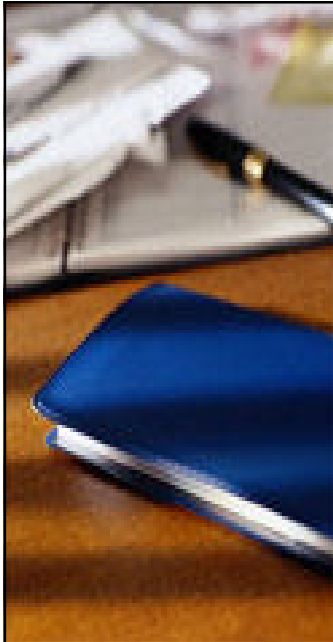


Annexes



List of Annexes

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Sampling universe

Universe - refers to the entire collection of people who share defined characteristics. In the instance of the A2F survey all sane adult Pakistanis 18 years and older.

Socio Economic Classification (SEC) - Urban

Socio-economic classification (SEC) of households is one of the most important variables used in marketing. It helps in targeting markets and in designing focused marketing strategies. Marketing managers and researchers in Pakistan had always faced difficulties because of the absence of a reliable SEC system. In 1998 at the request of Pakistan Advertisers Society (PAS) Nielsen conducted the research which led to the development of the Urban SEC. This has since become a popular tool for marketers and researchers as a common currency to define urban Pakistan.

Urban households are classified into SEC categories based on the education and occupation of the chief wage earner.

The chief wage earner is the person who contributes the most money to the household budget.

Occupation of chief earner	Education of chief earner						
	Illiterate	Less than Primary	School 5-9 years	Matric	Intermediate	Graduate	Post Graduate
Unskilled worker	E-2	E-2	E-1	E-1	D	D	C
Petty traders	E-2	E-2	E-1	E-1	D	C	C
Skilled workers	E-2	E-2	E-1	D	D	C	C
Non-executive staff	E-2	E-2	D	D	D	C	C
Supervisory level	D	D	C	C	B	B	B
Small shopkeeper/Businessmen	D	D	C	C	B	B	A-2
Lower/Middle: Executive, Officer	D	C	C	C	B	B	A-2
Self employed/Employed/Professionals	B	B	A-2	A-2	A-2	A-1	A-1
Medium Businessmen	B	A-2	A-2	A-2	A-2	A-1	A-1
Senior Executive/ Officer	B	A-2	A-2	A-2	A-1	A-1	A-1
Large Businessmen/Factory owner	A-2	A-2	A-2	A-1	A-1	A-1	A-1

Source: Based on Survey conducted by ACNielsen Pakistan for PAS 1998

Annex 3

Socio Economic Classification (SEC) - Rural

Similar to the urban SEC, rural Pakistan was classified in 2002 from the same platform and resultantly 5 distinct SECs emerged for rural Pakistan

Rural SEC is based on two socio-economic variables i.e. education of the head of household and structure of the house.

Education of head of household	Structure of house			
	Kuchha	Semi Pukka	Pukka lower	Pukka Upper
Illiterate	E	D	D	C
Upto Primary	E	D	C	C
School 6-9 years	D	C	C	B
Matric	D	C	B	B
Intermediate	C	C	B	A
Graduate	C	C	A	A
Post Graduate	B	B	A	A

Source: SEC shares are based on Survey conducted by ACNielsen Pakistan for PAS in 2002

Annex 4

Right hand rule for household listing

Once we have selected the area and starting points, we adopt these rules to select households in a randomized manner. If we adopt right hand rule then we keep selecting the households of the right side and go on while taking right turns until we achieve the desired number of interviews.

Basic rationale behind adopting this method is to prevent any kind of bias from the surveyors' side, as we want to have a standard randomized procedure for them to follow in the field for selection of households. In this way we also achieve a good geographical spread.

In this case the method was used during listing of households so that a standardized method is used by all teams and there is no risk of duplication when counting the houses.

Kish Grid

Annex 5

The Kish grid is used if we come across more than one valid respondent within the same household. In that case, the names of all such respondents are listed down with respect to their ages in descending order. The target interview person is selected randomly using the following computer generated random chart.

Illustrative Example:

Suppose we are going to the fourth household and the number of our target respondent in that household is five. The cell representing fourth contact number and five number of respondent in the above chart will show the serial number of person to be interviewed in the household which in this case will be the first person in the ordered list.

CONTACT	NUMBER OF ELIGIBLE RESPONDENTS											
Number	1	2	3	4	5	6	7	8	9	10	11	12
1	1	2	2	2	2	6	6	2	3	6	5	10
2	1	1	1	3	2	3	5	6	9	2	2	8
3	1	2	1	3	4	3	5	6	3	9	5	10
4	1	2	2	4	1	1	5	1	5	5	5	10
5	1	1	2	4	3	5	6	6	2	4	6	4
6	1	2	2	2	2	4	1	3	9	8	10	4
7	1	2	3	1	4	2	3	8	9	1	10	9
8	1	1	3	1	3	5	1	3	5	5	7	8
9	1	1	3	2	4	2	3	2	1	3	7	7
10	1	1	1	2	5	1	3	4	1	7	9	11

Annex 6

Household listing – Blocks dropped (urban)

N o.	Province	District	City/Town	EB Code	Reasons
1	NWFP	Swat	Mingora	505012403	Recent Law and Order
2	NWFP	Swat	Mingora	505011901	Recent Law and Order
3	Sindh	Nawabshah	Nawabshah	304010710	Recent Law and Order
4	Sindh	Nawabshah	Nawabshah	304010124	Recent Law and Order

Annex 7

Household listing – Blocks dropped (rural)

No.	Province	District	Village	PC Code	Reasons
1	Sindh	SIBBI	Yago Patti	420203	Security reasons
2	Sindh	SIBBI	Thadri	420204	Security reasons
3	Balochistan	Turbat	Ziariti	420405	Community migrated due to floods
4	NWFP	Swat	Maikil	320101	Recent Law and Order
5	NWFP	Swat	Sambi Cham	320102	Recent Law and Order
6	NWFP	Swat	Togma	320103	Recent Law and Order
7	NWFP	Swat	Kotani	320104	Recent Law and Order
8	NWFP	Shangla	Chidam	320501	Recent Law and Order
9	NWFP	Shangla	Kadona	320502	Recent Law and Order

Annex 8

Household listing – Blocks substituted (urban)

Sr No.	Province	District	City/Town	Original EB Code	Replaced EB Code	Replaced EB code	Reasons
1	Punjab	Multan	Multan	115042704	115041618		Army Restricted Area
2	Punjab	Sargodha	Sargodha	105011404			Army Restricted Area
3	Punjab	Islamabad	Islamabad	120011006	120010616	120010299	Insufficient Households
4	NWFP	Tank	Tank	521010306	521010204		Security
5	NWFP	Lower Dir	Timergara (L-Dir)	506010902	506010602		Security
6	Sindh	Karachi	Karachi	319030309	319050453		Insufficient Households

Annex 9

Household listing – Blocks substituted (rural)

Sr No.	Province	District	Tehsil	Original Village	Replaced village	PC Code	Reasons
1	Sindh	Shikarpur	Khanpur	Napirabad	Kumb Raniwati	220702	Security
2	Sindh	Jacobabad	Kandhkot	Ketti	Daho	220602	Security
3	Baluchistan	Sibbi	Dera Bugthi	Kaher Band	Lunni	420201	Security
4	Baluchistan	Sibbi	Dera Bugthi	Begum Baha	Ziarat Tungi	420202	Security
5	Baluchistan	Sibbi	Harnai	Purr	Sanhari	420205	Security
6	Baluchistan	Sibbi	Khajak	Tokhi Aqil Shah	Raza	420206	Security
7	Baluchistan	Chagai	Nushki	Brab Chah	Daidar	420102	Security
8	Sindh	Badin	Tando Bago	Akore	Khanoth	221104	Security
9	Sindh	Thatta	Jati	Belo Hellaya	Bahadi	221204	Security
10	AJK	Muzaffarabad	Hattian	Chamb	417/GB Kaluani	520013	Security

Annex 10

For the [Questionnaire outline](#) please refer to the first section of Chapter 2 Survey Insights. Due to the length of the questionnaire, it has not been included here. For the full version of the questionnaire please go to the main menu on this CD.

Products Making up the Access Strand

Annex 11

Banked

- Basic Banking Account
- Current or Cheque Account
- PLS/Saving Account
- Islamic Account

Other Formal products

- Microfinance bank saving/saving through a microfinance institution
- Microfinance loan
- Microfinance lease
- Post Office Saving Account
- Pension in annuity
- Provident fund
- Vehicle insurance
- Household contents insurance
- Property insurance (includes residential and all kinds of properties)
- Electronic equipment insurance(e.g. computers, cell phones etc)
- Group accidental insurance
- Life insurance
- Postal life insurance
- Personal accident insurance/disability insurance
- Dreaded disease/critical illness insurance
- Group provident fund insurance (purchased by an employer for a group of employees)
- Endowment/Investment saving plan offered by an insurance company
- Education plan for children offered by an insurance company
- Government's pension scheme/Old age benefit (EOBI)
- Islamic Insurance: Takaful
- Vehicle lease from banks, leasing companies, retailers etc.
- Household appliances lease
- Plant and machinery lease
- Government saving certificates (NIT, Defense saving certificate, Behbyd etc.)
- Shares

Informal

- Committees
- Getting goods on credit from shopkeeper/wholesaler
- Getting cash advance/cash loan from shopkeeper
- Raw materials on credit from wholesaler/retailer
- Buying agricultural inputs (seeds, fertilizers etc) on credit
- Chit or parchi system to obtain input supplies from fellow shop keepers
- Suppliers credit
- Borrowing from a committee
- Borrowing from a business/market association
- Borrowing from money lender
- Goods on rent for business (e.g. borrowing livestock, vehicle, sewing machine etc)
- Peshgi (debt bondage for debt taken in cash or in kind)
- Group based lending (a group member get the loan on the guarantee of the other members)

Financially Excluded

- Prize bonds
- Post office – international money transfer
- Post office – money order
- Post office – postal draft
- Livestock
- Saving with family, friends or neighbors
- Investing in gold, jewellery or other assets at home
- Saving at home
- Investing in land
- Borrowing from family, neighbors or friends interest free
- Borrowing from family, neighbors or friends on interest
- Advance loan for your personally owned business
- Loan /advance against salary from an employer
- Loan from an employer
- Family and friends
- Hawala and Hundi

Description of HH Structure Categories

Annex 12

Kucha



Both roof and walls are made of Kucha material

Semi Pukka



Either roof or the walls are made of Pukka material

Pukka Lower



Both roof and walls are made of Pukka material but either kitchen or toilet is not there

Pukka Upper



Both roof and walls are made of Pukka material and both kitchen & toilet are present

Project Timeline - Major Landmarks

Annex 13

Prior to June, 2006 FinMark, WB, SDC and DFID had mutual consultations about launching the A2FS and made rounds of a variety of stakeholders to solicit their suggestions and views.

- FinMark officially contracted by PMN and the Project Coordinator hired in July, 2006.
- Nielsen short-listed for field work in August, 2006.
- Nielsen contracted by WB in November, 2006
- Qualitative research began (i.e. preparation of the discussion guides for the focus groups, and training of the moderators)
- Focus group results presented in late April, 2007
- Sample design from FBS obtained in early March, 2007.
- Training by FBS for listing of households: March 19-31, 2007.
- Listing field work: 80% completed between April 10-June 5, 2007 (All listing completed by December, 2007)
- Pilot field work: 15-31 August
- Indepth interviews to refine the Questionnaire: mid September, 2007
- Questionnaire and manual finalization: early, October, 2007
- Training of enumerators for field work: 23 October to 3 November, 2007
- Main field work: November 7 to January 28, 2008 (field work in Chitral was completed later in March 2008)
- First consultative workshop with Microfinance organizations regarding the kind of information needed from A2FS data: February 13, 2008
- Second workshop organized at the SBP for commercial banks, and other financial service providers: 20 March, 2008
- Clean data to FBS: March 2008
- Data weights from FBS: 18 June, 2008 (between March and June considerable time was spent on satisfying the queries of FBS regarding the clean data and correcting some errors)
- FBS given checked weighted data for verification: mid-August, 2008
- FBS expected to cleared data for analysis in September, 2008
- Data cleared by FinMark for analysis in October, 2008
- Final report covering the survey prepared in early January, 2009
- Data launching ceremony – February 12, 2009 in Islamabad