

SROI Analysis of CM Punjab's Self Employment Scheme

A Pilot study¹

It has been widely documented that the latter half of the past century has seen radical changes in the realm of governance. Within it, the most seminal change has occurred in the means through which the government handles the public problems and the mechanisms for public service delivery. The concept of Public Private Partnership has been introduced and is being widely used. This study is aimed at conducting an analysis of one such collaboration currently being run in Pakistan.

Literature Review

In the past, public functions were performed largely by the state actors and then subsequently surrogated to closely related agents of the state. This trend however has altered, where the responsibility of the quotidian operations of the state advocated programs now lays on the multitude of non-governmental organizations that collaborate with the state to provide for public needs (Jensen & Kennedy, 2005). This phenomenon of delegated governmental authority to non-governmental actors for the matter of public service delivery is referred to as in the common literature, “new governance” (Salamon, 2002, pp. 1-2; Kettl, 1988, 1993). Political expression often portrays it as a new phenomenon; however such co-operation and collaboration can be traced back to the Greek city states where the Greeks outsourced the tax collection to tax farmers and leased state owned mines to concessionaries (Goldman and Eggers, 2004). What is now referred to as the ‘third sector’ is involved in the provision of public services before the state even stepped

¹ Study designed and supervised by Mohsin Bashir (Assistant Professor SDSB). Literature review and data collection by Fatima Ahmed and Mahrokh Humayun; Editing by Anam Sethi.

in (Brandsen and Hout, 2006). Owing to a wide array of factors, such as the advancement in technology and broader changes in the economy and the society which have favored the networked form of organization, the modern networked government has increased in extent and new kinds of networks have come to limelight (Goldman and Eggers, 2004). Instead of relying on hierarchical bureaucracy as the only organizational structure for delivering public services, public administrators are favoring to “steer than row”. Government is getting increasingly privatized where government officers are transforming into entrepreneurs of the government leading to a paradigm shift towards ‘New Public Management’ (Deinhardt and Deinhardt 2000, Osborne and Gaebler 1992; Osborne and Plastrik 1997; Kettl 1993; Kettl and DiIulio 1995; Kettl and Milward 1996; Lynn 1996).

According to Goldman et al (2004), twentieth century has brought with it complex challenges where the means to address these challenges are even more complex and numerous. Problems have become more global and more local as power has dispersed and boundaries have become faint. The complicated and diverse problems of an ever increasing mobile population has defied the one size fits all solutions and has paved way for more customized approaches. The traditional bureaucratic model of the government cannot cope up with the demands of the emergent era because of its inward looking culture and conservative work restrictions especially when the problems arising transcend national boundaries for example in the case of FBI and CIA.

Owing to this rapid change in the needs of the society, Governments around the globe today, seek to develop better services for their citizens using ‘alternate delivery systems’ cutting through the traditional methods of public service delivery (Bettingnies and Ross, 2004). As a result the term public service network has emerged at the forefront of governance and public management as an alternate mechanism for the provision of public goods and a “catch all” phrase

for all such collaborative arrangements. O Toole defines networks as ‘structures of interdependence involving multiple organizations or parts thereof, where one unit is not merely the formal subordinate of the others in some large hierarchical arrangement. Networks exhibit some structural stability but extend beyond formally established linkages and policy legitimated ties’, (p1-1997). Public service networks in this context can thus be defined as ‘contractual arrangements between government and a private party for the provision of assets and the delivery of services that have been traditionally provided by the public sector’ (Bettingnies and Ross, 2004). These public-private collaborations are also defined by Savas (2000) as arrangements of collaboration between the state and the private sector where the public goods are partially or fully provided by the private sector. Forrer et al (2010) augments the definition by saying that decision making and the production of the good or service is also shared. The authors also add the idea of risk sharing between the networking parties.

Such Public service networks and partnerships amalgamate the resources of both the government and the private sectors to provide for societal needs. These networks can take several forms including contracting out of services, franchising of public utilities and the formation of hybrid organization for co production and risk sharing between the networked parties (Skelcher 2005). Numerous international projects aimed at development have started to increasingly rely on the Public service networks for service provision. Notable examples include the World Bank, Asian Development Bank (ADB) and United States Agency for International Development (USAID), (ADB, 2008; World Bank, 2009; USAID, 2011). Thus, the interest and the importance the field of network management can clearly be gauged and therefore it becomes an essential arena of examination in the field of public management and administration.

This increase in popularity of Public Service networks has generated a vigorous scholarly literature. Austin (2000, p. 71) discusses the “collaboration continuum” starting from the philanthropic stage which involves the basic donor and recipient relation, to the transactional stage where the resource exchanges and contractual service arrangements take place, to the integrative stage which characterizes collective action and organizational integration. Further on Foster and Meinhard (2002) identified that particular organizational and attitudinal factors incline some organizations to work in partnership. L. M. Hall found that most nonprofit organizations look for alliance, specifically the faith-based organizations with particular, economic agendas (see M. F. Hall, 1995). Mandell on the other hand, (1999, 2000a, 2000b) described a variety of partnership in which some groups upgrade from sheer linkages to network structures in which there is a shared strategic action (Kennedy and Hall, 2008) .

The interest and literature in the field raises many other questions for further elaboration, perhaps one of the most important one regarding Network Governance is; have the Public-Private Networks achieved results that otherwise would have not been possible? (Agranoff and McGuire 2001). This question needs to be addressed to justify the shift of paradigm in the arena of public management.

Despite the increase of attractiveness of Public service networks in Public management and public service delivery there is still a dearth of academic literature available on the subject. Not many papers divulge into the latter question that has been raised and the work that is available is on urban development and infrastructure (Hodge & Greve, 2007) and on the civil society (Alexander & Nank, 2009; Brudney & Mendel, 2012; Salamon, 1995). Mostly the focus of the literature is on the collaborations done in providing public services, such as education (Jones and Bird 2000; Levin 1999; Aggarwal 2000) health (Reich 2000; Morel et al 2005; Nawaka and Ridley

2003) and municipal services (Shankar and Rodman 1996). Very little work has been done on the network governance in other areas, especially areas such as youth empowerment and job creation etc. The little work that has been done focuses primarily on why there should be collaboration between Government and private sector in these fields and what will be its results (Rosentraub et al 2008) but it does not look into the effectiveness and value of collaborations that have already been undertaken. Heranz identified the differences within the multi sector networks that were providing career counseling to unemployed youth, but even that study focuses on the management and organizational differences within the networks and does not particularly focus on the job creation aspect or the effectiveness analysis of the schemes. Thus there is a vast gap in the literature in the field of network governance with regards to the collaborations, especially the effectiveness of the schemes.

Case Study: The Chief Minister's Self Employment Scheme

This paper focuses on the Governments alliance with Akhuwat, an organization working to eradicate poverty from the society by providing interest free loans and other related services. Last year, Chief Minister of Punjab, Mr. Shahbaz Sharif collaborated with Akhuwat for the implementation of "Self-employment scheme" under which, deserving persons are being provided interest-free loans, upto Rs.50 thousand, and, so far, interest-free loans, to the tune of one billion 300 million rupees, have been given to 75 thousand families. This scheme hence, forms a very typical example of the collaboration between the Government and non-profit sector and creates a great opportunity for research in the phenomenon at hand.

Why SROI?

SROI is an outcome based measurement tool that helps to understand and quantify the social, environmental and economic value being created by the program. *SROI* is a participative approach that is able to capture in monetised form the value of a wide range of outcomes, whether these already have a financial value or not. SROI is expressed as social performance as a ratio to an input. There are two types of SROI; Evaluative SROI (based on actual outcomes from programs already undertaken) and forecasted SROI (predict how much social value will be created). It can be seen that increasingly the concept of Social Return on Investment (SROI) is being used to judge the effectiveness of programs aimed at social welfare. Many studies on microfinance have employed this method of analysis (Weber 2013, Nieto et al 2007 and Goldernberg et al). However, there is a dearth of SROI analysis when it comes to public private partnerships; most studies employ the simple method of cost benefit analysis.

SROI is highly constructive for a study that is aimed at analyzing a program since it makes analysis easy by measuring the social impacts as a ration instead of just describing the impacts. Therefore this study employs SROI for evaluating the CM's self employment scheme.

Framework for SROI analysis

The SROI analysis will primarily involve six stages:

- 1- Establishing scope and identifying key stakeholders; for the purpose of this study; that is analyzing the impact of the scheme, the stakeholders have been identified as beneficiaries (the ones receiving the loans), Akhuwat (the organization administering the scheme) and the Government (the primary investor).
- 2- Mapping outcomes: this involves generating variables and justifying them.

- 3- Evidencing outcomes and giving them value; a questionnaire will be made and the beneficiaries will be interviewed to access the outcomes using the instruments that have been made. Each instrument shall have a value.
- 4- Establishing impact; the results from the questionnaires and interviews shall be analyzed and it will be ensured again that all instruments and the values being attached to them are because of the scheme and not because of other factors.
- 5- Calculating SROI; the actual calculations for the SROI will be made.
- 6- Reporting and analyzing; based on the results of the SROI obtained an analysis of the scheme shall be done

SROI Variables

SROI aims to gauge the ‘social outcomes’ of the investment in self-employment program. Since self employment scheme targets poverty, the SROI analysis of this study will analyze the social value creation in alleviating poverty. The variables thus include the following expected social changes:

- a) Reduction in extreme poverty
- b) Increase in happiness
- c) Increase in compassion and community help
- d) Increase in confidence and self esteem

Justification for the variables:

Reduction in Extreme poverty is the essential since it is the primary purpose of this scheme. To gauge this variable, it was necessary to ask the basic question about the income, however income alone cannot be used to measure poverty status therefore further questions are also required. Other questions are based on the assumption that meat, electronics, transport and

schooling are luxury goods, being able to afford them now will indicate reduction in poverty. These are things that one can survive without, however as soon as one has enough either of these four (given the Pakistani context) will be consumed. It is important to ask about all four because it accounts for different preferences that people have. The following questions are important to ask since consumption is an important tool to measure poverty status and has been employed in various studies before (Havemen and Mullikin). There are several papers that use consumption of food items to indicate levels of income or poverty (Ram). Meat was chosen because of the importance and prestige that is attached with it in Pakistan.

Increase in happiness of the respondents is gauged through their engagement in leisure activities such as visits to parks, relatives and renting out DVD's or watching TV programs. A visit to parks and its relationship with happiness has been documented in various studies such as the study done by state of California on 'The Health and Social Benefits of Recreation' and in the article 'Happiness- A Walk in the Park' by LakshmiSenathirajah. Social participation such as paying visits to relatives has also been widely discussed such as in the studies by Veenhoven (2009), Moreover durable goods such as renting DVDs is discussed in a study by Linssen (2009).

Increase in compassion as a variable was included in the survey primarily because it is an essential part of the stated objectives of the self employment scheme. It has been operationalised using proxies relevant to the kind of compassion entailed from the scheme. The proxies were formulated using expert's opinion in the field of quantitative research operations. The proxies henceforth decided include the respondent's willingness to debt small amounts of money to help others in their community.

While several measures of self-esteem are available in the literature, measure used in the questionnaire include confidence about future in terms of providing care to the children, feeling better about themselves after receiving the loan and empowerment within the wider community. All of these measures have been extensively used in psychology as variables for self esteem (Robinson, Shaver and Wrightsman)

The variables will be operationalized using financial proxies for each. The proxies will be contained in the questionnaire, the details of which are given in the following section.

Questionnaire:

The questionnaire (appendix A) was designed based on the variables discussed above. While making the questions it was ensured that the questions were clear, precise and not biased. An answer key based on the Lickert scale was formulated for each answer to lower the subjectivity of the interviewer as much as possible. Moreover, since respondents were Urdu speaking the the questionnaire was then also translated in Urdu (appendix B) ensuring that the essence of the questions did not change.

Data Collection

The questionnaires were filled through personal interviews in the Akhuwat field office in Township Lahore. The respondents were asked about their willingness to take part in the study. The data collected was coded the very day to ensure accuracy.

Sampling Strategy

This study aims to be an exploratory study since it is the first time Akhuwat and CM's loan scheme are being studied and thus this study can be seen as a pilot study. Since there was no prior knowledge about the distribution of the population therefore we decided to do convenience

sampling. We interviewed 75 beneficiaries for the study since the pattern of answers had emerged by then and a normal distribution began to be seen.

Data Analysis

The data was coded and interpreted in two ways. Firstly SROI ratio was calculated and a qualitative analysis of the data was also performed.

The following table shows how data was filtered to be used for the SROI calculation.

Stakeholder	Outputs produced as the result of the loan	Outcomes	Taken for SROI calculation?
Beneficiaries	Poverty Alleviation	Increase in income	No- to avoid double counting
		Increase in medical spending	Yes
		Increase in spending on education	No- no significant change was seen in the schooling pattern of the beneficiaries before and after the loan
		Increase in mobile recharge	Yes
		Increased consumption of meat	Yes
		Pattern of travelling	No- no significant change in the choice of vehicle for travelling experienced by the beneficiaries before and after the loan
		Purchase of electronic items	No- It was difficult to access if loan was the reason for the change as compared to other factors such as 'need' that could possibly affect the figure
Beneficiaries	Increase in Happiness	Increased spending on leisure	Yes

		Increased spending on events	Yes
Beneficiaries	Increase in Compassion	Giving donations	Yes
		Helping others to get a loan from Akhuwat	No-since we have not interviewed the people who were helped by the beneficiaries the gain could not be monetized
		Giving other's need based small loans	No- they did not remember the exact amounts of loans and were also uncertain whether the change was because of the scheme
Beneficiaries	Increase in Self-Esteem	Increase in invitations to the wedding	No- no monetary value could be ascribed given the resources of this study
		Increase in consultation by the relatives in important matters	No- no monetary value could be ascribed given the resources of this study
		Increase in optimism for the future	No- no monetary value could be ascribed given the resources of this study

SROI Calculation:

Increased income was dropped from the SROI Calculation to avoid double counting as shown in the table below.

Stakeholder	Outcome	Proxy	Description	Rationale
Beneficiaries	Poverty alleviation (Increase in Income)	2,70,000 Rs/- (5000*54)	It was calculated using the average change in income of the sample multiplied with the number of people in the sample who reported this change due to loan	The basic variable to gauge poverty alleviation is to measure an increase in the income generated by the loan scheme. Since poverty alleviation is the core purpose of the scheme, measuring it through a rise in income is necessary. But it has not been included in the SROI calculation to avoid double

				accounting. The increase in income is gauged through other variables on consumption.
SROI calculation:				
Beneficiaries	Poverty Alleviation (Increase in meat consumption)	15,050 Rs/- (350*43)	Average price of 1kg meat (calculated by current market price) multiplied by number of beneficiaries who increased the meat consumption	Income alone cannot be used to measure poverty status therefore further questions are also required. Meat consumption is an important tool to measure poverty alleviation and has been used in many studies (Havemen and Mullikin).
Beneficiaries	Poverty Alleviation (Increase in Medical Spending)	6,600 Rs/- (22*300)	Average cost of 1 visit to a private hospital (calculated by taking averages from different hospitals in the vicinity) multiplied by number of people who started going to private hospitals after the loan	Given the conditions of government hospitals in Pakistan even a small increase in income is likely to result in people choosing to visit private hospitals for medical aid. Thus the question and the proxy were included in the analysis with this intuition.
Beneficiaries	Poverty Alleviation (Increase in Mobile Recharges)	3,700 Rs/- (37*100)	Average increase in the amount of recharge multiplied with the number of people who attributed the increase in mobile recharges to loan	Pakistan has 125 million mobile users which reveal the frequent use of mobile services. It is expected that mobile recharges form an integral part of the consumption pattern of Pakistani community (TRIBUNE,2013)

Beneficiaries	Increase in Happiness (Increase in spending on recreational activities)	17,100 Rs/- (50*6*57)	Average cost per person of visiting a park multiplied with the average family size (Pakistan Labor Force Survey) multiplied further with the number of beneficiaries who reported an increased spending on recreation after the loan	Increase in happiness of the respondents is gauged through their engagement in leisure activities taken to be visiting parks in Pakistan as it is one of the most common leisure activities for lower middle class. The relationship between leisure activities and increase in happiness has been documented in various studies including that by Veenhoven and Lakshmi (2009).
Beneficiaries	Increase in Happiness (Increase in amount spent on events)	16,200 Rs/- (50*6*54)	Average cost per person for an event (visiting parks or relatives on eid) park multiplied with the average family size (Pakistan Labor Force Survey) multiplied further with the number of beneficiaries who reported an increased spending on events after the loan	Social participation on events such as paying visits to relatives has been widely discussed as a instrument measure increase in happiness (Veenhoven 2009).
Beneficiaries	Increase in Compassion (Total amount of donations in the 'chandda' box)	3,925 Rs/-	Total average monthly donations made to akhuwat 'chandda' box deduced from the questionnaire	Increase in compassion is one of the stated objectives of the self - employment scheme. The proxy to measure compassion was discussed at length with the experts in the field.
Beneficiaries	Economic Benefits	2,57,800 Rs/- (0.2*1289000)	Benefit per rupee of choosing Akhuwat over the next best	Akhuwat is an interest free loan provider which is providing self - employment loans

			alternative multiplied by the amount loaned to the sample.	without any interest charges while other loaning schemes such as Kashf charge 0.2 paisas per rupee loaned.
	TOTAL	320,375 Rs/-		

The following table shows the calculation of the SROI ratio using total costs of the scheme and the total benefits of the scheme calculated using the figures given in the above tables.

Total benefits of the program		320,375 Rs/-
Total cost of the program	(operation cost+ lending rate) X the amount of loan distributed to the sample 0.15*1289000	193,350 Rs/-
SROI RATIO	Benefits of the scheme/ Costs of the scheme	1.66

**Attribution: In calculating the SROI it was ensured that all benefits were resulting only from the loan and were free from attributions.*

**Deadweight: The calculation of the SROI was carefully made so as to avoid the problem of Deadweight as far as possible making sure that no benefits were accounted twice.*

The SROI ratio of 3.05 represents that on every 1 Rs/- investment in loan scheme results in the social return of 3.05 Rs/- on average.

Qualitative Analysis

Poverty Alleviation:

One of the major impacts of the self employment scheme was observed to be on the poverty status of the beneficiaries. This can be seen from the statistical findings of the study which reveal that 81.3 % of the respondents considered themselves poor before the loan while this figure significantly dropped to only 29.3% after the loan. This finding was further supported by the changes in income levels of the respondents where 70.6% respondents reported an increase in

income attributable to loan. The consumption patterns also revealed a lowering of poverty amongst the beneficiaries. This was seen in the consumption of meat and recharges. 57.3 % of the respondents reported an increase in the meat consumption caused by the loan. Similarly 62.7 % respondents said that their mobile recharges increased due to the loan. While it was expected that the expenditure on schooling would increase, the study actually reveals surprising results. 73.3 % of the sample reported that there was no change in their expenditure on schooling. The reasons stated by several respondents were that they valued education equally before and after receiving the loan. Moreover, 70% of the sample bought new electronics after the loan. An interesting insight to this was that the electronics were not purchased for household purposes but rather they were made as investment to the businesses they had started because of the loan. Several women reported buying sewing machines from the amount of the loan and setting up a tailoring business. A considerable change was also seen in the medical choice of the sample where 68% favored going to Private hospitals for medical relief after the loan where the figure before the loan was at 41.3%. Furthermore 43.1 % of those who reported the change in preference attributed it to the loan.

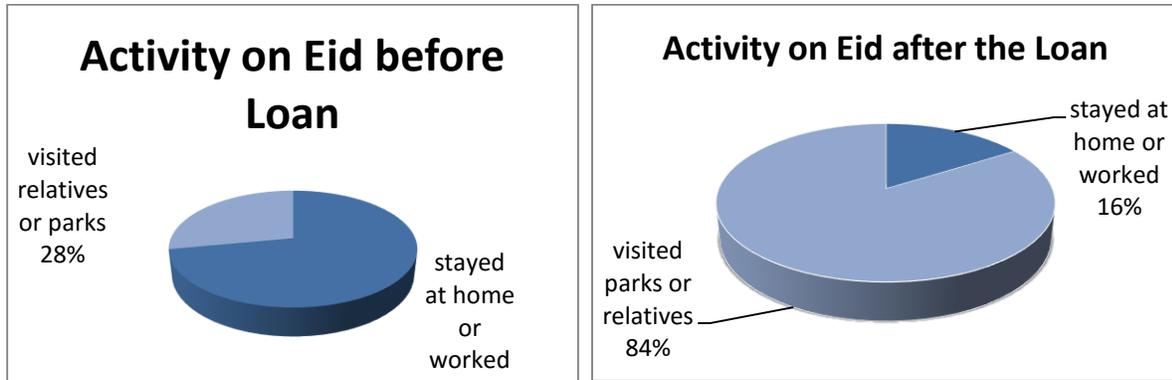
Expenditure that experienced an increase after the loan	Increase attributed to loan
Meat	57.3 %
Mobile Recharges	62.7%
Medical Spending	43.1 %

Increase in Happiness:

The proxies that were used to measure the increase in happiness of the respondents revealed that there was a significant positive impact on the happiness of the respondents owing to the loan.

The study measured the happiness through questions pertaining to the activities of the respondents on eid assuming that happiness can be associated with activities on festivals. The

results are demonstrated in the graphs below for both the situation before the loan and after the loan. It can be seen that the visit to parks and relatives increase considerably.



Similar changes were seen in the frequency of visits to parks as a part of routine leisure activity. Before the loan only 6.6% of the respondents had visited parks thrice while none of the respondents visited more than 4 times a month. After the loan there was a drastic change in the number of people who visited parks more than three or four times a month forming 65.3% of the sample population.

Increase in compassion:

The increase in compassion is one of the stated objectives of the Self-Empolment scheme administered by Akhuwat. The statistical analysis of the data reveals optimistic results where the respondents have experienced augmented compassion after the loan. For example, 70.6% of the sample never gave loans to anyone in need before receiving the loan from Akhuwat, while after the receipt of the loan 89.3% actually loaned money to their needy relatives. Moreover 89.5% of those who did loan money reported the receipt loan from Akhuwat as the main reason for this compassion. Similarly, people who gave donations during Ashura or Milaad also increased from 65.3% to 100% before and after the loan respectively. Furthermore, almost 93.33% of the people interviewed helped others to get the loan from Akhuwat.

Increase in Self-Esteem:

The self-employment scheme has enhanced the self esteem of the beneficiaries as well where most of the reported to be optimistic and hopeful for their future life. Almost 88% reported that they felt better about themselves and 94% quoted that they were hopeful that they could provide for a better future for their children. Increase in the self esteem was also reflected in the treatment they got from their relatives post the receipt of the loan. Only 73.3% of the respondents were invited to the weddings in the family before receiving the loan while after the loan 100% of the respondents were invited. In the similar vein, 93.33% reported that they were consulted in important family matters after the loan which was previously on 54.6% before the loan.

Validity

Validity of the research has also been established. External Validity was ensured by taking a sample that was large enough to accommodate the variance in the population. Content and Face validity of the questions in the questionnaire was ensured by reviewing the initial and final drafts of the questionnaire with research methodology professors at LUMS. Since this was a pilot study Construct Validity could not be established prior to conducting the research since there was no set precedent however, once the research was conducted and the results that were obtained and the way interviewees responded to the questions it became evident that the questions were appropriately measuring the instruments that had been designed for accurate calculation of SROI ratio and the in depth analysis of the scheme.

Limitations and future avenues

One major limitation of the study was that the interviews were conducted in the Akuwat office therefore there might have been a bias in the responses since there was perhaps a fear in the mind of the beneficiaries. In future studies the interviews can be conducted in the beneficiaries'

home. This way there will be no bias and greater insight can be achieved into the way the loan affects the daily lives of the beneficiaries.

Another limitation was that our sample consisted of beneficiaries from the same Akhuwat office. In the future studies the sample could comprise from all offices of Akhuwat in Lahore this way there can be greater external validity and the results can be generalized to a greater degree.

Another limitation of the study was that the variable self-esteem could not be included into SROI calculation because of unavailability of financial proxies for it. This can be rectified in future researches.

One thing that was observed during our interviews was the part that religious beliefs were playing. Majority of the respondents commented on the ‘barkat’ of the loan because of it being interest free. This is an interesting avenue for future research.

Another thing that was observed during the interviews conducted was that the female respondents seemed very empowered and confident as compared to general female population in Pakistan. This can point towards the loan has on the dynamics within households as well which can be researched upon in the future.

Conclusion

To conclude, the SROI ratio of 3.05 depicts that the scheme has considerable social benefit. Moreover the qualitative analysis of the data shows that there is a considerable change in each of our variables because of the loan. Therefore, this study can conclude that the program is effective and highly beneficial for the society.

Appendices

Appendix A

Questionnaire (English)

1.Since how long have you been taking loans from Akhuwat/Cmses?	
2.When did you get your most recent loan?	
3.What is the amount of the most recent loan?	
4.Do you put money in the Akhuwat Donation boxes? If Yes, how much every month?	
5.Looking over the last month what do you think was the most significant change in the quality of people’s lives in this community?	

6.Before taking the loan did you consider yourself to be poor?	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	1	2	3	4	5

<p>7. What was your monthly household income before the loan?</p>	<table border="1"> <tr> <td>Rs5000-10000</td> <td>Rs10000-15000</td> <td>Rs15000-20000</td> <td>Rs20000 or More</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	Rs5000-10000	Rs10000-15000	Rs15000-20000	Rs20000 or More	1	2	3	4		
Rs5000-10000	Rs10000-15000	Rs15000-20000	Rs20000 or More								
1	2	3	4								
<p>8.What is your family income now? After taking the loan.</p>	<table border="1"> <tr> <td>Rs5000-10000</td> <td>Rs10000-15000</td> <td>Rs15000-20000</td> <td>Rs20000 or More</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	Rs5000-10000	Rs10000-15000	Rs15000-20000	Rs20000 or More	1	2	3	4		
Rs5000-10000	Rs10000-15000	Rs15000-20000	Rs20000 or More								
1	2	3	4								
<p>9.Do you consider yourself to be poor now?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>10.Is the change in your answer (if any) due to the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>11.How many members in your family are of school going age?</p>	<table border="1"> <tr> <td>3-5</td> <td>5-8</td> <td>8-12</td> <td>12 or more</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	3-5	5-8	8-12	12 or more	1	2	3	4		
3-5	5-8	8-12	12 or more								
1	2	3	4								
<p>12.How many of these members went to school before you received the loan?</p>	<table border="1"> <tr> <td>3-5</td> <td>5-8</td> <td>8-12</td> <td>12 or more</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	3-5	5-8	8-12	12 or more	1	2	3	4		
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<p>13.How many of these members go to school now? After receiving the loan?</p>	<table border="1"> <tr> <td>3-5</td> <td>5-8</td> <td>8-12</td> <td>12 or more</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	3-5	5-8	8-12	12 or more	1	2	3	4		
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<p>14.Is the change (if any) due to the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>15.Have you bought any new electronic item since receiving the loan? (Can include bulb/tube, fan, radio, TV, fridge etc).</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>16. How many times a month did you have meat before the loan? (includes chicken, mutton, beef, fish etc)</p>	<table border="1"> <tr> <td>1-2</td> <td>2-3</td> <td>3-4</td> <td>4 or more</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	1-2	2-3	3-4	4 or more	1	2	3	4		
1-2	2-3	3-4	4 or more								
1	2	3	4								
<p>17.How many times do you have meat now? After the loan</p>	<table border="1"> <tr> <td>1-2</td> <td>2-3</td> <td>3-4</td> <td>4 or more</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	1-2	2-3	3-4	4 or more	1	2	3	4		
1-2	2-3	3-4	4 or more								
1	2	3	4								
<p>18.Is the change (if any) due to the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							

<p>19. How much do you spend on mobile recharges every month before the loan?</p>	<table border="1"> <tr> <td data-bbox="808 247 954 323">Rs50-100</td> <td data-bbox="954 247 1101 323">Rs100-200</td> <td data-bbox="1101 247 1247 323">Rs200-300</td> <td data-bbox="1247 247 1409 323">Rs300 or more</td> </tr> <tr> <td data-bbox="808 323 954 386">1</td> <td data-bbox="954 323 1101 386">2</td> <td data-bbox="1101 323 1247 386">3</td> <td data-bbox="1247 323 1409 386">4</td> </tr> </table>	Rs50-100	Rs100-200	Rs200-300	Rs300 or more	1	2	3	4		
Rs50-100	Rs100-200	Rs200-300	Rs300 or more								
1	2	3	4								
<p>20. How much do you spend on mobile recharges now? After the loan</p>	<table border="1"> <tr> <td data-bbox="808 493 954 569">Rs100-200</td> <td data-bbox="954 493 1101 569">Rs200-300</td> <td data-bbox="1101 493 1247 569">Rs300-400</td> <td data-bbox="1247 493 1409 569">Rs400 or more</td> </tr> <tr> <td data-bbox="808 569 954 632">1</td> <td data-bbox="954 569 1101 632">2</td> <td data-bbox="1101 569 1247 632">3</td> <td data-bbox="1247 569 1409 632">4</td> </tr> </table>	Rs100-200	Rs200-300	Rs300-400	Rs400 or more	1	2	3	4		
Rs100-200	Rs200-300	Rs300-400	Rs400 or more								
1	2	3	4								
<p>21. Is the change (if any) due to the loan?</p>	<table border="1"> <tr> <td data-bbox="808 739 922 814">Strongly Agree</td> <td data-bbox="922 739 1036 814">Agree</td> <td data-bbox="1036 739 1149 814">Neutral</td> <td data-bbox="1149 739 1263 814">Disagree</td> <td data-bbox="1263 739 1393 814">Strongly Disagree</td> </tr> <tr> <td data-bbox="808 814 922 877">1</td> <td data-bbox="922 814 1036 877">2</td> <td data-bbox="1036 814 1149 877">3</td> <td data-bbox="1149 814 1263 877">4</td> <td data-bbox="1263 814 1393 877">5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>22. How many times in a month did you take ride on a rickshaw and a bus? Before the loan</p>	<table border="1"> <tr> <td data-bbox="808 1001 954 1064">2-6</td> <td data-bbox="954 1001 1101 1064">6-10</td> <td data-bbox="1101 1001 1247 1064">10-14</td> <td data-bbox="1247 1001 1409 1064">14 or more</td> </tr> <tr> <td data-bbox="808 1064 954 1127">1</td> <td data-bbox="954 1064 1101 1127">2</td> <td data-bbox="1101 1064 1247 1127">3</td> <td data-bbox="1247 1064 1409 1127">4</td> </tr> </table>	2-6	6-10	10-14	14 or more	1	2	3	4		
2-6	6-10	10-14	14 or more								
1	2	3	4								
<p>23. How many times a month do you take ride on rickshaw or bus now? After the loan</p>	<table border="1"> <tr> <td data-bbox="808 1249 954 1312">2-6</td> <td data-bbox="954 1249 1101 1312">6-10</td> <td data-bbox="1101 1249 1247 1312">10-14</td> <td data-bbox="1247 1249 1409 1312">14 or more</td> </tr> <tr> <td data-bbox="808 1312 954 1375">1</td> <td data-bbox="954 1312 1101 1375">2</td> <td data-bbox="1101 1312 1247 1375">3</td> <td data-bbox="1247 1312 1409 1375">4</td> </tr> </table>	2-6	6-10	10-14	14 or more	1	2	3	4		
2-6	6-10	10-14	14 or more								
1	2	3	4								
<p>24. Is the change (if any) due to the loan?</p>	<table border="1"> <tr> <td data-bbox="808 1497 922 1572">Strongly Agree</td> <td data-bbox="922 1497 1036 1572">Agree</td> <td data-bbox="1036 1497 1149 1572">Neutral</td> <td data-bbox="1149 1497 1263 1572">Disagree</td> <td data-bbox="1263 1497 1393 1572">Strongly Disagree</td> </tr> <tr> <td data-bbox="808 1572 922 1635">1</td> <td data-bbox="922 1572 1036 1635">2</td> <td data-bbox="1036 1572 1149 1635">3</td> <td data-bbox="1149 1572 1263 1635">4</td> <td data-bbox="1263 1572 1393 1635">5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							

<p>25.What did you do on Eid before you got the loan?</p>	<table border="1"> <tr> <td>Work</td> <td>Stay Home</td> <td>Visit Parks/ family</td> <td>Have guests over</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	Work	Stay Home	Visit Parks/ family	Have guests over	1	2	3	4		
Work	Stay Home	Visit Parks/ family	Have guests over								
1	2	3	4								
<p>26.What do you do on Eid now? After getting the loan</p>	<table border="1"> <tr> <td>Work</td> <td>Stay Home</td> <td>Visit Parks/ family</td> <td>Have guests over</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	Work	Stay Home	Visit Parks/ family	Have guests over	1	2	3	4		
Work	Stay Home	Visit Parks/ family	Have guests over								
1	2	3	4								
<p>27.Is the change (if any) due to the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>28.Where did you go for medical treatment before getting the loan?</p>	<table border="1"> <tr> <td>No where</td> <td>Local Hakeem</td> <td>Govt hospital</td> <td>Private hospital</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	No where	Local Hakeem	Govt hospital	Private hospital	1	2	3	4		
No where	Local Hakeem	Govt hospital	Private hospital								
1	2	3	4								
<p>29.Where do you go for treatment now? After getting the loan</p>	<table border="1"> <tr> <td>No where</td> <td>Local Hakeem</td> <td>Govt hospital</td> <td>Private hospital</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table>	No where	Local Hakeem	Govt hospital	Private hospital	1	2	3	4		
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1	2	3	4								
<p>30.Is the change (if any) due to the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							

<p>31. How often in a month before receiving the loan did you visit friends/family/parks?</p>	<table border="1"> <tr> <td data-bbox="805 247 954 363">Hardly ever</td> <td data-bbox="954 247 1104 363">Once or twice</td> <td data-bbox="1104 247 1253 363">3-4 times</td> <td data-bbox="1253 247 1403 363">4 or more times</td> </tr> <tr> <td data-bbox="805 363 954 422">1</td> <td data-bbox="954 363 1104 422">2</td> <td data-bbox="1104 363 1253 422">3</td> <td data-bbox="1253 363 1403 422">4</td> </tr> </table>	Hardly ever	Once or twice	3-4 times	4 or more times	1	2	3	4		
Hardly ever	Once or twice	3-4 times	4 or more times								
1	2	3	4								
<p>32. How often in a month do you visit friends/family/parks now? After the loan</p>	<table border="1"> <tr> <td data-bbox="805 493 954 609">Hardly ever</td> <td data-bbox="954 493 1104 609">Once or twice</td> <td data-bbox="1104 493 1253 609">3-4 times</td> <td data-bbox="1253 493 1403 609">4 or more times</td> </tr> <tr> <td data-bbox="805 609 954 667">1</td> <td data-bbox="954 609 1104 667">2</td> <td data-bbox="1104 609 1253 667">3</td> <td data-bbox="1253 609 1403 667">4</td> </tr> </table>	Hardly ever	Once or twice	3-4 times	4 or more times	1	2	3	4		
Hardly ever	Once or twice	3-4 times	4 or more times								
1	2	3	4								
<p>33. Is the change (if any) due to the loan?</p>	<table border="1"> <tr> <td data-bbox="805 739 922 816">Strongly Agree</td> <td data-bbox="922 739 1039 816">Agree</td> <td data-bbox="1039 739 1156 816">Neutral</td> <td data-bbox="1156 739 1273 816">Disagree</td> <td data-bbox="1273 739 1390 816">Strongly Disagree</td> </tr> <tr> <td data-bbox="805 816 922 894">1</td> <td data-bbox="922 816 1039 894">2</td> <td data-bbox="1039 816 1156 894">3</td> <td data-bbox="1156 816 1273 894">4</td> <td data-bbox="1273 816 1390 894">5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>34. Would you have loaned money to friends/family for a wedding or medical treatment before getting the loan?</p>	<table border="1"> <tr> <td data-bbox="805 987 922 1064">Strongly Agree</td> <td data-bbox="922 987 1039 1064">Agree</td> <td data-bbox="1039 987 1156 1064">Neutral</td> <td data-bbox="1156 987 1273 1064">Disagree</td> <td data-bbox="1273 987 1390 1064">Strongly Disagree</td> </tr> <tr> <td data-bbox="805 1064 922 1142">1</td> <td data-bbox="922 1064 1039 1142">2</td> <td data-bbox="1039 1064 1156 1142">3</td> <td data-bbox="1156 1064 1273 1142">4</td> <td data-bbox="1273 1064 1390 1142">5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>35. Would you loan the money now? After getting the loan.</p>	<table border="1"> <tr> <td data-bbox="805 1232 922 1310">Strongly Agree</td> <td data-bbox="922 1232 1039 1310">Agree</td> <td data-bbox="1039 1232 1156 1310">Neutral</td> <td data-bbox="1156 1232 1273 1310">Disagree</td> <td data-bbox="1273 1232 1390 1310">Strongly Disagree</td> </tr> <tr> <td data-bbox="805 1310 922 1367">1</td> <td data-bbox="922 1310 1039 1367">2</td> <td data-bbox="1039 1310 1156 1367">3</td> <td data-bbox="1156 1310 1273 1367">4</td> <td data-bbox="1273 1310 1390 1367">5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
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<p>36. Is the change (if any) due to the loan?</p>	<table border="1"> <tr> <td data-bbox="805 1478 922 1556">Strongly Agree</td> <td data-bbox="922 1478 1039 1556">Agree</td> <td data-bbox="1039 1478 1156 1556">Neutral</td> <td data-bbox="1156 1478 1273 1556">Disagree</td> <td data-bbox="1273 1478 1390 1556">Strongly Disagree</td> </tr> <tr> <td data-bbox="805 1556 922 1612">1</td> <td data-bbox="922 1556 1039 1612">2</td> <td data-bbox="1039 1556 1156 1612">3</td> <td data-bbox="1156 1556 1273 1612">4</td> <td data-bbox="1273 1556 1390 1612">5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							

<p>37. Did you give money for milad/ashura celebrations (any religious gatherings) before getting the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>38. Do you give money for milad/ashura celebrations now? After getting the loan</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
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<p>39. Is the change (if any) due to the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>40. Ever since you got the loan; did you help someone else to get a loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>41. Do you feel better about yourself since you received the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>42. Do you feel you will be able to give your children better life now than you would have had you not taken the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							

<p>43. Were you invited to weddings by family or friends before you received the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>44. Are you invited to weddings now after receiving the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
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<p>45. Is the change (if any) because of the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							
<p>46. Were you consulted by your family on important matters before you had taken the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
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<p>47. Are you consulted by your family now on important matter? After getting the loan</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
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1	2	3	4	5							
<p>48. Is the change (if any) because of the loan?</p>	<table border="1"> <tr> <td>Strongly Agree</td> <td>Agree</td> <td>Neutral</td> <td>Disagree</td> <td>Strongly Disagree</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </table>	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree							
1	2	3	4	5							

<p>49. Do you generally feel positive about your future?</p>	<table border="1"> <tr> <td data-bbox="803 247 922 323">Strongly Agree</td> <td data-bbox="922 247 1040 323">Agree</td> <td data-bbox="1040 247 1159 323">Neutral</td> <td data-bbox="1159 247 1278 323">Disagree</td> <td data-bbox="1278 247 1398 323">Strongly Disagree</td> </tr> <tr> <td data-bbox="803 323 922 407">1</td> <td data-bbox="922 323 1040 407">2</td> <td data-bbox="1040 323 1159 407">3</td> <td data-bbox="1159 323 1278 407">4</td> <td data-bbox="1278 323 1398 407">5</td> </tr> </table>					Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree											
1	2	3	4	5											
<p>50. Will you be suggesting the programs to other ?</p>	<table border="1"> <tr> <td data-bbox="803 493 922 569">Strongly Agree</td> <td data-bbox="922 493 1040 569">Agree</td> <td data-bbox="1040 493 1159 569">Neutral</td> <td data-bbox="1159 493 1278 569">Disagree</td> <td data-bbox="1278 493 1398 569">Strongly Disagree</td> </tr> <tr> <td data-bbox="803 569 922 653">1</td> <td data-bbox="922 569 1040 653">2</td> <td data-bbox="1040 569 1159 653">3</td> <td data-bbox="1159 569 1278 653">4</td> <td data-bbox="1278 569 1398 653">5</td> </tr> </table>					Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree											
1	2	3	4	5											

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