

Pakistan

National Poverty Graduation Programme

Mid-term Review

Mission Dates: 19 October - 27 November

Document Date: 24/12/2020

Project No. 2000001467

Report No. 5587-PK

Asia and the Pacific Division
Programme Management Department

Abbreviations and Acronyms

AWP/B	Annual Workplan and Budget
BISP	Benazir Income Support Programme
BRSP	Balochistan Rural Support Programme
CDD	Community Demand Driven
CIG	Common Interest Group
CO	Community Organization
CRP	Community Resource Person
EAD	Economic Affairs Division
EHSAAS	Poverty Graduation Initiative of the Government of Pakistan
IFAD	International Fund for Agricultural Development
IFL	Interest Free Loan
KP	Khyber Pakhtunkhwa Province
LIP	Livelihood Investment Plan
LSO	Local Support Organization
M&E	Monitoring and Evaluation
MER	Monitoring, Evaluation and Research
MIS	Management Information System
MoU	Memorandum of Understanding
NOC	No Objection Certificate
NPGP	National Poverty Graduation Programme
NRSP	National Rural Support Programme
NSER	National Socio-Economic Registry
PASS	Poverty Alleviation and Social Safety
PIM	Programme Implementation Manual
PME	Planning, Monitoring and Evaluation
PMIFL	Prime Minister's Interest Free Loan Scheme
PMU	Project Management Unit
PO	Partner Organization
PPAF	Pakistan Poverty Alleviation Fund
PSC	Poverty Score Card
PWR	Participatory Wealth Ranking
RCT	Randomized Control Trial
RIMS	Results and Impact Monitoring System
RSP	Rural Support Programme
SDG	Sustainable Development Goal
SLED	Sustainable Livelihood Development Framework
SMT	Social Mobilization Team
SOP	Standard Operating Procedures
SRSO	Sindh Rural Support Organization
TRDP	Thardeep Rural Development Programme
UC	Union Council
VO	Village Organization
WHH	Women Headed Households

A. Project Overview

Region: Asia and the Pacific Division Project at Risk Status: Actual problem
 Country: Pakistan Environmental and Social Category: B
 Project Name: National Poverty Graduation Programme
 Project ID: 2000001467 Climate Risk Classification: 2
 Project Type: Rural Development Executing Institution: Pakistan Poverty Alleviation Fund
 CPM: Hubert Boirard
 Project Director: not available yet Implementing Institutions: Pakistan Poverty Alleviation Fund
 Project Area: not available yet

Approval Date: 14/09/2017 Last audit receipt: not available yet
 Signing Date: 03/02/2017 Date of Last SIS Mission: 27/11/2020
 Entry into Force Date: 14/11/2017 Number of SIS Missions: 12
 Available for Disbursement Date: 27/06/2019 Number of extensions: 0
 First Disbursement Date: 02/07/2019 Effectiveness lag: 2 months
 MTR Date: 19/10/2020
 Original Completion Date: 31/12/2023
 Current Completion Date: 31/12/2023
 Financial Closure: not available yet

Project total financing

IFAD Financing breakdown	IFAD	\$82,600,000
Domestic Financing breakdown	National Government	\$49,900,000
Co-financing breakdown,		
Project total financing:		\$149,800,000

Current Mission

Mission Dates: 19 October - 27 November

Days in the field: 12

Mission composition: Hubert Boirard, Country Director IFAD/Mission Leader; Muhammad Fida Khan, Country Programme Office IFAD/Co-Mission Leader; Rab Nawaz, Institutions and Management Specialist; Sumaira Aly, Knowledge Management Specialist; Anta Sow, Financial Management Specialist (Virtual presence); Alaa Abdul Karim, IFAD Finance Officer (Virtual Presence) and Waseem Shahzad, Procurement Specialist

Field sites visited: Target Union Councils in Districts of Layyah, DG Khan (Punjab), Kashmore, Shikarpur, Thatta and Badin (Sindh), Kohistan and Shangla (KP Province) and Zhob (Balochistan Province)

B. Overall Assessment

Key SIS Indicator #1	Ø	Rating	Key SIS Indicator #2	Ø	Rating
Likelihood of Achieving the Development Objective		3.29	Assessment of the Overall Implementation Performance		3.27

Effectiveness and Developmental Focus		3	Project Management		3
Effectiveness		3	Quality of Project Management		3
Targeting and Outreach		3	Knowledge Management		4
Gender equality & women's participation		4	Value for Money		3
Agricultural Productivity		N/A	Coherence between AWPB and Implementation		3
Nutrition		3	Performance of M&E System		3
Adaptation to Climate Change		3	Social, Environment, and Climate Standards requirements		4

Sustainability and Scaling-up		4	Financial Management and Execution		3
Institutions and Policy Engagement		3	Acceptable Disbursement Rate		3
Partnership-building		3	Quality of Financial Management		3
Human and Social Capital and Empowerment		4	Quality and Timeliness of Audit		
Quality of Project Target Group Engagement and Feedback		4	Counterparts Funds		3
Responsiveness of Service Providers		4	Compliance with Loan Covenants		4
Environment and Natural Resource Management		3	Procurement		3
Exit Strategy		3			
Potential for Scaling-up		4			

Relevance		4
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C. Mission Objectives and Key Conclusions

Background and Main Objective of the Mission

The National Poverty Graduation Programme (NPGP) is a USD 149.8 million investment programme including an IFAD loan of USD 82.6 million and co-financing of USD 49.9 million by the Government of Pakistan. NPGP was approved by IFAD's Executive Board in September 2017 and entered into force in February 2018. The programme completion and closing dates are 31 December 2023 and 30 June 2024, respectively. The Executive Agency is the Economic Affairs Division (EAD) of the Ministry of Finance. The lead programme agency is the Pakistan Poverty Alleviation Fund (PPAF).

The goal of the Programme is to assist the ultra-poor and very poor in graduating out of poverty on a sustainable basis; simultaneously improving their overall food security, nutritional status and resilience to climate change. The development objective of the Programme is to enable the rural poor and especially women and youth to realize their development potential and attain a higher level of social and economic wellbeing through a proven flexible and responsive menu of assistance.

The NPGP consists of 2 components: (A) Poverty graduation consisting of three mutually reinforcing sub-components (1.1) Asset creation, (1.2) Interest Free Loan (IFL), (1.3) Training of Livelihood and IFL Beneficiaries; (B) Social Mobilization and Programme Management consisting of two sub-components (2.1) Social Mobilization and (2.2) Programme Management.

The Programme shall benefit households categorized on the basis of the Poverty Score Card (PSC) targeting a primary target group for assets transfers and another group for access to finance, both providing to the programme an approximate beneficiary number of 320,000 households.

The Mid-Term Review Mission aims to: (i) review overall progress against intended outcomes and impacts and address lags in disbursement and physical progress; (ii) revisit design features and the log-frame targets and propose changes if needed; (iii) review programme geographical coverage and consider changes to address any implementation impediments; and (iv) ensure an exit strategy and up-scaling.

During the MTR, meetings were held with EAD, PASS secretariat, PPAF's management, NPGP staff, the six Partners organizations and the Beneficiaries. The mission conducted extensive field visits and covered all provinces in which NPGP currently intervenes (Punjab, Sindh, Baluchistan and KP provinces). Detailed progress review meetings were held in the field with Partner Organizations (POs), beneficiaries as well as with LSO/VO/Cos. A pre-wrap-up meeting was held with PPAF and all the POs representatives. A wrap-up meeting was held with EAD on 11 November 2020 to discuss the findings of the MTR and agreed actions.

The Mission would like to express its gratitude to EAD, PASS division, PPAF and the POs for all the facilitation and organization of field visits. Special thanks are extended to the beneficiary households and community organizations met during the field visits.

Key Mission Agreements and Conclusions

Overall progress of NPGP is rated as "moderately unsatisfactory" (3). At mid-term and 3 years before the completion date, the overall loan disbursement stands at USD 15 million (18% disbursement) representing the 1st advance. This low rate of disbursement is mainly due to (i) the 2 years procurement process for the selection of the POs, (ii) the delay to open the NPGP designated account and (iii) the initial project leadership issue met under the lead agency.

Today, the MTR mission observed that despite this slow start up, the overall NPGP financial commitment reaches 86% of total project costs (excluding IFL). A new NPGP project director is in place, six competent and efficient POs have been selected and contracted. Despite the 2020 COVID 19 situation, the NPGP graduation approach has been implemented in the field in a relatively satisfactory manner and more than 28 000 beneficiaries have already been supported. All the tools (PSC targeting, LIP, Asset graduation package, training, etc.) have been discussed with / tested by the POs and the conditions to catch up most of the pre-MTR delays in 2021 are mostly in place.

To ensure the full success of NPGP, PPAF will have to address the following major pending issues:

(i) to set up a competent and independent NPGP PMU (from PPAF organization) as mentioned in the NPGP Financing Agreement, with full time dedicated staff and clear accountability and reporting lines. A revised organogram will have to be submitted to IFAD for NOC.

(ii) to acquire a dedicated and professional accounting software enabling the integration of all NPGP financing (including PMIFL), which will produce reliable and complete financial information

(iii) to provide the NPGP baseline and revised monitoring framework involving all the LSO/VO and POs in order to better measure the progress and impact of NPGP within the Log frame indicators.

(iv) to revisit and fine-tune, based on the discussions with the MTR team and with the full contribution of the POs, the

different tools / approaches currently implemented in the field in terms of poverty graduation approach in order foster the poverty inclusiveness, strengthen the institutions supported (VO/LSO) and ensure better impact / sustainability of the asset package / training provided to the target groups.

(v) to implement the PMIFL component in 2021 as defined in the NPGP Financing agreement.

D. Overview and Project Progress

Component 1: Poverty Graduation

Progress under Poverty Graduation (Component 1) which is composed of the following 3 sub-components: (1.1) Asset creation, (1.2) Interest Free Loan (IFL), (1.3) Training of Livelihood / IFL Beneficiaries, is rated as “moderately unsatisfactory”.

During the first 2 years, no field activity related to this component was implemented, as the recruitment of the POs was still on-going (the national procurement process had to be relaunched twice). After the signature of the PO contracts (Aug-Oct 19), the field implementation actually started early 2020. Despite the COVID 19 restrictions and in compliance with the SOPs, the implementing partners were able to deliver in the field and in a satisfactory manner, the agreed objectives of the sub-component 1 (Asset Creation). By 30/09/20, the POs had justified 94% of their initial advance^[1], and their expenditures were subsequently reviewed by PPAF. The sub-component 2 (PMIFL) has not been implemented yet and the sub-component 3 (Training of Livelihood and IFL Beneficiaries) has just been initiated (selection process is underway).

Sub-Component 1.1: Asset Creation: This sub-component will aim at transferring assets and relevant skills training to beneficiaries in selected Union Councils (at district level) having some potential for employment or entrepreneurial competencies and based on their categorization identified through the PSC. In addition, this sub-component will support the establishment of Community platforms to promote socio-economic activities.

At mid-term, the cumulative progress against the overall NPGP project target of 177 000 assets is 28,213 assets packages transferred (16%). This result was achieved in 4 months. Since July 2020, the POs are not in a capacity to transfer the productive assets to the beneficiaries as their initial advance has not been replenished. The identification of the target group through an updating exercise of the 2008 Poverty Score Cards has been completed in most of the districts (exclusion of the 0-18 that have graduated since 2008 and inclusion of the new poor HHs falling under this category). The Household LIP (Livelihood Investment Plan) process has also been initiated by all the POs and confirms that the level of preparation to make up for the pre-MTR delays in the implementation of NPGP could be relatively quickly addressed. Some discussions were held and agreement has been reached on (i) how to update the Union Council / Village Poverty Score cards (exclusion / inclusion approach), (ii) how to make the LIP a more dynamic tool in terms of poverty graduation as well as monitoring and poverty impact evaluation tool and (iii) how to approach in a more efficient and inclusive manner all the poorest HHs in a Union Council and district. The Mission agreed as well with PPAF and the POs to use the LIP in order to establish the NPGP baseline and M&E system. Finally, based on the field visits, requests from the beneficiaries and observations / propositions of the POs, the MTR agreed to test and develop market-oriented and joint business poverty graduation models, where in a given Union Council or Village, a significant amount of 0-18 poor HHs could aggregated the value of their assets transfer and IFL to co-finance a sustainable business plan in which they would be active implementers. At least one proposal will be tested by POs before March 2021. Exchanges and models will be provided from other successful experiences in Pakistan, including under the IFAD funded projects.

Sub-Component 1.2: Interest Free Loans (IFL): This sub-component will aim at supporting both eligible non-poor and poor in the target communities and leverage non-interest-bearing products as per the existing eligibility criteria under the PMIFL program. The objective is to extend 222 000 interest free loans to project target households (50% women) in combination with productive assets and support through counseling, market linkages and improved financial literacy. NPGP is expected to disburse Rs. 8 billion (USD 50 million) to NPGP beneficiaries over the project life.

PPAF currently has Rs. 1 billion available out of which only Rs. 350 million was reported as having been deployed for NPGP purposes through the disbursement of 11,200 loans to date. However, the NPGP MTR mission could not verify this information. The current PMIFL beneficiaries seem not to be the same as the NPGP ones for the graduation package. The MTR mission therefore considers that PMIFL under NPGP has not yet started and should be initiated no later than January 2021.

Today, PPAF PMIFL coverage is limited to 14 districts (125 of the 416 Union Councils^[1]) covered under NPGP. Revised agreements have been signed with POs for PMIFL aligning the implementation period and data sharing protocols for coordination between assets and PMIFL provision. Extension of coverage to the remaining districts and UCs has been withheld due to lack of resources. PPAF now anticipates disbursement of an additional Rs. 5 billion from government and, once received, the process for engagement of POs for the remaining districts will be initiated. The MTR mission recommends that the same POs delivering the Asset Transfer package and Trainings should be empowered to deliver the PMIFL and de facto ensure the expected synergies.

Sub-Component 1.3: Training of Assets and Interest Free Loan Beneficiaries: This sub-component will aim at enhancing the effectiveness of the assets and IFL transferred to the target beneficiaries. The trainings on financial literacy and enterprise development would enable the target beneficiaries to harness their potential to maximize the benefits from the assets transferred and the interest free loans.

No training has yet started due to delays in the procurement of service providers and because of the COVID 19 situation. The POs are currently finalizing the selection. The first batch of training is expected to be started end of 2020, early 2021. NPGP and its partners shall continue to explore the opportunity of tech-enabled financial services (mobile/branchless banking options) for the IFL targeted beneficiaries, presently available in the financial market in Pakistan. Furthermore, sustainability of interest free loans by government and unconditional cash transfers must be explored; the challenge is how to take the clients to the next steps and make them eligible for commercial loans.

Component 2: Social Mobilization and Project Management

Performance of the component is rated as moderately unsatisfactory.

Sub-Component 2.1: Social Mobilization: This sub-component will finance a tested and proven social mobilization-based approach to beneficiary targeting, community organization and mobilization and implementation, in which PPAF will engage existing and new suitable partners in all selected target areas for the delivery of Programme interventions.

As of today, and following a national procurement process, six Partner Organizations have been selected and are operational with field staff in almost all districts. Most of the CRP (Community Resources Persons) have also been identified. The social mobilization efforts done by the POs is related to (i) the revitalization of the CO/VO/LSO institutions and (ii) the updating of the PSC and final identification of the NPGP target group.

Following the field visits and after discussion with the POs and NPGP, the MTR mission observed that today, the number of Community Organizations is extremely high (more than 2000 COs only in the district of Zhob), most of the time the COs are relatively small (less than 20 individuals) and with time, the tendency is to generate more and more COs per village in order to include more people (some villages have more than 20 COs). Consequently, and for better efficiency, the mission recommends (i) to revise the organization of the social mobilization institutionalization in order to have a sole and unique organization / interlocutor per village, integrating all the COs and (ii) to recruit - through a competitive process - one to two socio-economic mobilizers per village, with skills in business and minimum remuneration (plus commission). The mobilizer(s) should not be from the village in order to avoid any bias.

Finally, the MTR mission recommends to PPAF to redefine its working relationships with the POs in order to better benefit from their experience and capacity to innovate under NPGP. As they are partner organizations (and not service providers), PPAF is invited to initiate regular meetings with the POs to assess, improve and innovate on the poverty graduation implementation arrangements. NPGP should obtain information on existing graduation programmes to learn from similar interventions in other countries for adaptation including those funded by IFAD, in Bangladesh and Afghanistan particularly.

Towards this end, the MTR mission recommends to: (i) organize monthly one-day joint assessments; (ii) organize regular thematic exchanges of experience and results; (iii) technically assist POs to undertake innovations and pilot business models; (iv) provide regular training to POs in group business development at LSO/VO level and leveraging of PMIFL; and (v) organize thematic study tours for POs' key staff including collaboration with other IFAD funded projects.

Project Management: This sub-component covers the dedicated management structure for the Programme and the activities such as M&E and impact assessments, UC baseline surveys and district-level market analysis that inform the other Programme components.

As of today, NPGP still doesn't have an autonomous and dedicated Project Management Unit. Out of the initial 43 NPGP planned positions, 14 positions remain vacant. The PMU currently consists of two types of staff – some solely reporting to the Project Director while others (Finance, Procurement, M&E/MIS) have dual reporting lines to the PD and to PPAF's relevant Group Heads. This duality in functional reporting undermines the Project Director's authority and dilutes accountability of staff in the project context. The PPAF Finance and Procurement departments are exercising authority over project activities with no corresponding accountability for the project performance. The PMU's autonomy and full empowerment need to be ensured. Three consultancies have been awarded so far against target of 24 covering baseline survey, value chains and labor market assessment, all having experienced extensive delays.

[1] Districts currently not covered include Umerkot, Sindh (19,507 loans), Gwader and Sherani, Balochistan (6,147 loans), Kohistan, Tor Ghar, Battagram, North Waziristan, Tank and Shangla in KP (26,125 loans).

[1] The only exception is BRSP: the contract was signed on 6th June 2020 and initial advance transferred on 23 July. Therefore only 8% of the advance had been justified by 30/09/20.

Agreed Action	Responsibility	Agreed Date
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<p>Financial Management</p> <p>i) Ensure that a NPGP dedicated accounting software acceptable to IFAD (NOC required) is operational by 1st January 2021. Exchange with other IFAD funded project in this area is highly recommended ii) Ensure traceability of all NPGP finding source, including IFL iii) Provide the audits in time and as per IFAD / GoP requirements</p>	PMU	12/2020
<p>Coverage and LSO/VO/CO Participation 1</p> <p>Adopt within each district, a Union Council approach in order to ensure 100% of the coverage of the potential target groups in these geographical areas</p>	POs	01/2021
<p>Livelihood Investment Plan (LIP) 1</p> <p>Proceed in several steps / months to establish the LIP (status of the HH, awareness campaign, definition of long-term vision / objective)</p>	POs	01/2021
<p>Livelihood Investment Plan (LIP) 2</p> <p>Use LIPs to establish internally the baseline</p>	PMU	01/2021
<p>Livelihood Investment Plan 3</p> <p>Use LIPs as a dynamic tool to ensure the monitoring of the project (at HH, PO and PPAF levels)</p>	PMU and POs	01/2021
<p>Prime Minister's Interest Free Loans (PMIFL)</p> <p>(i) Integrate the IFL (working capital) with the productive asset (investments) in the LSO/VO joint business proposal (ii) Demonstrate / monitor the IFL graduation combination with asset transfer towards commercial bank financial products. (iii) Propose a long-term and revolving approach of the IFL local management (exit strategy)</p>	PMU	01/2021
<p>Community Resource Person (CRP):</p> <p>Review the role and function of CRPs and propose an alternative / complementarity approach for business graduation</p>	PMU/POs	01/2021
<p>Relationship PPAF / POs</p> <p>(i) Organize monthly one-day joint assessments of the NPGP (ii) Organize regular thematic exchanges of experience and results in order to improve the approach (iii) Request POs for 5 to 10% innovative approach in their portfolio (iv) Provide regular training / exposure to POs for Business Development proposal at LSO/VO/IFL levels (v) Organize thematic field visits for POs, including on IFAD-funded projects</p>	PMU	01/2021
<p>Project Management Unit 1</p> <p>Ensure that a NPGP dedicated and autonomous PMU is set up (IFAD NOC required on the revised NPGP organigram, the TORs of staff, the detail staffing and the assessment of current staff).</p>	PMU	01/2021

Project Management Unit 2 Establish a clear and measurable Programme Of Work / Performance Evaluation System of all new staff of the NPGP PMU	PMU	01/2021
Counterpart funding: Ensure that half of the planned USD 50 million of IFL counterpart will be available in 2021 and dedicated specifically to the NPGP beneficiaries.	PPAF	01/2021
Graduation Package: Pilot LSO / VO market and business-oriented proposals, in which 0-18 groups will have significant and long-term / regular net additional income and for which the professionally managed institution should be formal and sustainable. At least one proposal should be made by POs before end 2020 and submitted to IFAD for NOC.	PMU	02/2021
Targeting 1 Update the 2008 PSC and provide the exact situation in terms of exclusion / graduation of the BISP beneficiaries and	PMU	03/2021
Targeting 2 Update for each Union Council the situation of the 0-18 by using the same definition / categorisation of 2008 baseline. The updated information will be transmitted to the GoP to feed their analysis and justify potential actions.	PMU	04/2021

E. Project implementation

a. Development Effectiveness

Effectiveness and Developmental Focus

Effectiveness

Rating: 3

Previous rating: 3

Justification of rating

The rating is 'moderately unsatisfactory 3'. Despite initial implementation delays due to a protracted selection process of partner organizations and delays in opening of project accounts, the project completed the first round of asset delivery. The project theory of change, assumptions and interventions for graduation remain valid. Availability of well capacitated partner organizations and the level of preparedness on ground should lead to an accelerated project delivery post-MTR. The key improvement however, would be effective integration of productive assets and PMIFL through more nuanced development of LIPs, adoption of innovative business models for sustained increased incomes alongside the current household level asset delivery, and efficient management through a fully autonomous and capacitated PMU.

Log-Frame Analysis & Main Issues of Effectiveness

The NPGP log frame goal and outcomes remain relevant with its alignment with the Government's National Poverty Graduation Initiative (NPGI/EHSAAS programme).

The Project logic is that a flexible set of capacity building and productive asset interventions, backed by interest free loans and market linkages, articulated through a household livelihood investment plan, can enable a poor target household to attain improved level of economic well-being. This project logic calls for a carefully sequenced delivery of interventions so that each intervention builds upon and reinforces the impact of the previous interventions and enables the beneficiary household to move on a path of sustained incremental incomes.

The effectiveness will normally significantly improve now, with the selection of relevant, competent and efficient Partner Organizations which were able to reach in 4 months 16% of the NPGP target group and deliver their asset packages to them. If the NPGP PMU is able to guarantee the flow of fund sand organize an ad hoc support / supervision of the six

POs, the NPGP outreach and target should be achieved in the initial timeframe.

Development Focus

Targeting and Outreach

Rating: 3

Previous rating: 4

Justification of rating

'Moderately unsatisfactory 3'. Project poverty targeting operates at two level – geographical and households. The use of the BISP poverty score card, backed by a community-based validation exercise, ensures targeting of the poorest households. While project outreach for assets is now in all 23 districts, the PMIFL outreach at the moment is only in 14 districts with no progress noted on loan provision yet. The PSC exercise for both assets and the PMIFL needs to be validated from the entire Union Council perspective. The targeting and outreach is partial as the PSC has been updated by the Partner Organizations by excluding the HHs now above the BISP reference but without including the HHs that have fallen now in to this category.

Gender equality & women's participation

Rating: 4

Previous rating: 4

Justification of rating

'Moderately satisfactory 4'. The project's main beneficiaries are BISP beneficiary women and their households. At least 60% of assets are required to be transferred to the women. Whilst some of the identified assets and PMIFL benefit male members of the household, the conduit and main point of project interaction remain the women. Every woman beneficiary participates in both the selection and the procurement of productive assets. This contributes to women's empowerment and participation in household decision-making. Most of the partner COs are women-only institutions, thus providing a great deal of freedom of expression and choice to women. A gender strategy has been developed and the PMU's Gender Specialist (together with the POs' gender focal persons) is leading a pro-women strategy in implementation. The M&E system and MIS is set up to ensure data disaggregation on the basis of gender, age and disability.

Agricultural Productivity

Rating: N/A

Nutrition

Rating: 3

Justification of rating

'Moderately unsatisfactory 3'. The NPGP nutrition strategy has been developed, but the implementation now needs to start. No annual or quarterly verifiable targets or budgets are currently available in NPGP and POs' work plans. NPGP will have to revise the POW for the first semester 2021 and integrate this aspect in all POs work plans.

Main issues

Based on the strategy already developed, the PMU needs to guide the POs in defining and incorporating required activities and interventions in their workplans / budgets and quarterly progress reports. Nutrition-related activities then need to be flagged to the PMU M&E staff as part of the activities to be monitored.

Agreed Action	Responsibility	Agreed Date
Nutrition Activity Planning and Reporting Properly articulate annual and quarterly targets and activity plans for the nutrition related interventions at Project and PO level and ensure regular progress reporting and field monitoring. Should start in January 2021 and be a continuous activity.	PMU	01/2021

Adaptation to Climate Change

Rating: 3

Previous rating: 4

Justification of rating

'Moderately unsatisfactory 3'. Under the social mobilization sub-component, POs are supposed to deliver training and awareness sessions at community level for climate change and other cross-cutting aspects. A total of 102,820 such sessions are budgeted under the project. The Mission has noted that no physical or financial progress has been reported to date. The POs' reports from the field indicate that as part of social mobilization interventions, communities' awareness is raised on issues such as climate-resilient livestock management, climate-resilient farming practices, kitchen gardening, linkages to extension services and afforestation. However, in absence of specific plans, targets and means of verifications and reporting, the progress on this aspect cannot be verified.

Main issues

The NPGP PMU needs to revise the approach and provide a concept note paper that will integrate the new Union Council / village approach and provide clear objectives / targets for 2021.

Agreed Action	Responsibility	Agreed Date
Adaptation to Climate Change Provide a concept note paper on Adaptation to climate change that will integrate the new NPGP Union Council / village approach and provide clear objectives / targets for POs in 2021.	PMU	01/2021

b. Sustainability and Scaling up

Institutions and Policy Engagement	Rating: 3	Previous rating: 5
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Justification of rating

'Moderately unsatisfactory 3'. PASS is the lead government division. The Secretary of the PASS Division is the Chairman of the NPGP Steering Committee, with BISP as a member, which gives direct insight to the government and provides an opportunity for alignment of NPGP with other government poverty graduation initiatives. PPAF is represented on all important Boards of Directors of poverty related institution (BISP). In 2021, the NPGP PMU intends to use the PPAF positioning and NPGP first results to initiate some policy discussion. NPGP has an important potential, being embedded in the Ehsaas programme. But this potential at MTR has not yet materialized. Moreover, the activities related to a meaningful institutional and policy engagement for capacity building and policy insight are in a very early stage.

Partnership-building	Rating: 3	Previous rating: 5
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Justification of rating

'Moderately unsatisfactory 3'. PPAF is implementing NPGP through contracts with six partner organizations. All these POs are very experienced and capacitated organizations with a long track record of undertaking participatory rural development. There is a need for the PMU to fully recognize the essence of these partnerships and to invest more time and energy to strengthening them through a structured approach, so as to develop a shared sense of achievement. Another partnership is with the fourteen PMIFL POs, four of which are also implementing NPGP's asset delivery programme. There is considerable room for closer integration, coordination and alignment between the 'assets POs' and the 'PMIFL POs'.

Human and Social Capital and Empowerment	Rating: 4	Previous rating: 5
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Justification of rating

'Moderately unsatisfactory 3'. The social mobilization efforts of NPGP's partner organisations corresponds to a multiplicity of small-scale groups (COs), proving to be inadequate in terms of inclusiveness and representativeness. The tasks around vocation training (intangible assets) have not yet started pending the selection of training providers and identification of beneficiaries. The role of community resource persons needs to be repositioned for poverty graduation as against the current social mobilization focus.

Main issues

There is room for improvement on human and social capital and empowerment aspects both at institutional and individual levels. The MTR mission considers that inclusive VO-based institutions should be the main vehicle for social capital. VOs should be representative of all households in the village, including all poor households. All VOs should have legal status and a bank account.

Livelihood and vocational trainings constitute a major opportunity for engagement of the male and female youth from beneficiary households and need to be started urgently. It is crucial that these trainings be conducted in synergy with interventions under assets creation and PMIFL so as to maximize human capital development and empowerment.

Quality of Project Target Group Engagement and Feedback	Rating: 4
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Justification of rating

'Moderately satisfactory 4'. NPGP social mobilization strategy guides the targeting and participation of beneficiaries through their COs/VOs/LSOs. Existing BISP Data, which is 10 years old, is updated through a robust validation process. The exercise encourages very strong participation of community organizations for the identification of the eligible households. While the CO/VO/LSO hierarchy entails limited participation of the poor households today, NPGP through the LIP process has encouraged poor households to fully participate in defining the cause of their poverty and which type of support can help them get out of poverty. An active Grievance Redressal Mechanism (GRM) at village and PO level is functional and enables the registration of complaints by anyone. The assistance through CRPs can further enhance beneficiary participation in the economic development arena

Responsiveness of Service Providers **Rating: 4** **Previous rating: 4**

Justification of rating

'Moderately satisfactory 4'. Responsiveness of service providers so far has been moderately satisfactory in average. POs response has been satisfactory, especially if in the 2020 COVID 19 context. Thus, the supply of tangible assets at UC level, in particular for relatively challenging assets like livestock, has been quite satisfactory in terms of timeliness and quality of livestock procured. Consulting contracts (such as the one for a market study) have experienced considerable time overruns. The baseline survey has also been delayed and is still not completed. This calls for a review of current procurement and contract management procedures in the PMU.

Environment and Natural Resource Management **Rating: 3**

Justification of rating

The performance of the project with respect to environment and natural resources management is rated moderately unsatisfactory. Although an overwhelming majority of beneficiaries have opted for livestock as an asset, the requisite capacity building support is inadequate and the relevant CRPs are not yet deployed. The increased number of livestock provided as an asset has increased pressure on the natural resources base with no mitigation strategy in place that address the negative impact of livestock practices. Environmental examination/impact assessment and management plans have not been developed and followed during project implementation and some activities may have a negative impact on the environment.

Main issues

The project MIS is currently not monitoring the positive or negative changes that take place in the natural resources base as a result of project interventions. It is essential that the project assess the extent to which the project contributes to a reduction of harmful impacts of intervention/practices. Such a review is not currently undertaken.

The project also need to review the extent to which environmental norms/standards and/or regulation are being adhered during project implementation. The project shall also assess any negative impact of its interventions on the environment and categorise its support accordingly before delivery of assets/vocational training and IFL.

Agreed Action	Responsibility	Agreed Date
Elaboration of Review Process for Environmental Screening of Project Support Develop SoPs for environmental screening of all types of project assistance and share for IFAD NOC	NPGP/POs	03/2021
Provide support to beneficiaries of assets related to natural resources in environment/climate smart agriculture/livestock Training CRPs which in turn provide services to beneficiaries on sustainable agriculture	NPGP/POs	

Exit Strategy **Rating: 3** **Previous rating: 4**

Justification of rating

'Moderately unsatisfactory 3'. NPGP's exit strategy has to respond to the programme's core concern i.e., sustainable graduation of project's beneficiaries out of poverty. The final step in the graduation process occurs when a beneficiary can qualify for formal credit (once a PSC score of 40 or more is reached).

Main issues

More than the mere provision of an asset, this achievement requires integrated support, coaching and mentoring. NPGP first needs to develop an effective strategy to integrate all project provisions under a well-crafted LIP with proper sequencing of activities. The PMU should accordingly develop the project exit strategy, with clear measurable targets and means of verification, and submit it for IFAD No Objection by 30 June 2021.

Agreed Action	Responsibility	Agreed Date
Elaboration of Project Exit Strategy Develop project exit strategy, with clear measurable targets and means of verification and submit to IFAD for no objection	PMU, NPGP/POs	06/2021

Potential for Scaling-up

Rating: 4

Previous rating: 5

Justification of rating

'Moderately satisfactory 4'. NPGP has a programmatic approach that starts with 23 poorest districts in the country with a poverty graduation model. Recognizing the soundness of the approach and scaling up potential of the model, the Government has already included NPGP as a core component under its National Poverty Reduction Programme EHSAAAS and project annual targets are also reflected under EHSAAAS Programme's umbrella annual plan. Once the necessary delivery systems and processes are established, and NPGP starts to show visible impact on poverty, there is a strong possibility of it being further scaled up by the Government under its EHSAAAS Programme.

c. Project Management

Quality of Project Management

Rating: 3

Previous rating: 4

Justification of rating

'Moderately unsatisfactory 3'. The notification of the Project Steering Committee, headed by the Secretary PASS Division, to oversee the programme implementation has finally been achieved in 2020. The NPGP Steering Committee met and approved the 2020-2021 AWPB and PP. The NPGP PMU is still not autonomous and the recruitment is not yet completed. A revised organogram with dedicated NPGP staff reporting solely to the NPGP Project Director needs to be submitted by PPAF to the GoP and IFAD for NOC before the end of 2020.

Main issues

PPAF is a large organization with a number of departments/units, several on-going programmes and its own operative culture. Dual reporting lines of PMU staff to both the PD and the concerned group heads tends to dilute the authority and responsibility of the PMU in NPGP implementation. The assignment of similar tasks under different programmes to same person is also a routine practice at PPAF. As a result, accountability is weak in the current NPGP PMU. A dedicated NPGP PMU needs to be kept out of these institutional practices and all PMU staff must be dedicated for the NPGP work only. A revised organogram with dedicated and new recruited staff for the entire project period shall be developed and submitted to IFAD's no objection.

PMU leadership in integrated implementation of project interventions also needs to be strengthened. Regular theme-based sessions with the POs for sharing of experience and exploring ways for more effective deployment of project interventions need to be organized. This will help in a more coherent and even-handed implementation of project activities under the two components. Field Monitoring visits are currently more focused on audit of the PO's work rather than being an opportunity to build capacities and understanding of PO's staff and to assist POs in improving the qualitative aspects of project delivery. This calls for revision of current field monitoring guidelines and mandates to reorient the activity more towards implementation support and capacity building.

Agreed Action	Responsibility	Agreed Date
Revised Organogram and PIM Develop a revised organogram and submit to IFAD for no objection	PMU	12/2020
Revised Organogram and PIM 2 Revise the PIM to reflect the related changes, including revision of field monitoring guidelines and mandates	FMS	02/2021

Knowledge Management

Rating: 4

Previous rating: 4

Justification of rating

'Moderately satisfactory 4'. A budgeted knowledge management plan has been finalized along with a communication plan identifying the target audiences, communication tools and events and knowledge products that would be shared. However, a detailed strategy is in the development stage. A Project Website has been made operational as an adjunct to PPAF's website in order to ensure the visibility of NPGP and has been linked to the IFAD communication channels. Initial implementation delays and progress lags did not allow for much of experience and knowledge products to be generated. The PMU has now recruited a Communication and Media Officer who has started work on identifying the key themes to be shared with POs for a collaborative effort on generation of knowledge products, in terms of content, form, format and occasions.

Main issues

At present, NPGP has a good understanding of Knowledge Management (KM) requirements, and a dedicated website has already been developed. Yet the website needs to be more functional, populated with progress information and made interactive. A KM strategy in line with IFAD guidelines is still in development stage.

The success stories developed and shared through the NPGP website lack robust analytical depth and seem void of outreach and dissemination strategy vis a vis the intended knowledge product and intended audience.

The pertinent issue is the lack of internal communication within the PMU and with the POs. As a dedicated KM strategy is yet to be developed, the KM products, today, are generic in nature and not dedicated, and so are the dissemination patterns. The project baseline is also not completed, which is a hindrance to measure outcome and impact indicators. Due to communication gaps between the PMU, POs and beneficiaries as well as gaps in awareness, the essence of the graduation model varies from PO to PO and even among staff of the same PO.

The development of a holistic and overarching KM strategy is essential in that it will define the KM product type and channel of dissemination, and the road map for internal as well as external knowledge sharing and communication. Once the KM objectives are clear, it will help improving identification, development and dissemination of relevant knowledge products.

Knowledge generated from the field and information sharing events should be leveraged as to support project activities (i.e., through feedback loops to improve project management and increased planning and coordination meetings for troubleshooting and identification of lessons learned). Therefore, the KM Plan should be utilized formally in its true sense, including the regular workshops/meetings to reflect, learn and share within the PMU and POs (sharing feedback to inform decision making and lessons to improve performance), management of information (LIPs linked to MIS, systematizing, packaging and sharing), establishing internal communication systems, as well as organizing learning events, studies, planned and targeted external communication processes.

PPAF should consider feeding its knowledge and experience in graduation programming into the new graduation portal hosted by the World Bank's Social Protection and Jobs Practice and to become part of the new community of practice.

Agreed Action	Responsibility	Agreed Date
Revise KM Strategy and Prepare a proper Annual Plan for KM As part of AWPB, prepare a proper KM annual plan clearly identifying the inputs, outputs and their sequencing.	PMU	

Value for Money

Rating: 3

Previous rating: 3

Justification of rating

'Moderately unsatisfactory 3'. NPGP has delivered during the past 6 months over 28,000 assets of different types including livestock, trading/shops, means of transportation (auto rickshaw), and services. The annualized incremental return on investment (RoI) is estimated at 46% - 3.9% per month (incremental income of Rs. 2144/USD 14 on average investment of Rs. 55,600/USD 325). While the asset base increases significantly as a result of project support, the increase in income is not significant. However, it is projected to increase two-fold in most cases in a span of two to three years. With regards to operating costs, the contracts signed with POs (8% for POs and 4% for PPAF) represent an efficient arrangement. The revised EFA indicate decrease in the EIRR of the project but remains viable mainly owing to the unique implementation arrangement i.e., payment of operational costs on the basis of actual disbursement.

Main issues

- Annual outcome survey is yet to be carried out which shall allow for confirming the outcome to income efficiency.
- During the preparation of LIPs, it is important to use the minimum threshold for the potential income from each type of asset identified and to use the income potential as a key consideration in deciding which type of asset(s) shall be provided.
- NPGP and its partners shall develop a criteria of minimum expected income objective under the LIP, since it is the income potential that will play a decisive role in asset retention and poverty graduation.
- The project should avoid further delay and augment implementation progress so that its viability remains acceptable.

Coherence between AWPB and Implementation	Rating: 3	Previous rating: 3
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Justification of rating

'Moderately unsatisfactory 3'. Project progress under the 2019-20 AWPB and ongoing 2020-21 AWPB has remained behind projections. Delivery under 2019-20 AWPB was only 25 percent against a budget of USD 36.7 million. The AWPB for 2020-21 is USD 37 million and financial progress till 30th October is 11 percent. The 2020-21 AWPB is now being revised to reflect the changes agreed during the MTR. The 2020-21 AWPB was approved by the NPGP Steering Committee in October 2020. The planned budget for the year is USD 37.7 million, of which USD 30.1 million is for asset distribution and PMIFL. Financial progress during the first four months is 11 per cent. The AWPB will need a revision to incorporate the changes/adjustments agreed with the MTR Mission.

Agreed Action	Responsibility	Agreed Date
Revision of AWPB 2020-21 Revise the AWPB 2020-21 to reflect the changes agreed with MTR Mission for PSC approval and IFAD No Objection	PMU	12/2020
Prioritize Implementation of Training Component Prioritize integrated/coordinated implementation of Project's training component and achieve 100 percent annual target	PMU, POs	

Performance of M&E System	Rating: 3	Previous rating: 4
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Justification of rating

'Moderately unsatisfactory 3'. The baseline survey has experienced significant delays. The project's M&E system relies on a purpose-built MIS which is comprehensive, yet elements related to environment, LIP and climate change are yet to be integrated. BISP data for all the districts after significant delay has been received, integrated into the MIS and POs have been granted access. Output monitoring heavily relies on quarterly field visits and reviews of documents, however reports vary in quality.

The project M&E framework also envisages studies and evaluations. Three studies have experienced delays and or are yet to be translated into practices on ground.

A Randomized Control Trial (RCT) was planned to be conducted in 3 districts but has not yet started. Log frame has not been updated.

M&E System Review

The output indicators in the programme log-frame form the basis of activities and deliverables for each PO. Progress is reported by POs online and NPGP M&E staff review the reported data for consistency before incorporating it in the consolidated project progress data for quarterly and annual reporting. The MER Unit which conducts quality assurance reviews of these QPRs to ensure consistency in data, overall content of the reports and crosschecks the reported data with MIS shall be integrated into NPGP PMU.

The PMU and PPAF staff conduct regular field visits to POs and beneficiary communities for sample-based random checking of the reported progress on inputs, outputs and outcomes (not yet started).

While MER independently monitors the programme to verify if the targeted results are being achieved and to identify and rectify gaps. Along with the outputs and outcomes, process review of targeting, LIP preparation, asset procurement and delivery and status of delivered asset is also carried out during the field visits. This field level monitoring and evaluation process adds to the reported progress and data credibility and also helps in identifying any weaknesses in the process and other qualitative aspects. However, these field monitoring visits should be more than progress and process verification and should also be used to support POs and their staff in better understanding of project objectives and prescribed processes for the qualitative improvement of interventions and their impact. Instead of an exercise with an auditor's intent, it should be made a mutual learning exercise. To that end, each PMU visit must have an agenda and TOR and should be followed by a back to office report on that TOR to be shared in PMU's review meetings. The M&E activity shall also involve actively POs and all actions/recommendation shall feed to the implementation level of POs. Since the MER personnel do not report to the Project Director, that leads to low effectiveness of the entire process, lack accountability and smooth implementation of the feedback/recommendations.

Various studies concluded so far include the scope value chains, macroeconomic environment and labor market assessment. These studies have not yet been translated into action plans and also not shared formally with POs to inform field level adoption. Systematic need identification for studies involving POs and sharing of studies is crucial for increasing effectiveness of ad hoc studies. It is also important that NPGP engage with PASS division in elaborating scope of work and need for research on poverty graduation.

The project log frame needs to be aligned in light of the various discussion held between NPGP and IFAD primarily with regards to incorporation of core indicators. The log frame would then need to be updated regularly.

A Randomized Control Trial (RCT) was planned to be conducted in 3 districts to test the efficacy and graduation impact of project components both as stand-alone and integrated packages to households. Given the fact that half of project life has elapsed, and project outcomes and impacts are not likely to be visible in the near future, this RCT activity is suspended and will be discussed once; (i) the LIP is integrated into MIS and used as a tool for tracking poverty graduation; (ii) the baseline using LIP is completed and available; and, (iii) the scope and approach of RCT is aligned and adopted.

Agreed Action	Responsibility	Agreed Date
Early Completion of Baseline Survey using LIP Ensure early completion of baseline survey for benchmarking of project impacts and outcomes using LIP as a key tool.	PMU	01/2021
Output/Field Monitoring Checklist and Feedback Mechanism Develop an output/field monitoring checklist for qualitative aspects of programme interventions and base each visit on an agenda and TOR focusing on learning and capacity building of POs.	PMU	01/2021

Social, Environment, and Climate Standards requirements

Rating: 4

Justification of rating

'Moderately satisfactory 4'. The project envisages the delivery of small productive assets to ultra-poor households. The scale and nature of interventions do not warrant SECAP requirements. The social mobilization process covers beneficiary training in climate resilience, disaster risk management and environment protection. Social compliance guidelines and reporting templates have been developed and delivered to Partner Organizations. A robust participatory targeting process followed by a household-based livelihood investment planning, ensures targeting the most-vulnerable, women-headed and marginalised households. A grass-root training and learning sessions currently being designed on nutrition, environment, disaster risk reduction, gender and climate change and coping strategies.

d. Financial Management & Execution

Acceptable Disbursement Rate

Rating: 3.0

Previous rating: 3

Justification of rating

The project is nearing the end of its third year of implementation and there has been no extension. At midterm, the disbursement rate is 18%, representing the first advance of USD 15 million based on the 2019-20 AWPB. As of 30/09/20,

the PMU has disbursed a total of USD 12.1 million as advances to the NPGP Partner Organizations, with only USD 39 841 submitted as a justification withdrawal application. (the disbursement was rated considering the pending \$17 million WA in ICP)

Main issues

IFAD disbursement. Actual expenditure incurred/justified as of 30/09/20 amounts to USD 12 073 030 (15% disbursement rate excluding the advance). This low rate reflects the underperformance of NPGP, due to delays in the selection of the POs and the transfer of the first advance, as well as inefficiencies stemming from the organizational structure and lack of a dedicated and autonomous PMU. As a result, implementation only began in July 19 and remained slack until June 2020 (except for BRSP, POs received their 1st advances in November 19). With these delays, the project was unable to reach the 70% justification threshold allowing for disbursement of a 2nd advance by IFAD. The PMU plans to submit 2 WAs justifying expenses up to 30/09/20 by end November 20; this will enable NPGP to request the 2nd advance based on the 2020-21 AWPB, thus raising the overall disbursement rate to 40%.

Operating costs. Since project start, POs have been disbursing recurrent costs from their NPGP accounts, thus creating differences between actual disbursements and amounts claimed (calculated as 8% of investment costs as per loan agreement). This then translates into reconciling items in the Designated Account reconciliation. To avoid this, POs should pay for recurrent costs from their own funds and submit operating costs statements (based on the 8% calculation) to NPGP as part of their quarterly SOE reports. Once validated by the PMU, these statements would serve as the basis for reimbursement of operating costs to the POs. The same mechanism would apply for PPAF, with a percentage of 4%.

Reallocation of funds. As detailed in section G, project costs have been revised to take into account actual expenditure to date, increases in unit costs and quantities for asset transfers, trainings and consultancies, as well as the impact of exchange gains caused by the depreciation of PKR against USD.

Withdrawal applications (WA). After receipt of the first advance, considerable delays were noted in the justification of expenses. WA #2 (justifying July-Dec 19 expenditures of USD 39 841) was issued in Sept 20, while WA #3 covering Jan-Jun 20 expenditure of USD 9 132 511 will only be submitted in Nov 20. Both WAs were reviewed and findings from the sample verification of SOEs include: (i) at Sabawon, use of manual instead of system-generated vouchers; (ii) 2 cases of inadequate justification/documentation (at SRSO: unjustified use of direct contracting; at NRSP-P: difference between quantity of assets ordered vs. purchased on one transaction); and (iii) at SRSO: recording of LSO asset transfers in bulk rather than by individual transaction.

Designated account (DA) reconciliation. DA reconciliations are prepared as part of the Interim Financial Reports (IFR) submitted to IFAD each quarter. As this is an important control, the Mission strongly recommends that DA reconciliations be prepared monthly. Likewise, POs must prepare advance reconciliations for their dedicated project accounts as well as their LSO accounts. This will enable the verification of LSO bank balances and interest earned on PO project accounts, for which the PMU currently relies on the PPAF FMC Unit reviews. The NPGP DA reconciliation at 30/09/20 shows a difference of USD 628 344 representing (i) operating costs claimed (based on 8% and 4% of investments costs for POs and PPAF, respectively), but not disbursed: USD 560 127; (ii) excess operating costs disbursed by POs (in excess of 8% of investment costs), to be reimbursed to NPGP: -USD 59 786; (iii) consulting services prefinanced by PPAF: USD 131 021; and (iv) POs disallowed expenses and other transactions to be reversed: -USD 3 017. The Mission recommends that these reconciling items be cleared, and necessary payments or adjustments made soonest.

Agreed Action	Responsibility	Agreed Date
Designated account reconciliations <ul style="list-style-type: none"> •Prepare DA reconciliations on a monthly basis, regardless of IFR or WA submission •Prepare advance reconciliations for PO project accounts and LSO accounts on a monthly basis and submit to PMU; these reconciliations should include detailed schedules of interest income (based on transaction dates and net of withholding taxes) •Ensure that balances and transactions reported to PMU in SOE reports (i) relate exclusively to NPGP operations and (ii) are recorded in the correct categories •Clear DA reconciling items by making necessary payments or adjusting entries, including reimbursement of expenditures pre-financed by PPAF 	PMU/FMS	12/2020
Operating costs; issuance of quarterly certified operating costs and reimburse excess operating costs paid from project accounts <ul style="list-style-type: none"> •Issue quarterly certified operating cost statements based on 8% and 4% of investment costs to serve as basis for reimbursement of operating costs by the PMU to POs and PPAF •Reimburse excess operating costs paid from project accounts 	POs and PPAF (Lasoona/TRDP/BRSP)	12/2020

Fiduciary aspects

Quality of Financial Management

Rating: 3

Previous rating: 3

Justification of rating

Three major weaknesses were noted in the NPGP fiduciary system: (1) The absence of accounting software for the project: NPGP financial data and reports are produced manually using Excel worksheets, leading to reservations as to the integrity and reliability of financial information. (2) The lack of autonomy of the PMU: finance staff are subject to dual reporting (to the PPAF Financial Planning and Reporting Unit and to the NPGP PD), and fiduciary tasks are shared by 3 different units within PPAF (FPR, FMC and Procurement units), resulting in inefficiencies and a dilution of responsibilities. (3) The review/validation of POs' expenses by PPAF staff who are not fully dedicated to NPGP or involved in its implementation, leading to delays, inconsistencies and errors of appreciation.

Main issues

Financial Management Unit. The PMU only has 2 finance staff, whose responsibilities are limited to the preparation of consolidated budgets, financial reports and WAs, as well as the coordination of audits. Despite that they are well-qualified and competent professionals, the fact that NPGP fiduciary tasks are apportioned among various unit of PPAF constitutes a hindrance for the efficient and effective fiduciary management of the project. The Mission recommends the deployment of a full Finance Unit reporting only to the PD and responsible for the entire realm of fiduciary functions, including budgeting, funds management, accounting, and financial controls. The FM Unit will conduct regular and frequent field visits to assess POs' financial systems/performance, review and validate SOEs, and provide support/training where needed.

Accounting software. It is imperative that the PMU be equipped with a fully functional accounting software allowing for automated budget monitoring, recording of all project transactions by category, component, AWPB activity, financier, PO and district. The system should also feature automated bank account and DA reconciliations, production of SOE/WAs and generation of financial reports and statements.

Budgeting. The Mission recommends the following to improve the preparation and facilitate the monitoring of AWPBs: (i) breakdown of AWPB into detailed activities by PO, (ii) codification of all activities; (iii) input of AWPB into accounting software by activity and according to chronogram; (iv) full documentation of unit costs assumptions and calculations; and (v) formalization of budget monitoring mechanism including variance analysis at POs and PPAF levels.

Financial reporting. The accounting software would allow for more timely, reliable, system-generated financial reports meeting IFAD requirements. In order to enhance decision-making by management, the Mission also recommends preparing a monthly dashboard-type report featuring analyses of disbursement rates by category, AWPB execution, treasury situation/forecast, POs financial situation, IFL program status, procurement plan execution and any significant

administrative issues.

Internal controls. The reorganization and transfer of all FM functions to the PMU will entail implementing an efficient and reliable internal controls (IC) system. At PO level, the assessment currently underway by PPAF should be followed up by the PMU and complemented with IC system evaluations as part of the annual external audits and half-yearly field audits.

PIM. Based on MTR recommendations, the PIM will need to be revised to include a full financial procedures section reflecting the new structure/responsibilities, IC system, workflows and accounting/FM procedures.

Flow of funds. No major issues were found in the flow of funds from POs to end beneficiaries. However, due to cash shortages, the PMU has been unable to provide fresh funding to POs since July 20. In addition to quarterly WAs, the Mission recommends the submission of a quarterly cash forecasts by POs with each monthly SOE report, and consolidation by the PMU to better anticipate cash needs and avoid shortages.

Internal audit. The audit scope of PPAF IA Unit includes both NPGP PMU and POs. While the 2020 audit of POs was postponed to December due to Covid, that of the PMU was completed and the draft report was issued.

Partner organizations. At 30/09/20, 7 PO agreements were signed for a total of USD 80.3 million, 16% of which was disbursed as 1st advances. By July 20, 92% of advances (USD 11.4 million) were justified. However, due to lack of funds at PMU level, no further advances have been issued since, which has hampered activities in the field.

Agreed Action	Responsibility	Agreed Date
<p>Strengthen Internal Audit to assess the effectiveness at POs level</p> <p>Due diligence exercise should address the effectiveness of internal audit within the POs ----- Update after November 2020 mission: Not completed yet. FM assessment has been limited so far to self-assessment by POs (the "1st round"). The "2nd round" will consist of FMCU evaluation/assessment of POs. PPAF Internal Audit Unit is planning to conduct an audit of 5 selected POs by end December 2020 (all except NRSP, already audited in prior year). However, the internal audit arrangements of POs are not specifically addressed. The MTR Mission expects a full assessment to be conducted by the field auditors</p>	PPAF/PMU	12/2020
<p>Strengthen Organization and Staffing</p> <p>-Assess FM responsibility of PMU carefully & adjust to actual requirements -Conduct due diligence of the POs and enable (on-the-job handholding/mentoring) the FM staff at POs to use online SOEs system effectively ----- Update after Nov 2020 mission; Not completed yet. - FM responsibility: The MTR Mission has recommended a restructuring of PMU into an autonomous body with fully dedicated staff; all FM functions will be handled by the PMU. - Due diligence of POs is ongoing (see above). -SOE reporting by POs: The MTR Mission has recommended recording of all NPGP transactions in a single accounting software system</p>	PPAF/PMU	12/2020
<p>Prepare monthly dashboard-type financial reports</p> <p>Prepare monthly dashboard-type financial reports featuring analyses of disbursement rates by category, AWPB execution, treasury situation/forecast, POs financial situation, IFL program status, procurement plan execution and any significant administrative matters</p>	FMS	12/2020

<p>Budgeting improvements (AWPBs, documentation and budget monitoring)</p> <p>Modify future AWPBs with: (i) breakdown of budget into detailed activities by PO, (ii) codification of all activities; (iii) input of budget into accounting software by activity and according to chronogram; (iv) full documentation of unit costs assumptions and calculations; and (v) formalization of budget monitoring mechanism including POs and PPAF</p>	PMU PD/FMS	12/2020
<p>Enhance internal control</p> <ul style="list-style-type: none"> •Implement a reliable internal controls system at PMU level as part of reorganization •Follow-up on results of PO assessments by PPAF FMC Unit and ensure external and field audits include evaluations of PO IC systems •At Lasoona, mitigate the lack of segregation of duties (due to limited staff) by assigning some duties (e.g. bank reconciliations) to another staff not involved with NPGP •Improve POs bank reconciliations by attaching G/L extract, having both preparer and review sign and date the reconciliations and promptly clearing outstanding transactions 	PMU PD/FMS, Lasoona PO, POs	01/2021
<p>Implement a fully functional accounting software</p> <p>Implement a fully functional accounting software allowing for automated budget monitoring; recording of all project transactions by category, component, AWPB activity, financier, PO and district; automated bank account and designated account reconciliations; production of SOE/WAs; and generation of financial reports and statements according to IFAD requirements</p>	PMU PD/FMS	01/2021
<p>Reorganization of PMU Finance Unit</p> <ul style="list-style-type: none"> •Submit to IFAD a proposal for a restructured PMU Finance Unit (including staffing and detailed TOR) responsible for all fiduciary functions (budgeting, funds management, accounting, and financial controls), with monthly field visits to assess POs' financial systems/performance, review/validate SOEs, and provide support/training •Based on new structure agreed with IFAD, recruit additional staff needed 	PMU PD/FMS	01/2021
<p>Revise PIM to include all changes after MTR</p> <p>Following implementation of MTR fiduciary recommendations, revise PIM to include a full finance section reflecting new structure, responsibilities, IC system, workflows and accounting/FM procedures, and submit revised PIM to IFAD for no objection</p>	FMS	02/2021

<p>Strengthen Internal Controls (roles and responsibilities of the PPAF and POs) and Field visits</p> <p>-Delineate roles and responsibilities of the PPAF and POs for transparency and accountability in the delivery of assets package through LSOs/VOs/COs</p> <p>-Introduce a system of monthly field visits to cover a sample of 10 VOs under each PO and documenting comprehensive report on implementation quality</p> <p>----</p> <p>Update after November 2020 mission - Partially completed. The revised PIM describes PPAF vs POs roles and responsibilities in the delivery of asset packages. Field visits are supposed to be conducted quarterly by FMCU and monthly by AMU (however, they have not been regular due to Covid). According to the PMU, the Activity Monitoring Unit (AMU) has started conducting monthly field visits since 1st quarter 2020-21, while Financial Monitoring & Compliance Unit (FMCU) will be conducting quarterly field visits in accordance with quarterly SOE reporting from POs. The MTR mission recommends a restructuring of the PMU into an autonomous body with fully dedicated staff; all FM and monitoring functions will be taken over by PMU staff</p>	PPAF/PMU	03/2021
<p>Cash Flow forecasts for POs</p> <ul style="list-style-type: none"> •Submit to PMU a rolling cash forecast with each monthly SOE report, covering the following 3 months and broken down by month •For the POs channelling project funds through LSOs, submit to PMU an ageing analysis of LSO advances with each monthly SOE report •Consolidate PO cash forecasts and adjust advances as needed 	POs, FMS	03/2021

Quality and Timeliness of Audit **Rating:**

Counterparts Funds **Rating: 3** **Previous rating: 4**

Justification of rating

Despite reports by the PMU of GoP contributions and IFL disbursements having started in January 2020, it has proved difficult to establish an evident link between these reported achievements and NPGP activities. As well, the reported figures could not be verified by the Mission. Nevertheless, it is expected that an adequate package (integrated with the asset transfer program) and related modalities will be implemented in the coming weeks, so as to allow the NPGP IFL program to actually set off in the next quarter.

Main issues

Counterpart contribution for NPGP (estimated at USD 50 million) is solely in the form of Interest-Free Loans from the GoP PMIFL program^[1]. For the implementation of the NPGP IFL program in 14 districts, PPAF has signed agreements with 13 POs, of which only 4 POs are involved in NPGP’s asset transfer activities. In the interest of alignment with NPGP implementation period, the duration of these agreements is up to December 23. Each participating PO was requested to zero out and dedicate one of its bank accounts as the NPGP-IFL account; the related confirmation provided by the PO was then used by the PMU as the cut-off date for the start of NPGP-IFL program in the concerned districts. The cut-off dates for the 13 POs selected range from January to July 2020. For the period January to September 20, the PMU had initially reported a total of PKR 585 million (USD 3.7 million) as GoP contribution under the IFL program, with PKR 350 million (USD 2.2 million) distributed as loans to beneficiaries (against a budget of USD 7.7 million in the AWPBs for the same period). However, the Mission did not endorse the reported contribution and loans as part of the NPGP IFL program, since they relate (i) to ‘recycled’ funds from the repayment of loans previously issued under the PMIFL; and (ii) for the most part, to IFL activities of POs having no link with NPGP. Recommendations relating to the proper implementation of the NPGP IFL program are detailed in section D.

Furthermore, the Mission was not able to verify the reported contribution and loan amounts, due to some inconsistencies and lack of reliability of the data presented. The IFL data communicated by the PMU are based on a combination of manual reporting for some POs and automated reporting via the PPAF Management Information System (MIS) for other POs. PPAF is in the process of completing the training of POs and the processes for integration of IFL data into the MIS to ensure full automation. The Mission recommends that clear and stringent procedures be implemented to ensure that the IFL data reported by the PMU are reliable and backed by complete and adequate supporting documents. In addition,

all procedures related to the monitoring of IFL activities, the reporting by POs and the verification of data by the PMU Finance Unit should be fully documented in the PIM.

[1] Project costs do not include any in-kind contribution, tax exemption or contribution from beneficiaries.

Agreed Action	Responsibility	Agreed Date
IFL data reporting (integraton in MIS and monitoring) <ul style="list-style-type: none"> •Complete integration of IFL data reporting into MIS for all POs and training of relevant PO and PMU staff •Implement well-defined and rigorous verification procedures to ensure reliability of IFL data and availability of proper supporting documentation •Document all IFL monitoring, verification and reporting procedures in the NPGP PIM 	PPAF MIS and PMU	12/2020

Compliance with Loan Covenants **Rating: 4** **Previous rating: 4**

Justification of rating

'Moderately satisfactory 4'. NPGP has complied with most loan covenants, except for (i) the GoP contribution in the form of IFL loans and (ii) delays in the submission of required documents and reports.

Main issues

Counterpart funding. The NPGP IFL program is expected to start in the next quarter, upon implementation of related MTR recommendations (notably its integration with the asset transfer program as detailed in section D).

Required documents and reports. Regarding the timeliness of submissions to IFAD, the Mission reiterates the need for the PMU to improve its planning process in coordination with the POs so as to ensure submission of the AWPB to IFAD by 30 April each year. Following the learning phase inherent to new projects, the PMU is now expected to complete all required reports (quarterly progress reports, quarterly Interim Financial Reports, unaudited Project Financial Statements) within the prescribed deadlines.

PMU structure. Considering the adverse effects of the current structure / organization, which is not in line with the terms of the financing agreement, one of the main conclusions and recommendations of the MTR is the need for a fully dedicated PMU for NPGP, with the required level of operational and decision-making autonomy and a full complement of dedicated staff (see details in section D).

PIM. Finally, the Mission has recommended the revision of the PIM to reflect all the changes agreed during the MTR, and submission of the revised PIM to IFAD for no objection (see 'Quality of Financial Management' section).

Agreed Action	Responsibility	Agreed Date
AWPB preparation Improve planning process to ensure submission of draft AWPB to IFAD by 30 April each year	Programme Director	
Periodic reporting Ensure quarterly progress reports, IFRs and unaudited project financial statements are submitted within prescribed deadlines	Programme Director and FMS	

Procurement

Procurement **Rating: 3** **Previous rating: 3**

Justification of rating

'Moderately unsatisfactory 3'. Procurement efficiency represent good value for money at the field level but the oversight role of NPGP PMU needs to improve. Currently there is no dedicated Procurement Specialist in PMU; this role is undertaken by the PPAF Senior Manager Procurement, who has dual reporting lines to the PD and to PPAF. Out of 13 planned activities, only 3 procurement were completed during the reporting period. The community led procurement of assets has been carried out by POs as per the PIM. However, some minor discrepancies were identified by PPAF

Finance and Procurement teams. On that basis, the PMU advised POs to suspend asset procurement. The Mission reviewed the process and concluded that the problem was with the forms and guidelines sent to POs and that the procurements carried out by the POs largely met the basic principles of value for money, transparency, and quality.

Procurement Review

The procurement plan for a total cost of USD12,208,592.00 was prepared in line with AWPB 2020-21. The PP is consistent with AWPB 2020-21. The PP is however not easily accessible publicly nor available on PPAF/NPGP website. Significant delays have been observed in some procurements, and the PP has not been updated accordingly. The estimated procurement timelines were impacted due to initial delays by the PMU and then COVID-19 under 2019-20 plan from mid-March 2020. The absence of dedicated procurement staff at PMU level to handle the procurement and contract management hinders performance of this function. The dual reporting to PMU and PPAF undermines the principle of accountability. As there is no dedicated focal point to handle contract management, the PO coordinators review the deliverables and transfer the invoices directly to finance for payment, without involving the procurement unit. The procurement unit is also not involved in contract administration and management processes. The baseline survey activity is still not completed. The original contract was signed on 12 January 2018 and been extended five times with no result expected in near future.

The recruitment of the partner organizations for the Balochistan province (one major procurement under the programme implementation), was finally successful. The agreements were signed in June 2020 with two POs (NRSP for Gwadar and Lasbella districts and BRSP for Zhob district). The other two consultancy services for micro economists to conduct a research study and a market assessment study have been completed. However, the other planned activities have not yet been initiated and need to be fast-tracked.

The community-led procurement for asset delivery needs to be reviewed to make it more flexible to cater for vast variation in local markets in target districts. A revised process, based on the lessons learned so far, be incorporated in the PIM and updated as and when needed.

The filing system requires improvement with technical and financial information and documents especially payment, verification, schedule monitoring milestone and deliverables etc. All the relevant documents including the deliverable/reports and financial record should be available in one place. The PMU/NPGP should get all the soft copies of all community related procurement from the field and retain copy in concerned section for verification/audit purpose.

Agreed Action	Responsibility	Agreed Date
Recruit Procurement Specialist Fast track the recruitment of experienced Procurement Specialist	Programme Director	12/2020
Strengthen Contract Management and Monitoring Strengthen the contract management from initiation of process to completion and enhance monitoring role of procurement section to ensure transparency.	Programme Director	
Carry out Revision of PIM with regards to updated SoPs for community led procurement Revise the PIM for community-led-procurement to introduce flexibility in procurement procedures.	Programme Director	
Improve Filing System (both hard and soft) - Improve the filing systems and maintain all the records relating to each procurement activity in one folder. - Get the community-led-procurement data (soft) copies and maintain in Finance and Procurement Unit	Programme Director	

e. Key SIS Indicators

Likelihood of Achieving the Development Objective	Rating: 3.29	Previous rating: 4.0
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F. Relevance

Justification of rating

'Moderately satisfactory 4'. NPGP's design, approach and interventions are based on the tested poverty graduation framework that is relevant in the Pakistan context. The project is aligned with the Government's EHSAAS programme and its "National Poverty Graduation Initiative". The project interventions for poverty graduation needs to be enhanced with regards to the poverty context and the implementation approach, allowing for business models that integrate the poor into economic activities. NPGP has been officially adopted by the Government as its flagship programme and a core component of EHSAAS. However owing to extended delays in all aspects, the government consider it as a problematic project.

G. Project Modifications

Responsibility	Modification type	Description
PMU	Project Area	The project area remains the same (National programme). Some of the original selected districts in Balochistan had to be dropped due to access restrictions for security reasons. The districts of Gwadar and Lasbela have been included in the project scope. The PIM would need to be modified.

H. Lessons Learned

Project Graduation is a Continuous Package of Support

An integrated approach to poverty graduation, leveraging support in the form of assets provision, access to interest free loans, skills enhancement and appropriate level of mentoring has to be part of the support package to initiate and sustainably ensure poverty graduation – a process which is interlinked and requires sustained efforts.

Need of early establishment of autonomous and capable PMU

Early establishment of a fully autonomous and capable Project Management Unit, led by a suitably qualified and motivated leader, is key to smooth take off and effective implementation during the initial phase of the project.

I. Agreed Actions

Agreed Action	Responsibility	Agreed Date
Overview and Project Progress		
Financial Management i) Ensure that a NPGP dedicated accounting software acceptable to IFAD (NOC required) is operational by 1st January 2021. Exchange with other IFAD funded project in this area is highly recommended ii) Ensure traceability of all NPGP finding source, including IFL iii) Provide the audits in time and as per IFAD / GoP requirements	PMU	12/2020

<p>Coverage and LSO/VO/CO Participation 1</p> <p>Adopt within each district, a Union Council approach in order to ensure 100% of the coverage of the potential target groups in these geographical areas</p>	POs	01/2021
<p>Livelihood Investment Plan (LIP) 1</p> <p>Proceed in several steps / months to establish the LIP (status of the HH, awareness campaign, definition of long-term vision / objective)</p>	POs	01/2021
<p>Livelihood Investment Plan (LIP) 2</p> <p>Use LIPs to establish internally the baseline</p>	PMU	01/2021
<p>Livelihood Investment Plan 3</p> <p>Use LIPs as a dynamic tool to ensure the monitoring of the project (at HH, PO and PPAF levels)</p>	PMU and POs	01/2021
<p>Prime Minister's Interest Free Loans (PMIFL)</p> <p>(i) Integrate the IFL (working capital) with the productive asset (investments) in the LSO/VO joint business proposal (ii) Demonstrate / monitor the IFL graduation combination with asset transfer towards commercial bank financial products. (iii) Propose a long-term and revolving approach of the IFL local management (exit strategy)</p>	PMU	01/2021
<p>Community Resource Person (CRP):</p> <p>Review the role and function of CRPs and propose an alternative / complementarity approach for business graduation</p>	PMU/POs	01/2021
<p>Relationship PPAF / POs</p> <p>(i) Organize monthly one-day joint assessments of the NPGP (ii) Organize regular thematic exchanges of experience and results in order to improve the approach (iii) Request POs for 5 to 10% innovative approach in their portfolio (iv) Provide regular training / exposure to POs for Business Development proposal at LSO/VO/IFL levels (v) Organize thematic field visits for POs, including on IFAD-funded projects</p>	PMU	01/2021
<p>Project Management Unit 1</p> <p>Ensure that a NPGP dedicated and autonomous PMU is set up (IFAD NOC required on the revised NPGP organigram, the TORs of staff, the detail staffing and the assessment of current staff).</p>	PMU	01/2021
<p>Project Management Unit 2</p> <p>Establish a clear and measurable Programme Of Work / Performance Evaluation System of all new staff of the NPGP PMU</p>	PMU	01/2021

<p>Counterpart funding:</p> <p>Ensure that half of the planned USD 50 million of IFL counterpart will be available in 2021 and dedicated specifically to the NPGP beneficiaries.</p>	PPAF	01/2021
<p>Graduation Package:</p> <p>Pilot LSO / VO market and business-oriented proposals, in which 0-18 groups will have significant and long-term / regular net additional income and for which the professionally managed institution should be formal and sustainable. At least one proposal should be made by POs before end 2020 and submitted to IFAD for NOC.</p>	PMU	02/2021
<p>Targeting 1</p> <p>Update the 2008 PSC and provide the exact situation in terms of exclusion / graduation of the BISP beneficiaries and</p>	PMU	03/2021
<p>Targeting 2</p> <p>Update for each Union Council the situation of the 0-18 by using the same definition / categorisation of 2008 baseline. The updated information will be transmitted to the GoP to feed their analysis and justify potential actions.</p>	PMU	04/2021
Development Effectiveness		
<p>Nutrition Activity Planning and Reporting</p> <p>Properly articulate annual and quarterly targets and activity plans for the nutrition related interventions at Project and PO level and ensure regular progress reporting and field monitoring. Should start in January 2021 and be a continuous activity.</p>	PMU	01/2021
<p>Adaptation to Climate Change</p> <p>Provide a concept note paper on Adaptation to climate change that will integrate the new NPGP Union Council / village approach and provide clear objectives / targets for POs in 2021.</p>	PMU	01/2021
Sustainability and Scaling up		
<p>Elaboration of Review Process for Environmental Screening of Project Support</p> <p>Develop SoPs for environmental screening of all types of project assistance and share for IFAD NOC</p>	NPGP/POs	03/2021
<p>Elaboration of Project Exit Strategy</p> <p>Develop project exit strategy, with clear measurable targets and means of verification and submit to IFAD for no objection</p>	PMU, NPGP/POs	06/2021
<p>Provide support to beneficiaries of assets related to natural resources in environment/climate smart agriculture/livestock</p> <p>Training CRPs which in turn provide services to beneficiaries on sustainable agriculture</p>	NPGP/POs	

Project Management		
Revised Organogram and PIM Develop a revised organogram and submit to IFAD for no objection	PMU	12/2020
Revision of AWPB 2020-21 Revise the AWPB 2020-21 to reflect the changes agreed with MTR Mission for PSC approval and IFAD No Objection	PMU	12/2020
Early Completion of Baseline Survey using LIP Ensure early completion of baseline survey for benchmarking of project impacts and outcomes using LIP as a key tool.	PMU	01/2021
Output/Field Monitoring Checklist and Feedback Mechanism Develop an output/field monitoring checklist for qualitative aspects of programme interventions and base each visit on an agenda and TOR focusing on learning and capacity building of POs.	PMU	01/2021
Revised Organogram and PIM 2 Revise the PIM to reflect the related changes, including revision of field monitoring guidelines and mandates	FMS	02/2021
Revise KM Strategy and Prepare a proper Annual Plan for KM As part of AWPB, prepare a proper KM annual plan clearly identifying the inputs, outputs and their sequencing.	PMU	
Prioritize Implementation of Training Component Prioritize integrated/coordinated implementation of Project's training component and achieve 100 percent annual target	PMU, POs	
Financial Management & Execution		
Recruit Procurement Specialist Fast track the recruitment of experienced Procurement Specialist	Programme Director	12/2020
Strengthen Internal Audit to assess the effectiveness at POs level Due diligence exercise should address the effectiveness of internal audit within the POs ----- Update after November 2020 mission: Not completed yet. FM assessment has been limited so far to self-assessment by POs (the "1st round"). The "2nd round" will consist of FMCU evaluation/assessment of POs. PPAF Internal Audit Unit is planning to conduct an audit of 5 selected POs by end December 2020 (all except NRSP, already audited in prior year). However, the internal audit arrangements of POs are not specifically addressed. The MTR Mission expects a full assessment to be conducted by the field auditors	PPAF/PMU	12/2020

<p>Strengthen Organization and Staffing</p> <p>-Assess FM responsibility of PMU carefully & adjust to actual requirements -Conduct due diligence of the POs and enable (on-the-job handholding/mentoring) the FM staff at POs to use online SOEs system effectively</p> <p>-----</p> <p>Update after Nov 2020 mission; Not completed yet.</p> <ul style="list-style-type: none"> - FM responsibility: The MTR Mission has recommended a restructuring of PMU into an autonomous body with fully dedicated staff; all FM functions will be handled by the PMU. - Due diligence of POs is ongoing (see above). <p>-SOE reporting by POs: The MTR Mission has recommended recording of all NPGP transactions in a single accounting software system</p>	PPAF/PMU	12/2020
<p>Designated account reconciliations</p> <ul style="list-style-type: none"> •Prepare DA reconciliations on a monthly basis, regardless of IFR or WA submission •Prepare advance reconciliations for PO project accounts and LSO accounts on a monthly basis and submit to PMU; these reconciliations should include detailed schedules of interest income (based on transaction dates and net of withholding taxes) •Ensure that balances and transactions reported to PMU in SOE reports (i) relate exclusively to NPGP operations and (ii) are recorded in the correct categories •Clear DA reconciling items by making necessary payments or adjusting entries, including reimbursement of expenditures pre-financed by PPAF 	PMU/FMS	12/2020
<p>Operating costs; issuance of quarterly certified operating costs and reimburse excess operating costs paid from project accounts</p> <ul style="list-style-type: none"> •Issue quarterly certified operating cost statements based on 8% and 4% of investment costs to serve as basis for reimbursement of operating costs by the PMU to POs and PPAF •Reimburse excess operating costs paid from project accounts 	POs and PPAF (Lasoona/TRDP/BRSP)	12/2020
<p>Prepare monthly dashboard-type financial reports</p> <p>Prepare monthly dashboard-type financial reports featuring analyses of disbursement rates by category, AWPB execution, treasury situation/forecast, POs financial situation, IFL program status, procurement plan execution and any significant administrative matters</p>	FMS	12/2020
<p>Budgeting improvements (AWPBs, documentation and budget monitoring)</p> <p>Modify future AWPBs with: (i) breakdown of budget into detailed activities by PO, (ii) codification of all activities; (iii) input of budget into accounting software by activity and according to chronogram; (iv) full documentation of unit costs assumptions and calculations; and (v) formalization of budget monitoring mechanism including POs and PPAF</p>	PMU PD/FMS	12/2020

<p>IFL data reporting (integraton in MIS and monitoring)</p> <ul style="list-style-type: none"> •Complete integration of IFL data reporting into MIS for all POs and training of relevant PO and PMU staff •Implement well-defined and rigorous verification procedures to ensure reliability of IFL data and availability of proper supporting documentation •Document all IFL monitoring, verification and reporting procedures in the NPGP PIM 	PPAF MIS and PMU	12/2020
<p>Enhance internal control</p> <ul style="list-style-type: none"> •Implement a reliable internal controls system at PMU level as part of reorganization •Follow-up on results of PO assessments by PPAF FMC Unit and ensure external and field audits include evaluations of PO IC systems •At Lasoona, mitigate the lack of segregation of duties (due to limited staff) by assigning some duties (e.g. bank reconciliations) to another staff not involved with NPGP •Improve POs bank reconciliations by attaching G/L extract, having both preparer and review sign and date the reconciliations and promptly clearing outstanding transactions 	PMU PD/FMS, Lasoona PO, POs	01/2021
<p>Implement a fully functional accounting software</p> <p>Implement a fully functional accounting software allowing for automated budget monitoring; recording of all project transactions by category, component, AWPB activity, financier, PO and district; automated bank account and designated account reconciliations; production of SOE/WAs; and generation of financial reports and statements according to IFAD requirements</p>	PMU PD/FMS	01/2021
<p>Reorganization of PMU Finance Unit</p> <ul style="list-style-type: none"> •Submit to IFAD a proposal for a restructured PMU Finance Unit (including staffing and detailed TOR) responsible for all fiduciary functions (budgeting, funds management, accounting, and financial controls), with monthly field visits to assess POs' financial systems/performance, review/validate SOEs, and provide support/training •Based on new structure agreed with IFAD, recruit additional staff needed 	PMU PD/FMS	01/2021
<p>Revise PIM to include all changes after MTR</p> <p>Following implementation of MTR fiduciary recommendations, revise PIM to include a full finance section reflecting new structure, responsibilities, IC system, workflows and accounting/FM procedures, and submit revised PIM to IFAD for no objection</p>	FMS	02/2021

<p>Strengthen Internal Controls (roles and responsibilities of the PPAF and POs) and Field visits</p> <p>-Delineate roles and responsibilities of the PPAF and POs for transparency and accountability in the delivery of assets package through LSOs/VOs/COs -Introduce a system of monthly field visits to cover a sample of 10 VOs under each PO and documenting comprehensive report on implementation quality ---- Update after November 2020 mission - Partially completed. The revised PIM describes PPAF vs POs roles and responsibilities in the delivery of asset packages. Field visits are supposed to be conducted quarterly by FMCU and monthly by AMU (however, they have not been regular due to Covid). According to the PMU, the Activity Monitoring Unit (AMU) has started conducting monthly field visits since 1st quarter 2020-21, while Financial Monitoring & Compliance Unit (FMCU) will be conducting quarterly field visits in accordance with quarterly SOE reporting from POs. The MTR mission recommends a restructuring of the PMU into an autonomous body with fully dedicated staff; all FM and monitoring functions will be taken over by PMU staff</p>	PPAF/PMU	03/2021
<p>Cash Flow forecasts for POs</p> <ul style="list-style-type: none"> •Submit to PMU a rolling cash forecast with each monthly SOE report, covering the following 3 months and broken down by month •For the POs channelling project funds through LSOs, submit to PMU an ageing analysis of LSO advances with each monthly SOE report •Consolidate PO cash forecasts and adjust advances as needed 	POs, FMS	03/2021
<p>AWPB preparation</p> <p>Improve planning process to ensure submission of draft AWPB to IFAD by 30 April each year</p>	Programme Director	
<p>Periodic reporting</p> <p>Ensure quarterly progress reports, IFRs and unaudited project financial statements are submitted within prescribed deadlines</p>	Programme Director and FMS	
<p>Strengthen Contract Management and Monitoring</p> <p>Strengthen the contract management from initiation of process to completion and enhance monitoring role of procurement section to ensure transparency.</p>	Programme Director	
<p>Carry out Revision of PIM with regards to updated SoPs for community led procurement</p> <p>Revise the PIM for community-led-procurement to introduce flexibility in procurement procedures.</p>	Programme Director	

Improve Filing System (both hard and soft)

- Improve the filing systems and maintain all the records relating to each procurement activity in one folder.
- Get the community-led-procurement data (soft) copies and maintain in Finance and Procurement Unit

Programme Director



Investing in rural people

Pakistan

National Poverty Graduation Programme

Mid-term Review

Logical Framework

Mission Dates: 19 October - 27 November

Document Date: 24/12/2020

Project No. 2000001467

Report No. 5587-PK

Asia and the Pacific Division
Programme Management Department

National Poverty Graduation Programme

Logical Framework

Results Hierarchy	Indicators							Means of Verification			Assumptions
	Name	Baseline	Mid-Term	End Target	Annual Result (2020)	Cumulative Result (2020)	Cumulative Result % (2020)	Source	Frequency	Responsibility	
Outreach	1 Persons receiving services promoted or supported by the project							pls. note total is male/female or youth/not youth			
	Females		30 420	197 655	59 667	89 167	45.1				
	Males		2 535	131 770	84 032	92 807	70.4				
	Young		15 210	98 828	54 592	54 592	55.2				
	Total number of persons receiving services		32 955	329 425	143 699	181 974	55.2				
	1.a Corresponding number of households reached							Implementing Partners' records and progress reports	Quarterly	PPAF and POs	
	Women-headed households		6 338	41 178	3 527	3 527	8.6				
	Households		50 700	329 425	3 527	28 527	8.7				
	1.b Estimated corresponding total number of households members										
	Household members		361 491	2 348 800	31 974	181 974	7.7				
Project Goal To assist the ultra-poor and very poor in graduating out of poverty on a sustainable basis; simultaneously improving their overall food security, nutritional status and resilience to climate change	households falling between 0 - 16.17 in score card have graduated out of this category by project end							Impact surveys (BISP Poverty Score Card methodology and database)	Mid-term and completion.	PPAF	
	Households	0		50	0	0	0				

Results Hierarchy	Indicators						Means of Verification			Assumptions			
	Name	Baseline	Mid-Term	End Target	Annual Result (2020)	Cumulative Result (2020)	Cumulative Result % (2020)	Source	Frequency		Responsibility		
Development Objective To enable the rural poor and especially women and youth, to realize their development potential and attain a higher level of social and economic wellbeing	hhs in PSC 0-18 receiving asset transfers, move to a higher PSC band						0	0	0	Annual Outcome Surveys. Impact surveys. PSC survey for poverty graduation tracking by POs.	Annually, after mid-term. Mid-term and completion.	PPAF and POs	- No major natural disasters in project districts. - Stable political, economic and security situation. - Timely sharing of BISP PSC data.
	Households	0		60	0	0							
	hhs in PSC 0-18 move to a PSC band of higher than 24 (= out of poverty)						0	0	0	Annual Outcome Surveys. Impact surveys. PSC survey for poverty graduation tracking by POs.	Annually, after mid-term. Mid-term and completion.	PPAF and POs	
	Households	0		20	0	0							
Outcome Outcome 1: Improved livelihoods, living conditions and income-generative capacities for poor households and the youth	2.2.1 New jobs created										- No major natural disasters in project districts. - Stable political, economic and security situation.		
	Job owner - men		13 124	53 269	1 219	1 219						2.3	
	New jobs		32 810	133 173	21 012	21 012						15.8	
	Job owner - women		19 686	79 904	19 793	19 793						24.8	
	Job owner - young		9 843	39 952	537	537						1.3	
	1.2.2 Households reporting adoption of new/improved inputs, technologies or practices						0	0					
	Women-headed households				0	0							

Results Hierarchy	Indicators							Means of Verification			Assumptions			
	Name	Baseline	Mid-Term	End Target	Annual Result (2020)	Cumulative Result (2020)	Cumulative Result % (2020)	Source	Frequency	Responsibility				
	Non-women-headed households				0	0								
	Households			50	0	0	0							
	households experiencing 30% increase in income as a result of productive use of assets and access to working capital													
	Households			60	0	0	0							
Output 1.1 Provision of assets	1.1.3 Rural producers accessing production inputs and/or technological packages										- No major natural disasters in project districts. - Stable political, economic and security situation.			
	Females		34 244	114 148	26 802	26 802	23.5							
	Males		22 830	76 099	1 411	1 411	1.9							
	Total rural producers		57 074	190 247	28 213	28 213	14.8							
	Common interest groups established											Project M&E Reports		
	groups			796	0	0	0							
Output 1.2 Provision of trainings (i.e. functional literacy, skills, vocational and business/ asset management training)	2.1.2 Persons trained in income-generating activities or business management							Implementing Partners records and progress reports.	Quarterly	PPAF and POs	Young women and men's motivation to acquire professional skills remains high.			
	Females		34 244	114 148	0	0	0							
	Males		22 830	76 099	0	0	0							
	Young		17 122	57 074	0	0	0							
	Persons trained in IGAs or BM (total)		57 074	190 247	0	0	0							
	CRPs trained and operating in target communities													
	CRPs		446	776	0	0	0							
	hh trained in functional literacy, basic business/asset management (PSC 0-16,17)													

Results Hierarchy	Indicators							Means of Verification			Assumptions
	Name	Baseline	Mid-Term	End Target	Annual Result (2020)	Cumulative Result (2020)	Cumulative Result % (2020)	Source	Frequency	Responsibility	
	households		49 801	166 002	0	0	0				
	female-headed households										
	Basic EDT to intangible asset beneficiaries										
	Households			18 445	0	0	0				
Outcome Outcome 2: Women from ultra-poor and poor households experience higher levels of socioeconomic empowerment and their families experience improved nutrition and food security	Women reporting increased role in hh decision making										Communities and tribal elders fully cooperate to ensure women's participation in programme activities.
	Females			60							
Output 2.1 Community institutions provided with capacity-building support on issues related to gender, nutrition/ malnutrition prevention (behavior), climate risk management	No. of community institutions supported and trained in gender issues, nutrition promotion and climate risk management							PO records and progress reports	Quarterly	POs	Community willingness and interest.
	Number of community institutions		10 507	35 024	0	0	0				
	No. of trainings conducted by Resource Persons trained in gender issues, nutrition promotion and climate risk management to no. of beneficiaries							PO records and progress reports	Quarterly	POs	
	male attendees		6 994	23 312	0	0	0				
	Trainings		17 484	58 280	0	0	0				
	female attendees		10 490	34 968	0	0	0				
	youth attendees		5 245	17 484	0	0	0				
	1.1.8 Households provided with targeted support to improve their nutrition										
	Total persons participating		57 074	190 099	0	0	0				
Males		22 830	76 099	0	0	0					

Results Hierarchy	Indicators							Means of Verification			Assumptions
	Name	Baseline	Mid-Term	End Target	Annual Result (2020)	Cumulative Result (2020)	Cumulative Result % (2020)	Source	Frequency	Responsibility	
	Females		34 244	114 148	0	0	0				
	Households		57 074	190 247	0	0	0				
	Household members benefitted				0	0					
	Young		17 122	57 074	0	0	0				
	Women-headed households				0	0					
	Non-women-headed households				0	0					
Outcome Outcome 3: Target populations have improved access to financial services and investment opportunities	Interest Free Loan clients with 30% increase in monthly incomes							Annual Outcome Surveys. Impact surveys. PSC survey for poverty graduation tracking by POs..	Annually, after mid-term. Mid-term and completion.	PPAF and POs	Capacity of POs for reaching out effectively to widely dispersed rural communities in districts with sparse population.
	IFL clients		10	50							
	1.2.5 Households reporting using rural financial services										
	Total number of household members			159 459	0	0	0				
	Males			63 784	0	0	0				
	Females			95 675	0	0	0				
	Young			47 838	0	0	0				
	Target households reporting using interest free loans for income generating purposes										

Results Hierarchy	Indicators							Means of Verification			Assumptions
	Name	Baseline	Mid-Term	End Target	Annual Result (2020)	Cumulative Result (2020)	Cumulative Result % (2020)	Source	Frequency	Responsibility	
	Households			90							
Output 3.1 Interest-free loans (IFL) for PSC 12-40	1.1.5 Persons in rural areas accessing financial services										Beneficiary willingness and interest.
	Total number of accesses to financial services				0	0					
	Men in rural areas accessing financial services - credit			119 088	0	0	0				
	Women in rural areas accessing financial services - credit			178 633	0	0	0				
	Young people in rural areas accessing financial services - credit			89 316	0	0	0				
	Total persons accessing financial services - credit			297 721	0	0	0				
	Interest-free loans (IFL) provided to PSC 12-40 households										
	IFL			278 356							
Output 3.2 Financial training and enterprise development training to IFL clients	1.1.7 Persons in rural areas trained in financial literacy and/or use of financial products and services							PO records and progress reports.	Quarterly	POs	Beneficiary willingness and interest.
	Females			95 675	0	0	0				
	Males			63 784	0	0	0				
	Young			47 838	0	0	0				

Results Hierarchy	Indicators							Means of Verification			Assumptions	
	Name	Baseline	Mid-Term	End Target	Annual Result (2020)	Cumulative Result (2020)	Cumulative Result % (2020)	Source	Frequency	Responsibility		
	Persons in rural areas trained in FL and/or use of FProd and Services (total)											
				159 459	0	0	0					
Outcome 4. Contributed in promotion and enactment of pro-poor & climate resilient poverty reduction policies and dialogues through evidence-based research	Contribution to knowledge products towards improvements in GoP's poverty alleviation policies											
	contribution to products			50								
Output 4.1 (Pro-poor) Research studies and policy briefs developed and disseminated	Policy 1 Policy-relevant knowledge products completed										BISP and Government's interest to engage in policy dialogue remains high.	
	Number			9	1	1	11.1					



Investing in rural people

Pakistan

National Poverty Graduation Programme

Mid-term Review

Appendix 1: Financial: actual financial performance; by financier by component and disbursements by category

Mission Dates: 19 October - 27 November

Document Date: 24/12/2020

Project No. 2000001467

Report No. 5587-PK

Asia and the Pacific Division
Programme Management Department

Appendix 1: Financial: Actual financial performance by financier; by component and disbursements by category

Table 1A: Financial performance by financier as at 30th of September 2020

Financier	Appraisal (USD '000)	Actuals (USD '000)	Balance	Percent Actual
IFAD loan*	82 600	12 073	70 527	15%
Government	50 000	0	50 000	0%
Total	132 600	12 073	120 527	9%

*The actual disbursement reflects justified expenditures reported by NPGP in Interim Financial Reports up to 30/09/20. The disbursement rate per IFAD records is 18%, representing the balance in advance and justified expenditures up to 31/12/19 only.

Table 1B: Financial performance by financier by component (USD '000) as at 30th of September 2020

Component	IFAD loan			Government			Total		
	Appraisal	Actual	%	Appraisal	Actual	%	Appraisal	Actual	%
1- Poverty Graduation									
1.1 Asset Transfers	59 810	10 643	18%				59 810	10 643	18%
1.2 Interest Free Loans				50 000	-	-	50 000	-	0%
1.3 Trainings	5 898	9	0%				5 898	9	0%
Total Poverty Graduation	65 708	10 652	16%	50 000	-	-	115 708	10 652	9%
2- Social Mobilization and Project Management									
2.1 Social Mobilization	7 227	6	0%				7 227	6	0%
2.2 Project Management	9 650	1 415	15%				9 650	1 415	15%
Total Social Mobilization and Project Management	16 877	1 421	8%				16 877	1 421	8%
Advance									
Total	82 585	12 073	15%	50 000	-	-	132 585	12 073	9%

Table 1C: Financial performance by financier by category (USD '000) as at 30th of September 2020

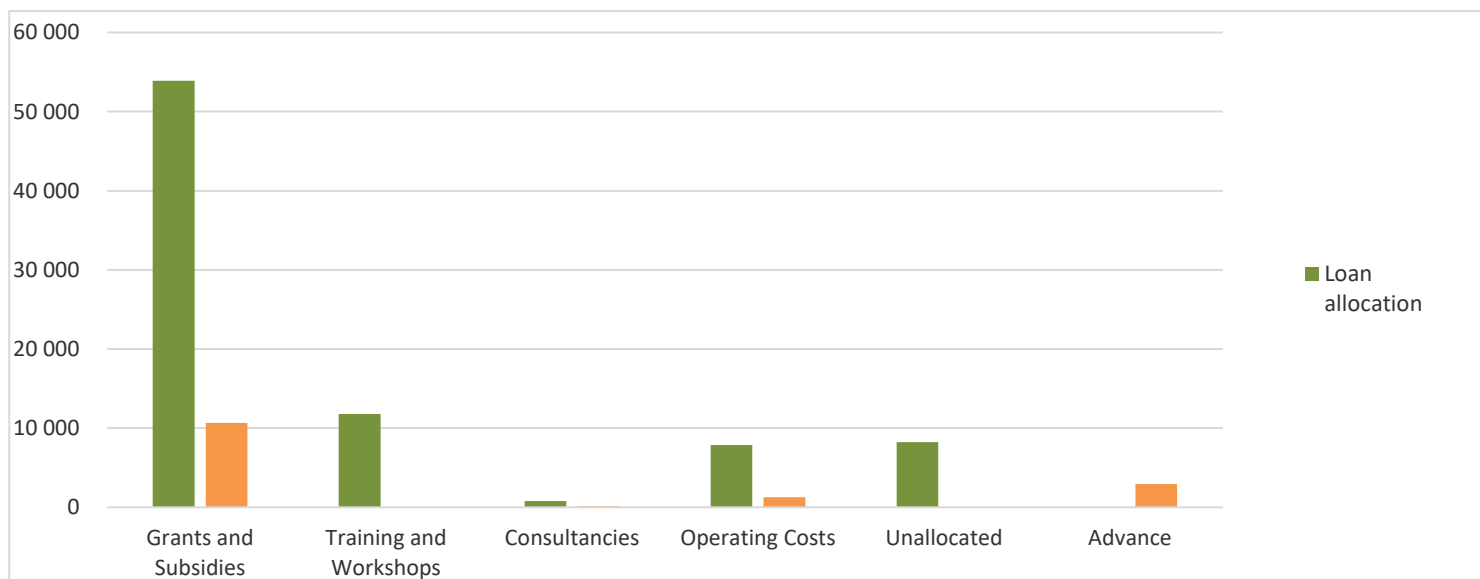
Category	IFAD loan			Government			Total		
	Appraisal	Actual	%	Appraisal	Actual	%	Appraisal	Actual	%
Grants and Subsidies	53 900	10 643	20%				53 900	10 643	20%
Training and Workshops	11 800	15	0%				11 800	15	0%
Consultancies	800	122	15%				800	122	15%
Operating Costs	7 850	1 293	16%				7 850	1 293	16%
Unallocated	8 250	-	0%				8 250	-	0%
Credit or Contribution Agreement Grants				50 000	-	-	50 000	-	0%
Total	82 600	12 073	15%	50 000	-	-	132 600	12 073	9%

Table 1D: IFAD loan disbursements (SDR '000), as at 30th of September 2020

Category	Category description	Original Allocation	Disbursement	Balance	Per cent disbursed	Pending WAs
I	Grants and Subsidies	53 900	1	53 899	20%	10 642*
II	Training and Workshops	11 800	10	11 790	0%	5*
III	Consultancies	800	25	775	15%	97*
IV	Operating Costs	7 850	4	7 846	16%	1 289*
V	Unallocated	8 250	0	8 250	0%	0
VI	Advance	0	14 960	(14 960)		17 655**
Total		82 600	15 000	67 600	18%	29 688

*WA to justify first advance for an amount of USD 15 million

**WA to withdraw second advance



Pakistan

National Poverty Graduation Programme

Mid-term Review

Appendix 2: Physical progress measured against AWP&B

Mission Dates: 19 October - 27 November

Document Date: 24/12/2020

Project No. 2000001467

Report No. 5587-PK

Asia and the Pacific Division
Programme Management Department

Appendix 2: Physical progress measured against AWP&B

Physical progress measured against AWP&B 2019-20

Component/Outcome <i>Sub-component or Output</i>	Unit	Period: FY 2019-20			Cumulative Actual	Appraisal Target	%
		AWP&B	Actual	%			
Component 1 - Poverty Graduation							
Sub-Component 1.1 – Asset Creation							
Development of LIPs for target beneficiaries	LIP	53,947	27,656	51%	27,656	176,877	16%
Tangible assets provided (PSC 0-16.17)	Assets	47,756	21,414	45%	21,414	159,189	13%
Intangible assets provided (PSC 16.18-18)	Assets	6,191	0	0%	0	17,688	0%
Sub-Component 1.2 – Interest Free Loans							
Loans to graduated beneficiaries (PSC Range 12-16.17)	Loans	0	0	0%	0	35,375	0%
Loans to graduated beneficiaries (PSC Range 16.18-18)	Loans	0	0	0%	0	51,295	0%
Loans to graduated beneficiaries (PSC Range 19-23)	Loans	0	0	0%	0	14,150	0%
Loans to graduated beneficiaries above 23 PSC	Loans	0	0	0%	0	9,906	0%
Loans to new beneficiaries	Loans	33,360	0	0%	0	111,200	0%
Identification and verification of clients for disbursement of interest free loans	Clients	41,700	0	14%	0	41,700	0%
Sub-Component 1.3 - Training of Livelihood and Interest Free Beneficiaries							
Households trained in functional literacy, basic business/asset management training (PSC-0-16.17 tangible assets beneficiaries:)	No.	47,756	0	0%	0	159,189	0%
Basic EDT of In-tangible assets beneficiaries	No.	6,191	0	0%	0	17,688	0%
Training of IFL beneficiaries	Borrowers	33,360	0	0%	0	159,399	0%
Training of Partners/Experience Sharing Workshops (events)	Ls	4	0	0%	4	14	29%
Annual PSC survey	No	21,414	-	0%	-	431,622	0%
Baseline PSC	No	117,768	20,300	0%	41,714	176,947	23.5%

Component 2 – Sub-Social Mobilization and Programme Management

Sub-Component 2.1 Social Mobilization

Identification and training of CRPs	No	3,000	3,687	123%	3,687	3,750	98%
Community Organizations formed/revitalized	No	24,000	4,196	17%	4,196	30,000	14%
Revitalization/Formation of Village Organizations	No	2,400	1,205	50%	1,205	3,000	40%
Revitalization/Formation of Common Interest Groups (CIGs)	No	600	0	0%	0	750	0%
Community Campaigns	No	675	0	0%	0	6,750	0%
Community trainings on Climate Change resilience/mitigation	No	150	0	0%	0	1,500	0%
Schools based disaster risk management trainings through specialist	No	150	0	0%	0	1,500	0%
Sessions with HHs around nutrition	No	5,288	0	0%	0	52,875	0%
Training of CO/ VOs around GALS	No	300	0	0%	0	3,000	0%
Accreditation/Certification of LSOs	No	-	0	0%	0	375	0%
Youth engagement activities held	No	150	0	0%	0	1,500	0%
CIG trainings held (members)	No	150	0	0%	0	1,500	0%
Coordination/linkages developed	No	188	0	0%	0	1,875	0%

Sub-Component 2.2 Programme Management

Consultancies

Consultancies	No	9	-	0%	3	24	12.5%
3 baseline/mid-term/end-line Surveys conducted	No	3	0	0%	0	6	0%
2 value chain studies for the identified off-farm & on-farm sub-sectors*	No	0	0	0%	2	2	100%
Third Party Validation of ESM compliance of program intervention	No	0	0	0%	0	2	0%
Annual PSC Surveys of Targeted HHs	No		0	0%	0		#DIV/0!
Annual Outcome Surveys on RIMS Indicators	No	1	0	0%	0	4	0%
Research studies (labor market assessment, poverty graduation, climate resilient livelihoods and pro-poor policies etc.) and Labor Market Survey	No	2	0	0%	0	2	0%
Research conferences for dissemination & policy	No	2	0	0%	1	3	33%
Development of Policy Briefs	No	0	0	0%	0	6	0%
GALS training of PMU and PO staff	No	2	0	0%	0	1	0%
Project Completion Report	No	1	0	0%	0	1	0%

Recurrent costs

Field Audits	Year	23	-	0%	0	161	0%
External Audit	Year	1	-	0%	0	6	0%
Operating	Ls	-	-	0%	-	-	0%

Physical progress measured against AWP&B 2020-21

Component/Outcome <i>Sub-component or Output</i>	Unit	Period: FY 2020-21			Cumulative Actual	Appraisal Target	%
		AWP&B	Actual	%			
Component 1 - Poverty Graduation							
Sub-Component 1.1 – Asset Creation							
Development of LIPs for target beneficiaries	LIP	56,220	10,573	19%	38,229	176,947	22%
Tangible assets provided (PSC 0-16.17)	Assets	55,680	6,799	12%	28,213	159,252	18%
Intangible assets provided (PSC 16.18-18)	Assets	6,187	-	0%	-	17,695	0%
Sub-Component 1.2 – Interest Free Loans							
Loans to graduated beneficiaries (PSC Range 12-16.17)	Loans	4,893	-	0%	-	35,391	0%
Loans to graduated beneficiaries (PSC Range 16.18-18)	Loans	4,893	-	0%	-	51,318	0%
Loans to graduated beneficiaries (PSC Range 19-23)	Loans	-	-	0%	-	14,154	0%
Loans to graduated beneficiaries above 23 PSC	Loans	-	-	0%	-	9,909	0%
Loans to new beneficiaries	Loans	25,831	-	0%	-	111,240	0%
Identification and verification of clients for disbursement of interest free loans	Clients	44,521	-	0%	-	-	0%
Sub-Component 1.3 - Training of Livelihood and Interest Free Beneficiaries							
Households trained in functional literacy, basic business/asset management training (PSC-0-16.17 tangible assets beneficiaries:)	No.	60,390	-	-	-	159,252	0%
Basic EDT of In-tangible assets beneficiaries	No.	6,187	-	-	-	17,695	0%
Training of IFL beneficiaries	Borrowers	33,532	-	0	-	159,459	0%
Training of Partners/Experience Sharing Workshops (events)	Ls	3	-	0	4	14	29%
Annual PSC survey	No	21,414	-	-	-	436,042	0%
Baseline PSC	No	117,768	20,300	17%	41,714	347,480	12%
Component 2 - Social Mobilization and Programme Management							
Sub-Component 2.1 Social Mobilization							
Identification and training of CRPs	No	3,880	114	3%	3,801	3,880	98%
Community Organizations formed/revitalized	No	18,396	2,358	13%	6,554	31,040	21%
Revitalization/Formation of Village Organizations	No	1,341	526	39%	1,731	3,104	56%
Revitalization/Formation of Common Interest Groups (CIGs)	No	543	-	0%	-	776	0%
Community Campaigns	No	2,095	-	0%	-	6,984	0%

Community trainings on Climate Change resilience/mitigation	No	466	-	0%	-	1,552	0%
Schools based disaster risk management trainings through specialist	No	466	-	0%	-	1,552	0%
Sessions with HHs around nutrition	No	16,412	-	0%	-	54,708	0%
Training of CO/ VOs around GALS	No	931	-	0%	-	3,104	0%
Accreditation/Certification of LSOs	No	116	7	6%	7	388	2%
Youth engagement activities held	No	466	-	0%	-	1,552	0%
CIG trainings held (members)	No	445	-	0%	-	1,484	0%
Coordination/linkages developed	No	582	-	0%	-	1,940	0%
Community Trainings/campaigns/capacity building sessions	No	3,880	114	3%	3,801	3,880	98%
CIG trainings	No	543	-	0%	-	776	0%
Linkages development	No	2,095	-	0%	-	6,984	0%

Sub-Component 2.2 Programme Management

Consultancies

3 baseline/mid-term/end-line Surveys conducted	No	3	-	0%	-	6	0%
2 value chain studies for the identified off-fam & on-farm sub-sectors*	No	-	-	0%	2	2	100%
Third Party Validation of ESM compliance of program intervention	No	-	-	0%	-	2	0%
Annual PSC Surveys of Targeted HHs	No	21,414	-	0%	-	431,622	0%
Annual Outcome Surveys on RIMS Indicators	No	1	-	0%	-	4	0%
Research studies (labor market assessment, poverty graduation, climate resilient livelihoods and pro-poor policies etc.) and Labor Market Survey	No	2	-	0%	-	2	0%
Research conferences for dissemination & policy	No	-	-	0%	-	3	0%
Development of Policy Briefs	No	2	-	0%	-	6	0%
GALS training of PMU and PO staff	No	1	-	0%	-	1	0%
Project Completion Report	No	-	-	0%	-	1	

Recurrent costs

Field Audits	Year	46	-	0%	-	165	0%
External Audit	Year	1	-	0%	-	6	0%
Operating	Ls	-	-	0%	-	-	0%

Project Physical and Financial Progress

Physical and Financial Progress AWPB 2019-20

Activities	Physical Progress		Financial Progress	
	FY 2019-2020		FY 2019-2020 (USD)	
	AWP&B	Actual	AWP&B	Actual
Poverty Graduation				
Asset Transfers	53,947	21,414	22,495,899	8,008,241
Interest Free Loans	33,360	-	7,172,400	-
Livelihood Trainings	53,947	-	1,186,834	-
Training of IFL beneficiaries	33,360	-	733,920	-
Training of Partners/Experience Sharing Workshops (events)	4	4	13,456	9,454
Annual PSC survey	-	-	-	-
Baseline PSC	-	21,414	-	45,439
Social Mobilization				
Identification and training of CRPs	3,000		891,000	2,992
Community Trainings/campaigns/capacity building sessions	6,563		460,913	
Accreditation of LSO				
Youth engagement activities	150		66,750	
CIG trainings	150		20,100	
Linkages development	188		8,438	
Consultancies				
Consultancies	8	3	456,510	121,567
Recurrent costs				
Field Audits	23	-	6,923	-
External Audit	1	-	8,921	-
Operating			3,160,058	982,752
Total			36,682,122	9,172,352
%				(25%)

Physical and Financial Progress AWPB 2020-21

Activities	AWPB 2020-2021		AWPB 2020-2021		AWPB 2020-2021	
	Cumulative Targets		Physical Progress for First Quarter July-September 2020		Financial Progress for 1st Quarter July-September 2020 US \$	
	Physical	Financial US \$ ()	Targets	Achievements	Targets	Achievements
Asset Transfers	58,884	24,138,685	6,799	6,799	2,567,798	2,567,798
Interest Free Loans	35,617	5,964,387	6,074		1,329,844	0
Livelihood Trainings	58,884	923,740	-	-	-	-
Training of IFL beneficiaries	31,947	501,167	-	-		
Training of Partners/Experience Sharing Workshops (events)	3	7,116	-	-	-	-
Annual PSC survey	21,414	13,437	-	-		
Baseline PSC	117,768	75,764	20,300	20,300	14,603	14,603
Identification and training of CRPs	3,930	863,895	-		772	772
Revitalization/Formation of COs	20,824	-	-	-	-	-
Community Trainings/campaigns/capacity building sessions	20,895	1,022,790	-	-	-	-
Accreditation of LSO	119	82,139	-	-	-	-
Youth engagement activities	478	149,972	-	-	-	-
CIG trainings	457	43,015	-	-	-	-
Linkages development	597	18,731	-	-	-	-
Consultancies	9	498,861	-	-	-	-
Field Audits	46	60,401	-	-	-	-
External Audit	1	6,589	-	-	-	-
Operating	-	3,400,717	-	-	309,981	309,981
TOTAL		37,771,406			4,222,998	2,893,154

Pakistan

National Poverty Graduation Programme

Mid-term Review

Appendix 3: Compliance with legal covenants: status of implementation

Mission Dates: 19 October - 27 November

Document Date: 24/12/2020

Project No. 2000001467

Report No. 5587-PK

Asia and the Pacific Division
Programme Management Department

Appendix 3: Compliance with legal covenants: Status of implementation

Section	Covenant	Target/Action Due Date	Compliance Status/Date	Remarks
Section B.6	Opening of a Designated Account in USD at the National Bank of Pakistan	Before 1 st disbursement	Complied	Designated account opened 24/10/18
Section B.8	Provision of USD 50 million in counterpart funding from the Prime Minister Interest Free Loan (PMIFL) program	Continuous	Not complied	NPGP IFL program not started (see details in MTR report)
Section E.2	Additional general conditions precedent to withdrawal: (a) Signature of Subsidiary Financing Agreement between Borrower and PPAF (b) Appointment of key PMU staff with TOR and qualifications acceptable to the Fund; and (c) Update of existing PIM (as described in section II of Schedule I), with IFAD's prior no objection	Before 1 st disbursement	Complied	SFA signed on 10/01/18 Key PMU staff recruited before withdrawal No Objection on draft PIM provided on 01/12/17; NO on revised PIM provided on 28/01/20
Schedule 1-II.10	Signature by LPA of contractual agreements with Partner Organizations and development of implementation plans upon signature	At start of implementation	Complied	Agreements signed with 8 POs and IPs developed for each
Schedule 1-II.12	Joint Midterm Review mission by the LPA, the Borrower and IFAD	December 20	Complied	MTR mission from 19/10 to 12/11/20
Schedule 3	Para 1: Performance-based contracting with the POs Para 2: Financing of taxes (excluding import taxes and duties) from IFAD loan if they are reasonable Para 3: Coverage of poor rural women, men, and youth	Continuous	Complied	Compliance and performance of POs monitored continuously
GC Section 4.02 (b)	Approval of the first AWPB by the Fund prior to 1 st withdrawal from the loan account	Before 1 st withdrawal	Complied	1 st AWPB approved on 25/06/19 (1 st withdrawal 28 June 2019)
GC Section 7.01 (b) ii	Submission of an AWPB (and Procurement Plan) to IFAD for no objection	30 April every year	Complied with delay	2020-21 AWPB submitted to IFAD on 14/10/2020
GC Section 7.08 (a)	Insurance of all goods and buildings used in the project in accordance with sound commercial practice.	N/A	N/A	NPGP holds no assets (program uses the LPA's assets)
GC Section 7.11	Insurance of project personnel against health and accident risks	Continuous	Complied	All personnel recruited by the LPA benefit from health insurance coverage
GC Section 8.03.a)	Submission of periodic progress reports to IFAD (quarterly progress reports and quarterly IFRs (IFRs initially required on half-yearly basis until June 2020; periodicity changed to quarterly in LTB amendment issued 5 June 2020)	45 days after end of each quarter	Complied (delay for first 2 IFRs)	Both quarterly progress reports and IFR submitted regularly. 3 rd IFR (July-Sep 20) submitted on 11/11/20
GC Section 8.04	Formulation of a completion report by the closing date	June 2024	Not yet due	
GC Section 9.02	Submission of unaudited project financial statements	31 October each year	Complied with delay	2020 financial statements submitted to IFAD on 16/11/20
GC Section 9.03	Submission of annual audit report and management letter (including management reply)	31 December each year	Not yet due	
LTB	Preparation and update of audit log	Continuous	N/A	First audit not completed

Pakistan

National Poverty Graduation Programme

Mid-term Review

Appendix 4: Technical background analysis

Mission Dates: 19 October - 27 November

Document Date: 24/12/2020

Project No. 2000001467

Report No. 5587-PK

Asia and the Pacific Division
Programme Management Department

Aide-Memoire

National Poverty Graduation Programme

Mid-Term Review

(19 Oct to 12 November 2020)

A. Background and main objective of the mission¹

1. The USD 149.8 million National Poverty Graduation Programme (NPGP), including an IFAD loan in the amount of USD 82.6 million (highly concessionary) was approved by IFAD's Executive Board in September 2017 and entered into force in February 2018. The programme completion and closing dates are 31 December 2023 and 30 June 2024 respectively. The lead programme agency is the Pakistan Poverty Alleviation Fund (PPAF).

2. The programme development objective is to enable rural poor people – especially women and youth – to fulfil their development potential and attain a higher level of social and economic well-being through a proven, flexible and responsive assistance package.

3. The resources available under the programme allow for the distribution of assets to 156,000 households in PSC band 0-18, who are the primary target group for asset transfers. Households falling within PSC band 12-40 make up the target group that is to be supported with access to finance through the PMIFL.

4. The MTR Mission main objective are to review overall progress of project implementation and make recommendations in order to achieve the expected impact by the end NPGP

5. The Mission held meetings with PPAF Management and conducted extensive visits to target districts in Punjab, Sindh, Balochistan and KP Provinces where detailed progress review meetings were held with POs and beneficiaries were met. The mission also met with COs/VOs; reviewed the quality of targeting and Household Livelihood Implementation Plans; assessed the procurement process and quality of assets procured and delivered to the beneficiaries and observed field. Debriefing sessions were held with each PO on conclusion at the end of field visits and a pre-wrap-up meeting was held with PPAF Management and PASS Division on 09th and 11th November respectively. A wrap-up meeting was held with EAD on 11 November 2020 to discuss Mission findings and agreed actions.

6. The Mission would like to express its gratitude to EAD, PPAF and POs' staff for all the facilitation and organizing field visit and arrangements for the Mission's work.

B. Overall assessment of programme implementation

7. Overall progress of NPGP is rated as "moderately unsatisfactory" (3). The overall loan disbursement is at USD 15 million (18% disbursement rate), of which USD 12 million has been expensed/justified as of 30/09/20. All the POs have been contracted for around USD 72.9 million (91 % commitment). The planned NPGP geographic coverage is now quasi effective (some NOC issue remaining) and NPGP is now covering the 23 districts. The current rate of disbursement is a reflection of the slow start of the program, mainly due to prolonged process for the selection of the POs; delayed opening of the project account which delayed transfer of the first advance, and some initial gaps in the project management. The programme has still three years life to complete and to achieve the remaining project targets. By virtue of nature of interventions and having capable partners on-board, it is likely that developed objective will be reached provided that a dedicated PMU is established and empowered, coordination with POs is improved, IFL is leveraged aggressively, alternative business

¹ Hubert Boirard, Country Director IFAD/Mission Leader, Muhammad Fida Khan, Country Programme Officer IFAD/Co-Mission Leader, Rab Nawaz, Institutions Specialist/IFAD Consultant, Anta Sow, Financial Management Specialist/IFAD Consultant, Alaa Abdul Karim, IFAD Finance Officer, Sumaira Aly, Gender, Youth and Environment Specialist, and Waseem Shahzad Procurement Specialist/IFAD Consultant

models for poverty graduation are explored alongside individual asset transfer, plans are closely field monitored / supervised and accounting software is operational.

The main recommendations of the mission are:

- a. **Targeting:**
 - i. (i) Update the 2008 PSC and provide the exact situation in terms of exclusion / graduation of the BISP beneficiaries and
 - ii. (ii) Update for each Union Council the situation of the 0-18 by using the same definition / categorization of 2008 baseline. The updated information will be transmitted to the GoP to feed their analysis and justify potential actions.
- b. **Coverage and LSO/VO/CO Participation:**
 - iii. to have within the district, a Union Council approach in order to ensure 100% of the coverage of the potential target groups in these geographic area
 - iv. to limit the formal organization of the community at village level (LSO/VO) and to ensure a more inclusive approach of all the population of each village
- c. **Graduation Package:**
 - v. Pilot LSO / VO market-oriented and business-oriented proposal, in which 0-18 group will have significant and long term / regular net additional income and for which the professionally manage institution should be sustainable and formal. At least one proposal should be made by POs before end 2020 and seek IFAD NOC.
- d. **Livelihood Investment Plan (LIP).**
 - vi. Proceed in several steps / months to establish the LIP (status of the HH, awareness campaign, definition of LT vision / objective)
 - vii. Use LIP to establish internally the baseline
 - viii. Use LIP as a dynamic tool to ensure the monitoring of the project (at HH. PO and PPAF levels).
- e. **Baseline:**
 - ix. To be produce internally (POs and PPAF) for 30 January 2021
- f. **Prime Minister's Interest Free Loans (PMIFL):**
 - x. Integrate the IFL (working capital) with the productive asset (investments) in the LSO/VO joint business proposal
 - xi. Demonstrate / monitor the IFL graduation combination with asset transfer towards commercial bank financial products.
 - xii. Propose a LT and revolving approach of the IFL local management (exit strategy)
- g. **Community Resource Person (CRP):**
 - xiii. Review the role and function of CRP and propose alternative / complementarity approach for business graduation (30 December 2020)
- h. **Relation PPAF / POs:**
 - xiv. Organize monthly one day joint assessment of the NPGP
 - xv. Organize regular thematic exchanges of experiences and results in order to improve the approach
 - xvi. Request POs for 5 to 10% innovative approach in their portfolio
 - xvii. Provide regular training to POs in Business LSO/VO/IFL
 - xviii. Organize thematic field visit for POs, including on IFAD funded projects
- i. **Financial Management:**

- xix. Ensure that a NPGP dedicated accounting software acceptable to IFAD (NOC required) is operational by 1st January 2021. Exchange with other IFAD funded project in this area is highly recommended
- xx. Ensure traceability of all NPGP finding source, including IFL
- xxi. Provide the audits in time and as per IFAD / GoP requirements

j. **Project Management Unit:**

- xxii. Ensure that a NPGP dedicated and independent PMU is set up by 1⁵ November 2020 (IFAD NOC required on the revised NPGP organigram, the TORs of staff, the detail staffing, the assessment of the staff).
- xxiii. Provide up to June 2021, the POW of all new staff of this PMU

k. **Counterpart funding:**

- xxiv. Ensure that half of the planned USD 50 million of IFL counterpart will be available in 2021 and dedicated specifically to the NPGP beneficiaries.

Pakistan

National Poverty Graduation Programme

Mid-term Review

Appendix 5: Mission preparation and planning, TORs, schedules, people met

Mission Dates: 19 October - 27 November

Document Date: 24/12/2020

Project No. 2000001467

Report No. 5587-PK

Asia and the Pacific Division
Programme Management Department

Appendix 5: Mission preparation and planning, TORs, schedules, people met.

Appendix 5-1: Terms of Reference for Consultants and other persons hired by IFAD to participate in missions under a non-staff contract

MISSION DETAILS	
Country of Assignment/Location:	Pakistan
Mission Name:	National Poverty Graduation Programme (NPGP) Mid-Term Review Mission
Mission Start Date:	19 October 2020
Mission End Date:	12 November 2020
Division/Department:	APR/PMD
Reports to (name and title):	Hubert Boirard, Country Director

MISSION COMPOSITION (Team members' full name and specialization)	
Name:	Specialization:
Hubert Boirard, CD	Mission Leader
Fida Muhammad, CPO	Co-Mission Leader and Economic and Financial Analysis
Rab Nawaz	Institutional Specialist
Alaa/Anta Sow	Financial Management Specialist
Waseem Shahzad	Procurement Specialist
Ilaria Firmian Carlotta and Sumaira	Knowledge Management/Communication

MISSION SCHEDULE	
19 Oct	Team debrief and Briefing with PMU
20-28 Oct	Field Visit (Team II – Punjab, Upper Sindh and Balochistan)
22 - 24 Oct	Field visits (Team A - KP)
02 – 04 Nov	Field Visits (Team A Lower Sindh)
28/29 Oct	Meetings with stakeholders in Islamabad and post field debrief
30/31 Oct	AM preparation and meetings with PPAF
02/ Nov	Pre-wrap meeting with PPAF/PASS Division
10 Nov	Wrap-up meeting with EAD
12 Nov	Finalization of ORMS MTR Report

BACKGROUND
<p>1. The USD 149.8 million National Poverty Graduation Programme (NPGP), including an IFAD loan in the amount of USD 82.6 million (highly concessionary) was approved by IFAD's Executive Board in September 2017 and entered into force in February 2018. The programme completion and closing dates are 31 December 2023 and 30 June 2024 respectively. The lead programme agency is the Pakistan Poverty Alleviation Fund (PPAF).</p> <p>2. The programme development objective is to enable rural poor people – especially women and youth – to fulfil their development potential and attain a higher level of social and economic well-being through a proven flexible and responsive assistance package. This would be achieved through two components:</p> <ul style="list-style-type: none"> ▪ Component 1: Poverty graduation. This component includes three subcomponents: (1.1) asset creation; (1.2) interest-free loan (IFL); and (1.3) livelihood training for IFL beneficiaries. ▪ Component 2: Social mobilisation and programme management. The programme will follow a tested and proven social-mobilization-based approach to community targeting, organization and implementation, for which the PPAF will engage existing and new suitable partner organizations (POs) for the delivery of programme interventions. <p>3. The resources available under the programme allow for the distribution of assets to 156,000 households in PSC band 0-18, who are the primary target group for asset transfers. Households falling within PSC band 12-40 make up the target group that is to be supported with access to finance through the PMIFL. Each loan will be recycled at least three to four times during the life of the programme, with 214,000 loans expected to be disbursed to approximately 160,000</p>

households. In aggregate, the programme is expected to reach nearly 320,000 households (representing over 2 million individuals).

4. The first supervision mission was undertaken between December 2 – 16, 2019. Four implementation support missions (virtual) have been carried out between March and July 2020. The current mission is for the mid-term review of the project.

MISSION OBJECTIVES AND OUTPUTS

5. The MTR will be an opportunity to:

- (i) review overall progress of project implementation, realization of outcome and emerging impacts;
- (ii) review status of implementation of recommendations of previous supervision mission;
- (iii) review the status of procurement and AWPBs prepared for the subsequent years and its implementation status with a focus on AWPB for 2020-2021;
- (iv) revisit design features and the log-frame targets, and propose changes if needed;
- (v) agree with the PMU, respective ministries and partner organisations on priorities and next steps for implementing the approach with timeframe, while ensuring the achievement of the objectives of poverty reduction and sustainability of the introduction;
- (vi) explore the option of geographical expansion of project activities based on elaborated criteria and/or consider changes in district (especially where no objections have not been received);
- (vii) ensure an exit strategy and up-scaling of project activities; and
- (viii) address lags in disbursement and implementation progress (and any other relevant areas).

6. In preparation for the MTR exercise, the PMU is expected to prepare and submit an updated and revised progress report, in the format of the standard IFAD Supervision Mission Aide Memoire template – this will reflect the latest physical (or preparatory activity) and financial progress, performance data and M&E data (outreach, targeting, asset distribution, interest free loan disbursements etc.). The PMU will also prepare the documentation required for the review of fiduciary issues ahead of the mission (including procurement records, etc.). In addition, the PMU together with IFAD country team, will prepare the draft field itinerary for the mission and will organize meetings with stakeholders.

7. Major areas that the MTR aims to include:

1. Is the project strategy (instruments, institutional arrangements, and implementation arrangements) still valid and relevant?
2. What progress has been made toward achieving the development objectives (physical and financial progress) vis a vis the plans?
3. What quantifiable results have been achieved by the project to-date?
4. What is the perception of the target group about the relevancy of the project and its effectiveness?
5. What is the perception of other key programme stakeholders (PMU, relevant line agencies, Cos, interest groups, private sectors, community organization, technical assistance providers etc.) about the relevancy of the programme and its effectiveness towards achieving its objectives?
6. Can the project attain its objectives and utilize the resources assigned for this within the remaining period and whether there is a need for reorganization of the project?
7. What is the likelihood of the sustainability and institutionalization of programme outcomes and impacts?
8. What have been the principal limiting factors to effective implementation and achievement of objectives?
9. What adjustments are required to the project (design, intervention package, approach, institutional and/or implementation arrangements, indicators, targets, budgets, legal agreements, other) to enhance its effectiveness, ensuring that objectives are met, and outcomes are sustained?

INDIVIDUAL RESPONSIBILITIES, EXPECTED OUTPUTS AND REQUIRED COMPLETION DATES

Full Name of Staff:	Mr Hubert Boirard (Mission Leader/Country Director)
Expected Start Date of Assignment:	19 October 2020
Expected End Date of Assignment:	12 Nov 2020
Total number of working days (max. 240 in a 12-month period):	

GENERAL DESCRIPTION OF TASK(S) AND OBJECTIVE(S) TO BE ACHIEVED

Expected Activities:

<ul style="list-style-type: none"> (i) Responsible for coordinating the mission's activities, leading the discussions, liaising with the Lead Programme Agency and concerned implementing agencies/partner organisations and private sector partners; (ii) Assign the detailed tasks contributing to the various parts of the Mission's Aide Memoire and full MTR Mission Report among the mission members; (iii) Finalise aid memoire and lead the discussions during the wrap-up meetings; (iv) Make assessment of the overall project performance and quality of implementation in line with the defined result objectives, legal and financial agreements; (v) Review the project strategy to strengthen the likelihood of the achievement of the project's goal and objectives; and, (vi) Ensure collaboration / discussion with national counterparts and donors in accordance with mission schedules. 	
KEY PERFORMANCE INDICATORS	
Expected Outputs (please include any travel if applicable):	Required Completion Date:
<ul style="list-style-type: none"> ▪ Review contribution of mission members to the ORMS MTR Report ▪ Finalize aide memoire for presentation at the wrap-up meeting 	12 November 2020

INDIVIDUAL RESPONSIBILITIES, EXPECTED OUTPUTS AND REQUIRED COMPLETION DATES	
Full Name of Staff:	Mr Fida Muhammad (CPO/Economic & Financial Analysis)
Expected Start Date of Assignment:	19 October 2020
Expected End Date of Assignment:	12 Nov 2020
Total number of working days (max. 240 in a 12-month period):	
GENERAL DESCRIPTION OF TASK(S) AND OBJECTIVE(S) TO BE ACHIEVED	
Expected Activities:	
<p>The mission member will be responsible for undertaking EFA at Mid-Term. Specifically, the mission member will be tasked to undertake the following:</p> <ul style="list-style-type: none"> (i) Assess incremental income expected from the project intervention and the status of the market demand and prices for assets/vocational training and propose necessary marketing arrangements needed. (ii) Assess the financial and economic returns for the beneficiaries of assets, vocational training and interest free loans including the varying scenarios; (iii) Develop/revise budgets, models for major productive project activities and analyze their financial viability under the "without" and "with" project situations for financial analysis; (iv) Conduct financial analysis of the major programme financed productive interventions individually; (v) Identify other secondary benefits of the programme and assess the likely impact of the programme on the target population; (vi) Review the key technical parameters and assumptions underlying the programme's financial and economic analysis and whether or not these still remain valid; (vii) Revise economic analysis of major components/activities individually as appropriate and of the programme as a whole at MTR based on representative budgets and models, based on incremental costs and benefits due to the project interventions and analyze their economic viability; (viii) Revise sensitivity analysis of major variables and risks and switching value analysis to test the robustness of the EIRR under alternative cost and benefit scenarios; (ix) Evaluate the benefit in relation to integrated poverty graduation and unconditional cash transfer by BISP - assess the fiscal implications of the incremental programme recurrent expenditures on the public budget, both during and after the programme period with consideration of sustainability and exit strategy for programme interventions; (x) Revise the logframe as applicable based on the revised assumptions; (xi) Prepare Annex on Programme Economic and Financial Analysis - revise project investment and recurrent costs in local and foreign currencies by component, disbursement and expenditure category, if required; (xii) Revise the project cost tables and financing plan, using COSTAB programme for the project. The cost tables will include: (i) the costs for all activities funded under the project, their investment and recurrent costs in local and 	

foreign currencies by component, and expenditure categories; and (ii) the financing plan, disbursement and procurement accounts; and,

(xiii) Any other tasks required by the Mission Leader.

KEY PERFORMANCE INDICATORS

Expected Outputs (please include any travel if applicable):	Required Completion Date:
<ul style="list-style-type: none"> • Preparation of Sections of the ORMS MTR Report assigned by ML • Prepare a detailed working paper financial and economic analysis • Finalize aide memoire for presentation at the wrap-up meeting • Contribute to finalization of MTR Report • Revised costab, if required 	12 November 2020

INDIVIDUAL RESPONSIBILITIES, EXPECTED OUTPUTS AND REQUIRED COMPLETION DATES

Full Name of Consultant:	Mr Rab Nawaz (Institutional Specialist)
Expected Start Date of Assignment:	19 October 2020
Expected End Date of Assignment:	02 Nov 2020
Total number of working days <i>(max. 240 in a 12-month period):</i>	15 Days

GENERAL DESCRIPTION OF TASK(S) AND OBJECTIVE(S) TO BE ACHIEVED

Expected Activities:

In conjunction with the mission leader, the consultant will be responsible for; coordinating the mission members (and their inputs into the written deliverables), reviewing overall project implementation progress/ readiness and component 2 (social mobilization) specifically; assessing the general coherence and complementary linkages across components and activities. Specifically, the consultant will undertake the following:

- (i) Based on appraisal targets given in the PDR, review overall implementation progress of project components especially; identify actual and potential/emerging operational problems, propose solutions for corrective measures or improvements to be made and provide guidance on priorities to be pursued in view of accelerating progress;
- (ii) Review and provide guidance for improving the efficacy of the institutional arrangements to facilitate accelerated operationalization of field-level activities, including the cooperation and coordination with the Poverty Alleviation and Social Safety Division/EHSAAS programme as well as with other IFAD funded interventions;
- (iii) Provide a comparison of time lapsed and cost incurred in a matrix for the component 2 and recommend a plan which shall be based on pre-identified CRPs and POs.
- (iv) Supported by the targeting and gender specialist, review the progress of district identification and sensitization, notably the compliance/ coherence with the geographical and social targeting criteria as at appraisal;
- (v) Assess the (implementation) level of existing social mobilization and CDD progress at district-level (all UCs) that can be leveraged, and identify the key gaps;
- (vi) Review the strategy and governance arrangements vis-à-vis (i) NPGP and the partner organizations (POs) and (ii) POs and beneficiaries;
- (vii) Assess partner organization (PO) capacity to deliver the programme work plan; identify capacity building requirements; and, make recommendations;
- (viii) Assess the capacity of PMU staff, identify gaps and make recommendation;
- (ix) Consolidate all mission member inputs and provide written inputs related to component 2 and 3 /activities for the aide-mémoire and supervision report, including: (i) overall assessment; (ii) outputs and outcomes; (iii) implementation progress; (iv) sustainability issues; and (v) updated recommendation table with clear assignments, responsibilities and due date; and contribute to finalization of the mission report; and,
- (x) Any other relevant task assigned by Mission Leader.

KEY PERFORMANCE INDICATORS

Expected Outputs (please include any travel if applicable):	Required Completion Date:
<ul style="list-style-type: none"> ▪ Preparation of Sections of the ORMS MTR Report assigned by ML ▪ Finalize aide memoire for presentation at the wrap-up meeting ▪ Contribute to finalization of MTR Report 	02 November 2020

INDIVIDUAL RESPONSIBILITIES, EXPECTED OUTPUTS AND REQUIRED COMPLETION DATES	
Full Name of Consultant:	Ms. Anta Sow (Financial Management & Fiduciary)
Expected Start Date of Assignment:	19 October 2020
Expected End Date of Assignment:	02 Nov 2020
Total number of working days (max. 240 in a 12-month period):	15 Days
GENERAL DESCRIPTION OF TASK(S) AND OBJECTIVE(S) TO BE ACHIEVED	
Expected Activities:	
To be responsible for the financial management and fiduciary aspects, the consultant will undertake the following tasks;	
<p>a) Perform a desk review:</p> <ol style="list-style-type: none"> 1. Review the results of the latest external Audit Report (including specifically the Management Letter) to ascertain whether any issues raised by the auditor identify potential fiduciary risks - where relevant follow up on issues arising by contacting the external auditors. Consult main findings, requests for clarification and action plan proposed by FMD with the latest audit review exercise. 2. Review the most recent quarterly/semi-annual Interim Financial Reports (IFRs). Confirm whether IFRs have been submitted within the prescribed time limit and whether the content is aligned to requirements. 3. Review FM recommendations and findings from the latest supervision mission (if applicable) and the list of agreed actions. 4. Determine the amount of the Withdrawal Applications (WAs) submitted to IFAD since the last supervision mission using the Historic Transaction Report (HTR). Obtain a scanned copy of these WAs and proceed to identify the sample of expenditures under SOE to be checked. 5. Review the operation of the project designated account (DA), and project accounts to ensure that the DA reconciliation is correctly prepared. Validate the closing balances from copies of the bank statement and clarify the status of the reconciliation items (if any). Note down any pending payments and withdrawal applications still not paid by IFAD including replenishments, reimbursements and direct payments. <p>b) Re-assess the Project Financial Management Arrangements (via teleconference / skype / zoom / email):</p> <ol style="list-style-type: none"> 1. Perform a remote Financial Management Performance Assessment, using the most recent FMAQ template, to review the strengths and weaknesses of the project's financial management systems. Validate the answers by asking for electronic evidence as appropriate (organogram, staff TORs, Invoices, Financial reports, Screen shots from the accounting software, scanned documents, etc....) 2. Together with the project Financial Controller or equivalent, review actions taken to address recommendations and validate the status of actions by asking for electronic evidence as applicable, of: <ol style="list-style-type: none"> i. Previous years' Supervision review, ii. Recommendations raised by external auditors on previous years management letters, iii. Recommendations raised by FMD during the audit review exercise; and; iv. Follow-up on internal audit recommendations;. 3. Perform a virtual walkthrough of the project's internal controls relating to financial management and financial administration of project funds. As part of this exercise pick one or two large expenditure items from each expenditure category, claimed from IFAD since the past supervision and trace the item through the whole audit trail: <ol style="list-style-type: none"> i. Approved AWPB and procurement plan, ii. IFAD non objection (if applicable), iii. Contract/invoice, iv. Duly authorized purchase order, v. Accounting software ID number (transaction inserted in the accounting software), vi. Verification (physical and documentary) evidence as applicable that works have been completed,/goods delivered/ services rendered in accordance with the contract, vii. Verification of payment (bank statement/cash book), and viii. Project assets duly reflected in the fixed asset register. The collected information should be validated by reviewing scanned documents (contracts, invoices etc.) screen shots from the accounting software, pictures, videos, beneficiary interview etc. as appropriate and feasible. 	

4. Confirm the functionality of the accounting system and the financial reporting system by requesting the project to submit financial reports, extracted directly from the accounting system and compare these with the trial balance, bank statements and IFAD records for the same time period to determine that the accuracy and compliance with IFAD requirements. In addition, explore what reports can be generated automatically from the system and which reports need to be prepared/modified in excel and the type of budget controls system has.
 5. Review Withdrawal Applications and Statements of Expenditures submitted to IFAD after the previous supervision mission to:
 - i. Verify adequacy, completeness and validity of claims by selecting on a sample basis expenditure items from each category of expenditures and requesting for scanned supporting documentation for these items, SOE review check list and a general list of required supporting documentation). Note down any ineligible expenditures.
 - ii. Ensure that the claimed expenditures are net of tax and that the financing percentages have been applied in accordance with Schedule 2 of the Financing agreement. Record any ineligible expenditures.
 - iii. Confirm whether WAs prepared regularly, in an efficient manner and in line with the LTB.
 - iv. Discuss findings with the project finance staff and request further clarification / supporting documentation as deemed relevant.
 6. Based on the financial reports prepared by the project, review the overall financial performance by expenditure category and component to assess the project's overall financial performance against appraisal and against the approved AWPB. Review the cumulative status of funds by category of expenditure, approved AWPB and the project commitments (contracts signed not paid) in order to estimate the adequacy of funds and the need for category reallocations. Discuss the status of preparation of the annual financial statements (if relevant for the period).
 7. Review the project's fixed asset register so as to verify the following: i) the fixed asset register contains the necessary information and in an acceptable format; ii) assets were part of the approved procurement plan (spot check); iii) assets have been tagged with a serial number (serial number and location included in the fixed asset register); and iv) all assets were subject to an annual inventory exercise (ask for electronic copy of the report). Ensure a proper handover plan of the project assets has been formally agreed on and documented by the Project, the lead project agency and the Borrower (if the project is in a completion phase). Review how vehicle fuel use is being controlled by reference to a withdrawal application submitted in the period.
 8. Review the audit arrangements of the past and future project audits and its timelines. If relevant, organise a tele/skype/Zoom conference with the private audit company to discuss issues raised in latest Audit Report and IFADs audit review. Discuss the TOR for the upcoming audit (if relevant for the period).
 9. Provide implementation support as necessary.
- a. Undertake ad-hoc tasks as assigned through email by the Director, Senior Finance Officer, and Finance Officer before the each mission.

Reporting/outputs

- Prepare the Financial management risk assessment including an updated Summary of project fiduciary risk (Financial Management Performance Assessment at Supervision and Summary of Project Fiduciary Risk Assessment at Supervision) as per IFAD's guidelines.
- In line with the Supervision Guidelines and FMD guidelines, provide inputs to the Aide-Memoire and supervision mission report as follows:
 - i. Input to Main body of the Aide-Memoire and the Supervision report including the following under section iv. "Financial Management and Execution": i) Disbursement Rate, ii) Quality of financial management, iii) Quality and timeliness of audit including follow up on the finding of the audit review exercise performed by FMD) and iv) Counterpart funds. Assign ratings and record the agreed actions, responsibilities and dates under each section.
 - ii. Appendix 1: Financial: Actual financial performance by Financier; Disbursements by Category and by component: Tables 1A, 1B and 1C.
 - iii. SOE – review log showing the expenditures items reviewed during the SOE review and observations requiring follow-up, and clearly document any ineligible expenditures identified and their values.
 - iv. Review log of previous years audit and supervision mission recommendations.

KEY PERFORMANCE INDICATORS

Expected Outputs (please include any travel if applicable):	Required Completion Date:
<p>a. Prepare the Financial management risk assessment including an updated Summary of project fiduciary risk (Financial Management Performance Assessment at Supervision and Summary of Project Fiduciary Risk Assessment at Supervision) as per IFAD's guidelines.</p> <p>b. In line with the Supervision Guidelines and FMD guidelines, provide inputs to the Aide-Memoire and supervision mission report as follows:</p> <p>v. Input to Main body of the Aide-Memoire and the Supervision report including the following under section iv. "Financial Management and Execution": i) Disbursement Rate, ii) Quality of financial management, iii) Quality and timeliness of audit including follow up on the finding of the audit review exercise performed by FMD) and iv) counterpart funds. Assign ratings and record the agreed actions, responsibilities and dates under each section.</p> <p>vi. Appendix 1: Financial: Actual financial performance by Financier; Disbursements by Category and by component: Tables 1A, 1B and 1C.</p> <p>vii. SOE – review log showing the expenditures items reviewed during the SOE review and observations requiring follow-up, and clearly document any ineligible expenditures identified and their values.</p> <p>viii. Review log of previous years' audit and supervision mission recommendations</p>	02 November 2020

INDIVIDUAL RESPONSIBILITIES, EXPECTED OUTPUTS AND REQUIRED COMPLETION DATES

Full Name of Consultant:	Mr Waseem Shahzad (Procurement Specialist)
Expected Start Date of Assignment:	19 October 2020
Expected End Date of Assignment:	02 Nov 2020
Total number of working days (max. 240 in a 12-month period):	15 Days

GENERAL DESCRIPTION OF TASK(S) AND OBJECTIVE(S) TO BE ACHIEVED

Expected Activities:	
(i)	Review the procurement function and procedures, and assess procurement staff ability to plan, execute and monitor procurement actions;
(ii)	Review the execution of the approved procurement plan 2019-20 and obtain explanations for any significant variances compared to planned amounts or delays in procurement;
(iii)	Select randomly an acceptable and realistic sample of post review procurements and verify conformity with applicable procurement rules and procedures and the approved PP of 2019-20, noting down any deviation;
(iv)	Review contractual and payment procedures and assess (for quality, timeliness) and identify any capacity gaps in contractor/IP/PO/SP preparation of documentation for payment of works, grants, training, etc.); check contract register, usage of contract monitoring forms, register of advances; highlight outstanding advances (ageing analysis); verify compliance with audit requirements foreseen in contracts/MOUs, if applicable;
(v)	Review the PIM and suggest changes if any required to augment efficiency of project operations;
(vi)	Provide written inputs related to assigned component/activities for the aide-mémoire and supervision report, including: (i) overall assessment; (ii) outputs and outcomes; (iii) implementation progress; (iv) sustainability issues; and (v) updated recommendation table with clear assignments, responsibilities and due date;
(vii)	And any other task as assigned by the Mission Leader.

KEY PERFORMANCE INDICATORS

Expected Outputs (please include any travel if applicable):	Required Completion Date:
<ul style="list-style-type: none"> ▪ Preparation of Sections of the ORMS MTR Report assigned by ML ▪ Contribute to aide memoire for presentation at the wrap-up meeting ▪ Contribute to finalization of the MTR Report 	02 November 2020

INDIVIDUAL RESPONSIBILITIES, EXPECTED OUTPUTS AND REQUIRED COMPLETION DATES

Full Name of Consultant:	To be confirmed (Transversal and Targeting Specialist)
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Expected Start Date of Assignment:	19 October 2020
Expected End Date of Assignment:	02 Nov 2020
Total number of working days <i>(max. 240 in a 12-month period):</i>	15 Days

GENERAL DESCRIPTION OF TASK(S) AND OBJECTIVE(S) TO BE ACHIEVED

Expected Activities:

To be responsible for assessing and providing technical support and assistance on all issues and aspects related to gender and targeting, and will review implementation progress related to graduation. Specifically, you will be tasked to undertake the following:

- (i) Based on appraisal targets and the 2020-21 AWPB, review progress related to gender, nutrition, climate change and youth aspects; identify actual and potential/emerging operational problems, propose solutions for corrective measures or improvements to be made;
- (ii) Assess and review the current M&E system in place (including responsibilities, arrangements, compliance across partner organisations), especially for gender and age-disaggregated data and for its effectiveness in capturing bottom-up information/ data for reporting and as a management tool;
- (iii) Assess the progress in implementation of the gender, nutrition, youth and targeting strategies (especially within the PSC system/ structure), and the means by which to operationalise these strategies;
- (iv) Review the operating guidelines/ mechanisms for the selection and provision of assets to the target group, especially the efficacy of the PSC targeting mechanisms;
- (v) Provide technical guidance on developing gender and youth targeting tools, methodologies, options, etc. to enhance intended delivery;
- (vi) Support the institutional specialist to review the progress of district identification and prioritization of areas within districts, notably the compliance/ coherence with the geographical and social targeting criteria defined as at appraisal;
- (vii) Assess the potential for linkages with other interventions under EHSAAAS programme and BISP towards the development of a holistic strategy for poverty graduation;
- (viii) Provide written inputs related to assigned thematic areas notably; youth, gender, nutrition, climate change and targeting and other mainstreaming themes for the aide-mémoire and supervision report, including: (i) overall assessment; (ii) outputs and outcomes; (iii) implementation progress; (iv) sustainability issues; and (v) updated recommendation table with clear assignments, responsibilities and due date; and,
- (ix) Any other task assigned by the Mission Leader.

KEY PERFORMANCE INDICATORS

Expected Outputs (please include any travel if applicable):	Required Completion Date:
<ul style="list-style-type: none"> ▪ Contribution to the Sections of ORMS MTR Report assigned by ML ▪ Contribution to aide memoire for presentation at the wrap-up meeting 	02 November 2020

DOCUMENTATION

The following documentation will be made available to consultants prior to the assignment:

- Financing Agreement
- NPGP PDR and annexes
- All AWPB and PP
- Previous supervision mission report(s)
- PIM
- Updated physical and financial progress report (auto-supervision report) from the PMU
- Implementation support mission reports
- Updated logframe

Clearance by COM if TORs include communication activities (see section 4.7.iii):

Name: **Signature:** **Date:**

Clearance by ACD if TORs include financial management responsibilities:

Name: **Signature:** **Date:**
.....

IMPORTANT NOTE:

IFAD will accept only reports that have been properly formatted by using the template, which will be provided separately. The team leader is responsible for preparing the main report and annexes in the required format, and ensuring that the working papers submitted by the individual team members are consolidated in one single document and in the correct format. S/He will compile the full report, including her/his own contributions and those of all the mission members into one consistent final and complete report and submit it to IFAD on or before the agreed deadline.

All mission members will be expected to provide their full draft written input into the aide memoire 48 hours in advance of the final wrap-up meeting. The draft aide memoire will be provided to the lead project agency 24 hours prior to the wrap-up meeting.

Appendix 5-2: List of Persons Met

PPAF & NPGP PMU Staff			
Sr #	Name	Designation	Organization
1	Qazi Azmat Isa	CEO	PPAF
2	Samia Liaqat Ali Khan	Programme Director/SGH Graduation Group	PPAF
3	Muhammad Fazil	GM-Operations-Graduation Group	PPAF
4	Fatima Abbas	MER Specialist-NPGP	PPAF
5	Nadya Aman	Financial Management Specialist	NPGP/PPAF
6	Hammad Majeed	Financial Management Officer	NPGP/PPAF
7	Munazza Ali	Livelihood Specialist/Sr. Manager-NPGP	PPAF
8	Syed Raza Shah	Interest Free Loan Coordinator - NPGP	PPAF
9	Saeed-ud-din	Programme Field Officer-NPGP	PPAF
10	M. Ahsan Riaz	Value Chain Specialist	PPAF
11	Muhammad Umair Butt	Manager Admin	NPGP/PPAF
12	Saneya	Gender Specialist	NPGP/PPAF
13	Amir Naeem	Senior Group Head- Financial Mgmt & Corporate Affairs (FMCA)	PPAF
14	Syed Atif Raza Kazmi	Senior Gnr Manager- Financial Planning & Reporting Unit (FPRU)	PPAF
15	Bilal Zafar	Gnr Manager - Financial Monitoring and Compliance Unit (FMCU)	PPAF
16	Sanauallah Khan	Senior Manager - Financial Monitoring & Compliance Unit	PPAF
17	Mansoor Ahmed	General Manager - Procurement Unit	PPAF
18	Khalid Iqbal	Group Head - Support Services	PPAF
19	Imran Siddiqi	Chief Information Officer	PPAF
20	Faisal Munawar	Manager- MIS	PPAF
21	Junaid-Ul-Arooq	Senior General Manager - Internal Audit	PPAF
22	Rizwan Shaikh	General Manager - Human Resources	PPAF
23	Yasir	Assistant Manager	PPAF
24	Muhammad Sajid	Climate Change Specialist, NPGP	PPAF
25	Tabassum Shaheen	Manager Livelihoods, NPGP	PPAF
NRSP Staff, Layyah and DG Khan 22-23 Oct 2020			
Sr #	Name	Designation	Organization
1	Agha Jawad	GM	NRSP
2	Malik Fateh Khan	RGM, Coordinator PPAF	NRSP
3	Abdul Razaq Sherani	RGM, South	NRSP
4	Adnan Husain	DPO/RC	NRSP
5	Moazzam Ibrahim	DPC	NRSP
6	Samiullah	Livelihood Officer	NRSP
7	Mehnaz Akhtar	Livelihood Officer	NRSP
8	Humera Mushtaq	Livelihood Officer	NRSP
9	Muhammad Gulrez	M&E Officer	NRSP
10	Muhammad Ramzan Asif	CRP	VO Jakhar
11	Amjad Hussain Buzdar	RPO D.G Khan	NRSP
12	Zareena Baloch	DPO	NRSP
13	Muhammad Iftikhar	DPC	NRSP
14 (Finance team)	Asad Mahmood M. Mudassar Khurashid M. Rehan Saeed M. Shahzad Latif Anwar-ul-Hassan Ibrahim Khattri	Head Office: CFO Deputy Programme Manger Finance & Accounts Programme Officer-Finance & Accounts Senior Programme Officer Finance & Accounts FO Punjab: Sr Programme Officer Finance & Accounts FO Sindh: Sr Programme Officer Finance & Accounts	NRSP (Head Office, Punjab and Sindh regional Offices)
SRSO -Staff, Shikarpur, Kashmore and Kandhkot (21-26 Oct 2020)			
Sr #	Name	Designation	Organization
1	Zulfiqar Kalhoro	CEO, SRSO	SRSO
1	Muzzafar Hussain	Project Manager	SRSO
2	Jamal Mustafa Shoro	RGM	SRSO
3	Zahid Karim shar	CFO	SRSO
4	Farhad	Senior MIS Officer	SRSO
5	Abdul Manan	M&E Manager	SRSO
6	Ahmed Khan Samejo	DM, Shikarpur	SRSO
7	Farooq Ahmed Chandio	DPO, NPGP	SRSO
8	Shanila Rehan	SSO	SRSO
9	Ameerzadi	SO	SRSO
10	Pirah Fawad	M&E	SRSO
11	Farman Ali	JSO	SRSO
12 (Finance team)	Abdul Haleem Chachar Asif Muneer Memon/Syed Mubasher Hussain Ahsan Ahmed Siraj Muneer	Head Office: Manager Accounts Manager Taxation Shikarpur: Finance Officer FO Kandhkot: Finance Officer FO Shikarpur: Finance Assistant	FO SRSO (Head Office and Field Offices)

	Fahiem Sharif Zafar Ali	FO Kandhkot: Finance Assistant FO Kashmore: Finance Assistant	
TRDP Meeting (03 Nov 2020 at Karachi)			
Sr. #	Name	Designation	Organization
1	Allah Nawaz Samoo	CEO	TRDP
2	Kanhai Asnani	Head Poverty Graduation	TRDP
3	Rukhsana Bukero	Capacity Building Coordinator	TRDP
4	Sarmad Bhatti	Head of Finance	TRDP
5 (Finance team)	Sarmad Bhatti Muzammal Ali	Head of Finance Chief Internal Auditor	TRDP
NRSP Thatta Sindh (02 November 2020)			
Sr. #	Name	Designation	Organization
1	Agha Ali Jawad	GM	NRSP
2	Malik Fateh Khan	RGM/Coordinator PPAF	NRSP
3	Ghulam M. Haider Jamro	RGM	NRSP
4	NM Chandio	Regional -NPGP (Lower Sindh)	NRSP
5	Khalid Noor	DPC	NRSP
6	Asmat Bibi	Social Organizer	NRSP
7	Zamiran Gopang	Social Organizer	NRSP
Sabawon Peshawar – 20/10/2020			
Sr. #	Name	Designation	Organization
1	Muhammad Tariq	CEO	Sabawon
2	Khalidullah Baber	Project Manager	Sabawon
3	Iftikhar Hussain	MER	Sabawon
4	Khwaja Muhammad	Project Coordinator	Sabawon
5	Zulqarnain	Coordinator Procurement	Sabawon
6	Irfan Khan	Project Manager	Sabawon
7 (Finance team)	Zulqarnain Haider Amjed Khan Mudassar Hussain	Coordinator Finance & Accounts Coordinator Procurement & Logistics Finance Officer	Sabawon
Lasoona, Besham – 21-10-2020			
Sr. #	Name	Designation	Organization
1	Azam Khan	CEO	Lasoona
2	Noor Malik	Manager Programmes	Lasoona
3	Murad Ali	Manager Finance	Lasoona
4	Sajjad Ahmed	Project Manager	Lasoona
5	Murad Ali Shah	M&E	Lasoona
6	Zulfiqar	Social Organizer	Lasoona
7	Inamullah	Livelihoods	Lasoona
8	Nasima Nawaz	Social Organizer	Lasoona
9 (Finance team)	Murad Ali Asghar Khan	Manager Finance Finance Coordinator	Lasoona
AKRSP Chitral – 23-10-2020			
Sr. #	Name	Designation	Organization
1	Fazli Malik	Regional Programme Manager (RPM)	AKRSP
2	Muhammad Younis Khan	Project Coordinator	AKRSP
3	Azharullah	Health Facilitator	AKRSP
4	Shahid Ahmad	Livelihood Facilitator	AKRSP
5	Syed Arif Hussain Jan	Social Mobilizer	AKRSP
NRSP Balochistan at Karachi – 03-11-2020			
Sr. #	Name	Designation	Organization
1	Ms Marzia Yousaf	NPGP Coordinator	NRSP
2	Abdusalam	Livelihood Officer	NRSP
BRSP Meeting at Quetta and Zhob 4-5 Nov, 2020			
Sr. #	Name	Designation	Organization
1	Nadir Gul Barech	CEO	BRSP
2	Naimatullah Jan Miryani	Sr. Manager Programmes	BRSP
3	Zahoor Ahmed	Coordinator	BRSP
4	Masooma	MIS & Reporting Officer	BRSP
5	Ibrahim Agha	District Programme Coordinator	BRSP (District Zhob)
6	Abdul Rasheed	District Project Officer	BRSP (District Zhob)
7	Khalil Khan	District Admin Officer	BRSP (District Zhob)
8 (Finance team)	Mohammad Asim Shabbir Ahmed M. Abdullah	CFO Deputy Manager Finance District Finance Officer	BRSP BRSP BRSP (District Zhob)

Appendix 5-3: Itinerary for IFAD MTR Mission

Team 1- KP
October 19, - November 11, 2020

Date	Day	Time	Activity	Remarks
Meeting in Islamabad				
October 19, 2020	Monday	09:15-13:00	Meetings at PPAF Office	
			Introductory Meeting Secretary PASS Division	Time to be decided after confirmation IFAD and Secretary PASS
Meeting with SABAWON in Peshawar, KP				
October 20, 2020	Tuesday	09:30 – 11:00	Meeting at PPAF office	
		11:00-13:30	Travel from Islamabad to Peshawar	Travel time 2 hours 15 minutes
		13:30-14:30	Lunch at SABAWON office	
		14:30-15:45	NPGP presentation by SABAWON SABAWON office Peshawar	
		15:45-19:45	Travel to Swat	Travel time approx. 4 Hours
			Night Stay at Shelton Rezidor Hotel Swat	
Field Visit to LASOONA Target Areas for NPGP in Shangla, KP				
October 21, 2020	Wednesday	09:00-11:00	Travel from Swat to Besham	
		11:30 -12:30	NPGP Presentation by LASOONA Team at Besham Office	
		12:30– 12:40	Travel to UC 1 District Shangla	
		12:40–13:40	Meeting with COs/VOs and Assets Beneficiary HHs in UC 1 Shangla	
		13:40-14:20	Travel to UC 2	
		14:20– 15:30	Meeting with Target COs/VOs and Potential Beneficiary HHs in UC 2, Shangla	
		15:30– 17:30	Travel from Besham to Swat	
			Night Stay at Shelton Rezidor Hotel Swat	
October 22, 2020	Thursday	09:00-16:00	Travel from Swat to Chitral	Stay at Hindukush Heights Guest House in Chitral
Field Visit to Chitral for to see PPAF's interventions under PPR project				
October 23, 2020	Friday	08:00-10:30	Travel from Hotel to Bumborate Valley	Visit will include overview of interventions under PPAF's PPR project such as meeting with LSO, CIG, visit to infrastructure schemes, community-based learning center, Govt school, Kalasha Display center, and suspension bridge in Bumborate.
		10:30-12:30	Introduction and brief presentation by LSO (Ayun and Valleys Development Program), VO/WOs and meeting with CRPs, Broon Village, Bumborate valley At village Karakal	
		12:30-12:45	Visit to Street Pavement Drainage & Sanitation Project village Karakal	
		12:45-13:45	Visit to community-based learning center Karakal & Visit to Govt. High School, Broon Village, Bumborate valley	
		13:45-14:45	Lunch Break	Lunch in Alexandria Hotel Bumborate
		14:45-15:45	Visit to Kalasha Craft display center and meeting with CIG members	

		15:45-16:15	Gems and Jewelry Center, Anish – Bumborate	
		16:15-16:45	Visit to Suspension Bridge, Wadus Village, Bumborate valley (On way Back)	
		16:45-17:45	Travel back to hotel	
October 24, 2020	Saturday	09:00-21:00	<ul style="list-style-type: none"> IFAD team will travel to Gilgit PPAF team will travel back to Islamabad 	IFAD team will travel to Gilgit. PPAF team will travel back to Islamabad by road
Meetings in Islamabad				
November 9 & 10, 2020	Monday & Tuesday	TBC	Any Follow-up meeting with PPAF units for drafting the Aid Memoire if required	TBC
November 11, 2020	Wednesday	TBC	Wrap Up Meetings with EAD and PASS Division	Time to be decided in consultation with IFAD & PASS

Team 1 Composition

Sr #	Names	Organization	Contact details
1	Boirard, Hubert	IFAD	
2	Fida Muhammad	IFAD	03429090337
3	Summaira	IFAD	
4	Samia Liaquat Ali Khan	PPAF	03212116234
5	Tabassum Shaheen (for KP visit only)	PPAF	03449534227
6	Muhammad Sajid (for KP visit only)	PPAF	03335021736
7	Muhammad Umair Butt	PPAF	03455104008
8	Rab Nawaz (for lower Sindh visit only)	IFAD	03009441362
9	M.Fazil (for lower Sindh visit only)	PPAF	03315159478
10	Munazza Ali (for lower Sindh visit only)	PPAF	03215525398
11	Ahsan Riaz (for lower Sindh visit only)	PPAF	03458884147

**Team 2
Punjab, North Sindh & Balochistan
October 19, - November 12, 2020**

Date	Day	Time	Activity	Remarks
Meetings in Islamabad				
October 19, 2020	Monday		Meeting at PPAF office	
October 29- November 2020	Thursday to Monday			TBC
November 12, 2020	Thursday		Wrap up meeting	
Field Visit to NRSP Target Areas for NPGP in Layyah, Punjab				
October 20, 2020	Tuesday	10:30-17:00	By Road Travel - From Islamabad to Multan	By road travel time from Islamabad to Multan is 6 hours Approx.
			Night Stay at Ramada Hotel – Multan	
October 22, 2020	Thursday	8:30 – 10:00	Travel to NRSP Office Layyah	1 and half hour travel from Multan to Layyah
		10:30 – 10:50	Field visit to Travel to UC 1	
		10:50 – 12:50	Meeting with Target COs/VOs and Assets Beneficiary HHs	
		12:50 – 13: 50	Lunch	
		13:50-14:20	Travel to UC 2	

		14:30 – 16:30	Meeting with Target COs/VOs and Assets Beneficiary HHs	
		16:30 – 18:30	Travel Back from Layyah to Multan for Night stay at Ramada Hotel Multan	
October 23, 2020	Friday	09:00 – 11:30	Travel from Multan to DG Khan	Travel time from Multan to DG Khan is 2.5 hours
		11:30 – 13:30	Presentation by NRSP and Debriefing Meeting at NRSP office DG Khan	
		13:30 -14:30	Lunch at NRSP Office DG Khan	
		14:30 -19:30	Travel to Sukkur from DG Khan	There is no flight from Multan to Sukkur. So, team will travel to Sukkur from DG Khan Travel time is 5 Hours
			Night stay at Hotel One Sukkur	
Field Visit to SRSO Target Areas for NPGP in Kashmore and Shikarpur, North Sindh				
October 24, 2020	Saturday	9:00 -11:00	NPGP Presentation by SRSO at SRSO HO Sukkur	
		11:00-12:45	Travel to UC 1 Kashmore	
		12:45 - 13:45	Meeting with VOs and Assets Beneficiaries in UC 1	
		13:45-14:45	Lunch	
		14:45 -15:15	Travel to UC 2	
		15:15-16:15	Field visit to target communities in UC 2 Kashmore	
		16:15-18:15	Travel back to Sukkur	
	Night stay at Hotel One Sukkur			
October 25, 2020	Sunday	9:00 – 9:45	Travel to Shikarpur	
		10:00-12:00	Meeting with VOs and Assets Beneficiaries in UC of District Shikarpur	
		12:00-13:00	Travel back to Sukkur	
		13:00 – 16:00	Lunch & Debriefing meeting with SRSO management at SRSO HO-Sukkur	
		19:30 – 20:45	Night stay Hotel One Sukkur	
Oct 26, 2020	Monday	0715-1900	Return by road to Islamabad	

Team 2 Composition

Sr #	Names	Organization	Contact details
1	Rab Nawaz	IFAD	03009441362
2	Muhammad Fazil	PPAF	03315159478
3	Waseem	IFAD	
4	Arsalan	IFAD	
5	TBC		

**Itinerary
IFAD MTR Mission
Team 1- Lower Sindh and Balochistan
November 2 to 7, 2020**

Date	Day	Time	Activity	Remarks
Field Visit to Thatha & Tando Allah Yar, Lower Sindh 2n – 3rd November, 2020				
November 2, 2020	Monday	10:00-12:00	Travel from Islamabad to Karachi	Daily flight from Islamabad to Karachi
		12:00- 14:00	Travel to Thatha from Karachi	Travel time 1 hour 30 minutes
		14:00-15:00	Presentation by NRSP in Thatha Office and working Lunch	

		15:00-16:30	Field visit to UC Sukhan Pur in District Thatha	
		16:30-18:30	Travel to Hyderabad from Thatha	Travel time is 2 hours Approx
			Night stay at Hyderabad	Stay in Indus Hotel Hyderabad
November 3, 2020	Tuesday	9:00- 10:00	Visit to Village Tando Somoroo – District Tando Allah Yar	Village Tando Somoroo – District Tando Allah Yar
		10:00 – 11:30	Meeting with Governance Committee of Tando Somoroo and visit of different projects in the village	
		11:30 – 15:30	Travel from Tando Allah Yar to Karachi	
		15:30 – 16:00	Lunch in Moven Pick Hotel	
		16:00 – 17:00	Meeting with NRSP Gawadar and Lasbela	Movin Pick Hotel -Board Room
		17:00 – 18:00	Meeting with TRDP	Movin Pick Hotel -Board Room
				Night Stay at Moven Pick
Field Visit to Quetta and Zhob from November 4 to 7, 2020				
November 4, 2020	Wednesday	8:30 – 9:50	Travel from Karachi to Quetta	By Air Travel – Flight Time is 1 hour and 20 minutes via Sere Air Night Stay in Serena Hotel Quetta- 4 hours by road travel time.
		11:00 – 1:00	Meeting with BRSP Team in Serena Hotel Quetta	
			Lunch and Dinner at Serena Hotel Quetta	
November 5, 2020		7:00 -11:30	Travel from Zhob to Quetta	Night Stay at Serena Hotel Quetta
		11:30 – 13:00	Meeting with LSO/COs/VOs and Beneficiaries in UC Takai	
		13:00 – 17:00	Travel from Zhob to Quetta	
November 6, 2020		10:30 – 1:00	Meeting with NPGP POs (Via Zoom)	Sere Hotel Quetta
November 7, 2020		10:50 – 12:15	Travel from Quetta to Islamabad	Via Serene Air
Meetings in Islamabad				
November 9 & 10, 2020	Monday & Tuesday	TBC	Any Follow-up meeting with PPAF units for drafting the Aid Memoire if required	TBC
November 11, 2020	Wednesday	TBC	Wrap Up Meetings with EAD and PASS Division	Time to be decided in consultation with IFAD & PASS

Team Composition

Sr #	Names	Organization	Contact details
1	Boirard, Hubert (For Sindh and Balochistan)	IFAD	
2	Fida Muhammad (For Sindh and Balochistan)	IFAD	03429090337
3	Summaira (For Sindh Only)	IFAD	
4	Samia Liaquat Ali Khan (For Sindh and Balochistan)	PPAF	03212116234
7	Muhammad Umair Butt (For Sindh and Balochistan)	PPAF	03455104008
9	M.Fazil (For Sindh and Balochistan)	PPAF	03315159478
10	Munazza Ali (for lower Sindh visit only)	PPAF	03215525398
11	Dr. Ahsan Riaz (for Balochistan only)	PPAF	03458884147