for work during the last month or want to work even starting his own business
					1. Talhar/ 2. Badin 3. Hyderabad 4. Karachi 5. Other			Yes = 1 No=2
Line	Name	Age			Location	Transport	Income	Unemployment
01								
02								
03								
04								
05								
06								
07								
08								
09								
10								

## SECTION 4: HEALTH STATUS

### All Household Members

Sr#	HS1. Name and age?  (Copy Name and Age from HL1. And HL4)		HS2. Did (Name) have become sick in last 3 months?  1.Yes- 1 Time 2.Yes-2 Time 3.Yes- 3 or more Time. 4. No	HS3.What was the nature of the most recent illness?  (To be asked for code 1,2,3)	HS4. Was medical treatment sought for more recent illness?  1. Yes, Self-Treatment 2. Yes, External-treatment. 3. No Treatment  if option 2 selected go to HS5 HS08	HS5. Where was treatment sought?  1. DHQ 2. THQ 3. BHU 4. Private Clinic 5. Private Hospital 6. Hakeem 7. LHW 8. LHV 9. Dai	HS6. What is the Location where medical treatment was sought  1.Talhar/ 2.Badin 3.Hyderabad 4.Karachi 5.Other	HS7. How much was spent on the treatment including transportation cost?	HS08. Which medium of transport do (name) used to reach health facility?  1. Walk 2. Cycle 3. Motorcycle 4. Car 5. Rickshaw/ Chingchi 6. Bus/Van	HS9. Did (Name) is currently taking any oral or intravenous medication?  Yes=1 No=2	HS9A. Did the illness you suffer were in following.  1. Diabetes 2. Hypertension 3. Stroke 4. Chronic Respiratory disease 5. chronic kidney disease 6. Cancer 7. No
Line	Name	Age	Illness	Nature of Illness	Treatment	Institution	Location	Expenditure	Transportation	Medication	Non-Communicable
01											
02											
03											
04											
05											
06											
07											
08											

List of Disease: Fever, Fever Malaria, Fever Typhoid, Fever Dengue, Flu & Cold, Headache, Abdominal Pain, Fracture, Dry Cough, Allergies, Skin, Rashes, Diarrhea, Vomiting, Eye Infection /Itch Eye, Urinary Infection, Sore Throat, Ear Pain, Body Pain without Fever, Measles, Others(Specify\_\_\_\_\_).



## SECTION 5: TOBACCO CONSUMPTION

All Household Members for Age 10 Years and above

Sr#	H1. Name and age? (Copy Name and Age from HL1. And HL4)		TC01. Did (Name) ever consumed tobacco?	TC02. Did (Name) is currently consuming tobacco?	TC03. In which form do (NAME) consume tobacco?	TC04. Do (NAME) have awareness regarding the harm of tobacco use?
			Yes=1 No=2	Yes=1 No=2	1. Cigarette/Birri 2. Pan/Gutka/ 3. Naswar 4. Other	Yes=1 No=2
Line	Name	Age	Ever Use	Current Use	Tyep	Awareness
01						
02						
03						
04						
05						
06						
07						
08						

## SECTION 6: HOUSING

HC1. Tenure Status	Code
Own	01
Rent (if Yes then amount?)	02
Free	03
<b>HC1a.</b> How many other households are sharing this house including your household?	Number _____

HC2. Material used for Roof	Code
RCC / RBC	01
Wood / Bamboo	02
Sheet / Iron / Cement	03
T-Iron / Girder	04
Other	05

HC3. Material used for Walls	Code
Burnt Bricks / Blocks	01
Mud Bricks / Mud	02
Wood	03
Other	04

HC4. Type of Floor	Code
Katcha	01
Pukka	02

HC6. What is main source of drinking water?	Code
Tap Water	01
Hand Pump/Motor Pump	02
Protected Well	03
Unprotected Well	04
Tanker	05
Lake/Canal/Pond	06
Bottled Water	07
Others	08

HC6B. if Outside the House "What is the average time taken to fetch the Water"?	Time in Minutes
Time in Minutes	_____

HC5. Number of Rooms	Code
One	01
Two	02
Three	03
Four	04
Five and above	05

HC6A. What is the location from where drinking water is obtained	Code
Inside the House	01
Outside the House	02
Both	03

HC6C. Which method of filtering is used for cleaning drinking water?	Code
No Method	01
Boiling	02
Filtration	03
Chlorination	04
Strained through cloth	05

HC7. Type of Toilets	Code

HC8. Fuel used for Lighting	Code

HC9. Fuel used for Cooking	Code

Flush with Sewerage line	01	Electricity (Grid)	01	Wood / Stick/ Coal	01	
Flush with Tank	02	Gas/Oil Lamp	02	Sui Gas	02	
Non- Flush	03	Wood/Candle	03	LPG/LNG	03	
No Toilet/Bushes/Field	04	Solar Panel	04	Electricity	04	
		Generator	05	Kerosene Oil	05	
		Torch/ Battery	06	Dung	06	
		Other	07	Others	07	
				HC9a. Do you have a separate kitchen in the house	Yes	No
<b>HC10. Tenure of Construction?</b>	<b>Code</b>					
0-4 years	01					
5-9 years,	02					
10-14 years,	03					
15 -19 years of above	04					
20 years and above	05					

## SECTION 7: DRAINAGE

<b>DR1. Where is house wastewater drained-out?</b>	<b>Code</b>	<b>DR2. Is there pool/s of stagnant water in your village/Mohalla?</b>	<b>Yes</b>	<b>No</b>
Piped drainage	01	<b>DR3. Was your house flooded during the recent rains?</b>	<b>Yes</b>	<b>No</b>
Soak pit	02	<b>DR4. Was your street flooded during the recent rains?</b>	<b>Yes</b>	<b>No</b>
Road side drain/nali	03	<b>DR5. When was recent rain in your area which damaged?</b>	<b>Date dd/mm/yyyy</b>	

## SECTION 8: HOUSEHOLD ASSETS

<b>HA1. Does your Household have?</b>	<b>Yes</b>	<b>No</b>
---------------------------------------	------------	-----------

<b>HA1a</b>	Electricity Connection		
01.	Washing Machine		
02.	Iron		
03.	Fridge		
04.	Electric Generator		
05.	Air Cooler / Air Conditioner		
06.	Microwave Oven		
07.	Sewing Machine		
08.	Donkey Pump/Turbine		
09.	UPS / Inverter		
10.	Solar Panel		
11.	Charging Lamp		
12.	Radio		
13.	Television		
14.	Computer / Laptop		
15.	Cell/Mobile Phone (Analog)		
16.	Cell/Mobile Phone (Touch Android) / Tablet		
17.	Water Filter		
18.	Bicycle		
19.	Motorcycle / Scooter		
20.	Animal-drawn Cart		
21.	Car, Truck, Bus or Van		
22.	Boat with Motor		
23.	Tractor Trolley		
24.	Autorickshaw / Chingchi		
25.	Bed		
26.	Sofa		

27.	Almirah (Wood/Iron)		
28.	Does any female of the house have Cell Phone		
<b>HA2. Does any member of this Household Own any Land that can be used for Agriculture?</b>		Yes	No (go to HA5)
<b>HA3. How many acres of Agricultural Land do members of this Household Own?</b> (If two or more members of the household own the land then this question should be asked collectively for the household.)		_____	
<b>HA4. What food items (including vegetables) do you grow yourself? (List the top three main crops if growing multiple crops)</b>		1. Rice 2. Sugarcane 3. Sunflower 4. Wheat 5. Cotton 6. Tomatoes 7. Mustered 8. Chillies 9. Fodder 10. Sesamum 11. Onion 12. Other Specify_____	
<b>HA5 Does this Household own any Livestock, Herds, other Farm Animals, or Poultry?</b>		Yes	No (go to HA7)
<b>HA6. How many of the following animals does this household have?</b>		[A] _____	[A] _____
[A] Cows		[B] _____	[B] _____
[B] Buffaloes		[C] _____	[C] _____
[C] Horses, donkeys, camels or mules		[D] _____	[D] _____
[D] Goats		[E] _____	[E] _____
[E] Sheep		[F] _____	[F] _____
[F] Chickens		[G] _____	[G] _____
[G] Non			
<b>HA7. Does any member of this household have an account in a bank?</b>		Yes	No (go to next Section)



HA8. Do female member of the house have a separate bank account?	Yes	No
--	-----	----

### SECTION 9: HOUSEHOLD INCOME

HI1. What is the total Household monthly income?	Rs. _____	
HI2. What are the sources of income? <i>(read all option to respondent)</i>	Yes	No
1. Land Rent		
2. Sale of Agricultural Produce		
3. Sale of Livestock		
4. Sale of Livestock Products		
5. Business Profits		
6. Remittance from abroad		
7. Remittance from within Country		
8. Salary (Government Employment)		
9. Salary (Private Employment)		
10. Daily Wages		
11. Social Transfers		
12. Scholarships		
13. Others <i>(specify _____)</i>		

**SECTION 10: SOCIAL TRANSFERS**

	[A]		[B]		[C]		[D]	
	Zakat, Bait-ul-Maal		BISP/Ehsas		Any Retirement/ Pension Benefits		Any Other Assistance Programme (CIF, IGG)	
ST1. Are you aware of ( <i>name of programme</i> )?	Yes	No	Yes	No	Yes	No	Yes	No
ST2. Has your household or anyone in your household received assistance through ( <i>name of programme</i> )?	Yes	No	Yes	No	Yes	No	Yes	No

## SECTION 11: HOUSEHOLD EXPENDITURE: FOOD ITEMS

EX1 a. How many meals do you have in a day?      One meal in a day \_\_\_\_      Two meals in a day \_\_\_\_      Three meals in a day \_\_\_\_

b. How many cups of tea do you all have in a day in hotels? \_\_\_\_\_

EX 2. What is the household's average monthly expenditure?						Monthly Expenditure	
EX 3. Did household members consume any of the following items during the last one month?				Paid & Consumed		Unpaid & Consumed	
Cross the none box if item was not consumed	None	Unit	Code	Qty 1	Value 2	Qty 1	Value 2
<b>EX3A: CEREALS</b>							
Wheat and Wheat Flour		Kg	2101				
Rice and Rice Flour		Kg	2102				
<b>EX3B. PULSES</b>							
Gram Whole (Black and White)		Kg	2201				
Dal		Kg	2202				
<b>EX3C. EDIBLE OILS AND FATS</b>							
Vegetable Oil - Loose		Kg	2301				
Vegetable Oil - Branded		Kg	2302				
<b>EX3D: MILK AND MILK PRODUCTS</b>							
Milk (Fresh & Boiled) including branded liquid milk		Ltr	1101				
Lassi (Buttermilk)		Glass	1102				
Milk (Packed by Milk Plants) / Powder Milk		Gm	1103				
Butter, Margarine, Cream - Branded		Gm	1104				

Butter, Margarine, Cream - Loose		Kg	1106				
Curd / Yoghurt - Branded		Gm	1105				
Curd / Yoghurt - Loose		Kg	1107				
<b>EX3E: MEAT POULTRY AND FISH</b>			<b>1200</b>				
Beef		Kg	1201				
Mutton		Kg	1202				
Chicken Meat (Fresh, Frozen)		Kg	1203				
Eggs		No.	1204				
Fish (Fresh, Frozen, Dried)		Kg	1205				
<b>EX3F: VEGETABLES</b>			<b>1500</b>				
Potato		Kg	1501				
Onion		Kg	1502				
Tomato		Kg	1503				
Cabbage, Cauliflower		Kg	1504				
Bitter Gourd, Lady finger, Brinjal, Cucumber		Kg	1505				
Tinda, Pumpkin, Bottle Gourd		Kg	1506				
Radish, Turnip, Carrot		Kg	1507				
Peas, Moongra		Kg	1508				
Other (Green Chillies, Tural, Lettuce, Kulfa etc.)		Kg	1509				
<b>EX3G: FRESH FRUITS</b>		<b>Rs.</b>	<b>1300</b>				
<b>EX3H: CONDIMENTS &amp; SPICES (WHOLE &amp; POWDER)</b>		<b>Gm</b>	<b>1601</b>				

Chilies, Red		Gm	1602				
Turmeric, Coriander seed		Gm	1603				
Garlic		Gm	1604				
Salan Masalah/Other spices (Licorice root, Cumin seeds, Black Pepper, Cloves, Mixed condiments)							
<b>EX3I. TEA AND COFFEE</b>			<b>2400</b>				
Tea (black, green) - Branded		Gm	2401				
Tea (black, green) - Loose		Gm	2402				
<b>A: TOBACCO AND CHEWING PRODUCTS</b>			<b>4100</b>				
Cigarettes		No	4101				
Biri		No	4102				
Raw Tobacco		Gm	4103				
Pan		No	4104				
Suparee, Gutka, Naswar		Gm	4107				
<b>EX3J: SUGAR, HONEY AND SUGAR PREPARATIONS</b>			<b>1700</b>				
Sugar		Kg	1701				
Gur / Shakkar		Kg	1702				
<b>EX3K: NON-ALCOHOLIC BEVERAGES</b>			<b>1800</b>				
Carbonated beverages		Ltr	1801				

## SECTION 12: HOUSEHOLD EXPENDITURE ON NON FOOD ITEMS DURING THE YEAR

EX4. Did household members consume any of the following items during the last one Year?

Cross the none box if item was not consumed	None	Unit	Paid & Consumed Amount in PKR	Unpaid and Consumed including Own Produced and Consumed
---	------	------	-------------------------------	---

**EX4A. EXPENDITURE ON CLOTHING**

Purchase of clothes for males (Age 18 Years & above)			Rs. _____	
Purchase of clothes for females (Age 18 Years & above)			Rs. _____	
Purchase of clothes for children (Age under 18 Years)			Rs. _____	

**EX4B EXPENDITURE ON MEDICAL CARE**

Purchase of medicines & vitamins, medical apparatus, and other equipment / supplies etc.		5601	Rs. _____	
Medical fees paid to (doctors, specialists, Hakeem / midwives) outside hospital,		5602	Rs. _____	
Laboratory/ Test and diagnosis Charges		5603	Rs. _____	

**EX4C : EXPENDITURE ON EDUCATION**

School/college fees and private tuition fees		5801	Rs. _____	
Books and exercise note books / copies, stationery etc.		5802	Rs. _____	
Uniform (Trouser shirt/ pent, shirt/ belt/shoes etc.		5803	Rs. _____	
Transportation expenses for school college only.		5806	Rs. _____	
Stationery expenses such as pen, pencils, stapler machine, pin etc. (other than educational purpose)		5807	Rs. _____	

**SECTION 13: HOUSEHOLD DEBT**

HD1. Did any of your household members have any outstanding loans during the past 3 years?	Yes	No (go to next Section)
HD 2. What was the main reason for obtaining a loan?		

1. To meet essential household expenditures (buying food, child education etc).	1
2. To buy vehicle (bike, motorbike, car) for household member	2
3. To purchase/remodel/repair/construct a house	3
4. To meet health related expenditures for household members (medicine, doctor or hospital fees)	4
5. To meet the following ritual expenditures: birth, funeral, and wedding	5
6. To open/increase business	6
7. To pay previous loan	7
8. To overcome hardship	8
9. For Agriculture inputs (e.g., fertilizers, pesticide, etc.)	9
10. To perform Umrah or Hajj	10
11. Other (specify)	11
<b>HD 3. Where did the household obtain the loan from? (Multiple answers are allowed)</b>	
a. Relatives/friends/neighbors	a
b. Zarei Tarakyati Bank Limited (ZTBL)	b
c. Commercial Bank	c
d. Micro Finance Institutions	d
e. Informal Money lenders (arhti / beopari / landlords / shopkeepers)	e
f. Others (specify)	f
<b>HD 4. Was the debt paid back?</b>	
1. Yes, wholly	1
2. Yes, Partly	2
3. No	3

HD 5. Debt Status	[A] How was the debt paid back? (If select 1 or 2 in HD 4) Select Multiple	[B] How will be debt be paid back? (If select 2 or 3 in HD 4) Select Multiple
a. Cash, by borrowing money from someone else	a	a
b. Cash, by selling some assets	b	b
c. Cash, by getting income from work	c	c
d. Cash, by getting loan from pawn shop	d	d
e. Provide direct labour to the creditor by adult household member	e	e
f. Provide direct labour to the creditor by child household member	f	f
g. In kind	g	g



To be filled by Measurer								
Date	District	UC No.	Taluka	Village	Cluster No.	Household No.	Enumerators Name	Supervisor Name
__/__/2023								

ANTHROPOMETRY (for children under five)										AN
AN1. Line number	AN2. Name and Age  <i>Copy names and ages of all members of the household from HL2 to below and to next page of the module.  (age in complete years)</i>		AN3. Age under 5?  1 YES 2 NO Next Line		AN4. Record the result of child weight measurement.  Kilogram (KG) _____. ____ Child Not Present 99.3 Child Refused 99.4 Respondent Refused 99.5 Other Specify 99.6  <i>(in case child not present '99.3' go for next child)</i>	AN5. Check AN2: child age?  1. age 0 or 1 year  2. age 2, 3 or 4 AN7  Years		AN6. Record the result of child length measurement.  Length (CM) _____. ____ Child Not Present 999.3 Child Refused 999.4 Respondent Refused 999.5 Other Specify 999.6  <i>(The child is less than 2 years old and should be measured lying down. Record the result of length measurement as read out by the Measurer)</i>	AN7. Record the result of child height measurement.  Height (CM) _____. ____ Child Not Present 999.3 Child Refused 999.4 Respondent Refused 999.5 Other Specify 999.6  <i>(The child age is 2 years and above should be measured standing up. Record the result of length measurement as read out by the Measurer)</i>	
	Name	Age	Y	N	Weight	0 or 1	2, 3 or 4	Length	Height	
1		____	1	2	____. ____	1	2	____. ____	____. ____	
2		____	1	2	____. ____	1	2	____. ____	____. ____	
3		____	1	2	____. ____	1	2	____. ____	____. ____	
4		____	1	2	____. ____	1	2	____. ____	____. ____	
5		____	1	2	____. ____	1	2	____. ____	____. ____	
6		____	1	2	____. ____	1	2	____. ____	____. ____	
7		____	1	2	____. ____	1	2	____. ____	____. ____	
8		____	1	2	____. ____	1	2	____. ____	____. ____	