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The Impact of Various Interventions Introduced by NRSP on Livestock & Enterprise Development in Tehsil Takht Bhai.

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ABSTRACT

This study was conducted to study the impact of various interventions introduced by NRSP on livestock & enterprise development in Tehsil Takht Bhai and to find out the effect of those interventions on the form of income. For this purpose 20% sample of the total households in three villages was taken and 96 respondents were randomly selected and interviewed. The study showed that significant awareness about the impact of various interventions was created by NRSP among the respondents by involving them in planning, decision making, implementation, monitoring and financial support. Results also revealed that various activities of NRSP such as micro-credit have increased per acre yield of the sample respondents. Various activities such as vaccination & treatment of animals, NRM trainings and financial support have subsidized in the development of livestock in the target area. Proper guidance and financial support in small enterprise development have positively affected the development of general stores, fruit shops & vegetable huts in the project area. Due to increased production of livestock & small enterprise sectors, the average monthly income of the sample respondents increased by 49.25% in project area. Various interventions introduced by NRSP for livestock & enterprise development have a great role in providing employment opportunities as well as better life standard. Now people seem more motivated for these interventions due to the efforts of NRSP. The study suggested that the credit should be increased with low interest and easily provided in time. For livestock & small enterprise development, proper guidance, monitoring and evaluation are necessary. Fish, bee keeping, dairy farms, poultry etc. should be introduced and shopkeepers should be motivated, guided by social organizers and enterprise must be promoted in the target area.

Keywords: National Rural Support Programme, Interventions, Livestock, Enterprise, Development.

Introduction

NRSP was registered in 1991 as a Non-Government organization under the Section 42 of the Businesses Ordinance 1984 to start developmental actions especially in the countryside of Pakistan. NRSP providing its services to the people in the capital of the country and AJK. It also assisting in

technical support to other Rural Support Programmes Networks working in other areas. The main objective of NRSP is to foster a countrywide network of grassroots level organizations to enable rural communities to plan, implement and manage developmental activities and programmes for the purpose ensuring productive employment, alleviation of poverty and improvement in the quality of life. NRSP is designed in such a way that it specializes as a support organization, which provides social guidance to the communities. The guiding tenets of NRSP's philosophy are to organize rural communities, develop their capital base at the local level through savings and credit schemes, support human development endeavors and links the communities with government service department, donors, NGOs and the private sector (www.nrsp.org.pk, 2005).

Both, Rural Credit and Enterprise Development (RCED) section and the Urban Poverty Alleviation Programme (UPAP) distributed the micro credit. RCED, with a portfolio 75, 571 active loans worth Rs 705, 070, 033 as of June 30, 2003, has paid a total of Rs 4, 067, 249, and 067 since the inauguration of NRSP. UPAP has spent a total Rs 205, 869, 569 since it was established in 1996 of the Rs 527, 560, 379 disbursed by RCED during 2001-02, 86.47% was disbursed to men and 13.53% to women. In enterprise development the percentage in relation to the total disbursement was 10.05%, of which 77.53% was disbursed to men and 22.47% to women. Small infrastructure individual enterprise accounted for the smallest amount, at 1.42% of the total, 97.24% of this was paid to men and women. The figures for 2002-03 indicated similar tendencies of the total credit disbursed amounting to Rs 797, 580, 220, 85.13% was paid to men and 14.87% to women. In enterprise development the percentage in relation to the total disbursement was 10.94%, of which 73.31% was disbursed to men and 27.69% to women. Small infrastructure individual enterprise accounted for the smallest amount, at 1.08% of total. 98.20% of this was spent to men and 1.8% to women. The largest differences in gender-wise distribution were in livestock development, with women's participation rising by 5.4% (Anonymous, 2003).

Justification of the Study

The project area i.e., district Mardan especially Tehsil Takht Bhai has been mostly ignored in the earlier in livestock and enterprise development, people's income, earning opportunities, employment and human resource development. The previous developmental projects and government services have reached only a few numbers of people. Many of the village level institutional development efforts, such as formation of villager development organizations, have come to an end before sustainable support structures for the communities were established. No research study of this kind has ever been conducted in this area and there was dire need to conduct a study that what role has been played by NRSP to develop livestock and small enterprise through various interventions in the study area. This study is the first of its nature. Further it will work as a baseline for NRSP, researchers and the students working on the same topic.

Objectives

The major objectives of the study are to identify and evaluate the magnitude of interventions introduced by NRSP in the project area. To study the utilization of various interventions for enterprise and livestock development. To study the effect of those interventions on the income of the target population and to make recommendations for improving the role of various interventions of

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NRSP in the livestock and enterprise development of the target area population.

Literature Review

Heyzer and Sen (1994) studied India (the SEWA bank), Malaysia (Project Ikhtiar), Nepal (the production credit for rural women project), and Papua New Guinea (a credit scheme for low-income women). By looking at the results and constraints of these examples of assistance to women in small rural enterprises and the urban informal sector, they presented some suggestions for advance successful females' contact to credit and other development resources. The successful case studies presented all had accountable headship, advanced transfer systems and execution procedures that reacted to the complications of deprived women.

Gale R. (1997) presented a paper on a comprehensive outline of the prospective for micro credit schemes to reduce poverty. This was in the light of the Action to reduce hunger worldwide conference, held in Washington DC, USA in 1993. The opinions of the founders of the Grameen Bank on aspects of World Bank policy towards micro credit are considered. The paper examines whether the Grameen model can be global or local.

A survey conducted in Nizampur by Nowshera forestry project (1999) showed that in the absence of their men, mostly women have involved in several activities. This included livestock care, fuel and fodder collection, processing and storing produce except the women from Miagon, they were not allowed to perform such activities outside their home.

Annual Report of World Bank (1999) briefly reviewed the CARE international an NGO in establishing the peri-urban Lusarea Small Enterprise (PULSE) project. The overall goal of the project was to increase household income, economic security and the employment opportunities among the families of poor micro-entrepreneurs in peri-urban area of Zambia, through the provision of sustainable savings and credit services. Issues discussed are the lending methodology regulatory environment, sustainability outreach, impact, innovations and Lanous learned.

Imtiaz (2001) has conducted a study to know the impact of Sarhad Rural Support Corporation for the uplift of people through human resource development approach in Tehsil Mansehra. The study was confined to major training sectors i.e. livestock and enterprise development. Good development were observed in study area. The diseases and mortality rate of livestock has also decreased.

Hussain (2003) has studied the role of Agha Khan Rural Support Programme regarding livestock in district Diamere, KP, Pakistan. He concluded that since the start of AKRSP in 1995, it has performed a dynamic part in the fields of livestock in the study area. It has also introduced and supplied high production milking cows for the beneficiaries. The improved breeds supplied of the livestock have given good results for beneficiaries.

Qaddafi (2001) conducted a study to evaluate the role of National Rural Support Programme in the management of natural resources in Tehsil Rawalakot, AJ and K. The study discloses that NRSP has a distant getting result and inspiration in the management of the existing natural assets

particularly livestock and crop husbandry. NRSP was succeeded in identifying the real issues related with natural resources management, community organizations and finding their solutions for implementation. There was a change in NRM attitude and behavior of the rural people after the intervention of NRSP in the study area.

Methodology

The selection of the universe of the study was the rural areas where NRSP was working, three villages namely Sari Bahlol, Jhunghara and Nawan Kalay were purposively selected for checking out the impact of various interventions on livestock and enterprise development in these villages because these areas having very poor livestock and enterprise positions before the interventions of NRSP. In the chosen of the sample size, the study were carried out in the three selected villages of Tehsil Takht Bhai. The total size of the universe was 480 households among which 180 households were in Sari Bahlol, 155 and 145 in Jhunghara and Nawan Kalay, respectively. The sample size in each village was fixed at 20% of the total population by using simple random sampling method. The data has collected from 96 respondents through an interview schedule, which were designed in the light of the objectives of the research study. Every effort was made to collect reliable and valid information. Then it was analyzed by using simple averages and percentages.

Main Findings

Table 1 shows the net change brought by NRSP in the number of cows, buffaloes, goats, sheep and poultry up to 17, 6, 40, 24 and 254 respectively of the sample respondents in the study area. Hussain (2003) has studied the role of AKRSP regarding livestock in district Diamere, KP, Pakistan. He concluded that since the start of AKRSP in 1995, it has performed a dynamic role in the fields of livestock in the study area and it has also introduced and supplied high production milking cows for the beneficiaries.

TABLE 1. THE NUMBER OF LIVESTOCK HOLDING IN THE RESEARCH AREA BEFORE AND AFTER THE LOAN

Kind of livestock	Villages									Total		
	Sari Bahlol			Jhunghara			Nawan kalay					
	Before	After	Net change	Before	After	Net change	Before	After	Net change	Before	After	Net change
Cow	6	13	7	5	11	6	3	7	4	14	31	17
Buffalo	4	7	3	2	4	2	2	3	1	8	14	6
Goat	14	27	13	9	21	12	7	22	15	30	70	40
Sheeps	8	15	7	4	13	9	5	13	8	17	41	24
Poultry	19	103	84	21	117	96	14	88	74	54	308	254

Source: Survey

Table 2 shows that 58, 23 and 22% of the sample respondents contributed in general stores, fruit shops and vegetable huts respectively for the purpose of small enterprise development. In this

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regards, Imtiaz (2001) has conducted a study to know the impact of Sarhad Rural Support Corporation for the uplift of people through human resource development approach in Tehsil Manshra. The study was confined to major training sectors like enterprise development and good development were observed in study area.

TABLE 2. CONTRIBUTION OF NRSP FOR THE DEVELOPMENT OF SMALL ENTERPRISES

Villages	Activities																	
	General stores						Fruit shops						Vegetable huts					
	Yes	%	No	%	Total		Yes	%	No	%	Total		Yes	%	No	%	Total	
					#	%					#	%					#	%
Sari Bahlol	20	21	16	17	36	38	8	8	28	29	36	37	6	6	30	31	36	37
Jhunghara	18	19	13	13	31	32	6	6	25	26	31	32	7	7	24	25	31	32
Nawan Kalay	17	18	12	12	29	30	8	9	21	22	29	31	8	9	21	22	29	31
Total	55	58	41	42	96	100	22	23	74	77	96	100	21	22	75	78	96	100

Source: Survey

Table 3 shows that 36, 25 and 21% of the sample respondents have provided vocational trainings, managerial trainings and NRM trainings respectively for the purpose of human resource development in the project area. In this regards, Qaddafi (2001) conducted a study to evaluate the role of National Rural Support Programme in the management of natural resources in Tehsil Rawalakot, AJ and K. NRSP was succeeded in identifying the real issues related with natural resources management, community organizations and finding their solutions for implementation. There was a change in NRM attitude and behavior of the rural people after the intervention of NRSP in the study area.

TABLE 3 CONTRIBUTION OF NRSP FOR HUMAN RESOURCE DEVELOPMENT

Villages	Activities																	
	Vocational trainings						Managerial training						NRM training					
	Yes	%	No	%	Total		Yes	%	No	%	Total		Yes	%	No	%	Total	
					No	%					No	%					No	%
Sari Bahlol	12	12	24	25	36	37	9	9	27	28	36	37	7	7	29	30	36	37
Jhunghara	9	9	22	23	31	32	7	7	24	25	31	32	6	6	25	26	31	32
Nawan kalay	14	15	15	16	29	31	8	9	21	22	29	31	7	8	22	23	29	31
Total	35	36	61	64	96	100	24	25	72	75	96	100	20	21	76	79	96	100

Source: Survey

Table 4 indicates that 18, 7 and 13% of the sample respondents received vocational trainings, natural resource management (NRM) trainings and community management skill trainings (CMST) in Sari Bahlol village, respectively. While 14, 9 and 9% of the sample respondents received vocational trainings, NRM trainings and CMST trainings in Jhunghara respectively. Similarly, 20, 3 and 7% of the sample respondents received vocational trainings, NRM trainings and CMST trainings in Nawan Kalay, respectively. Most of the respondents received vocational trainings than NRM and CMST trainings in the project area i.e. Sari Bahlol, Jhunghara and Nawan Kalay.

TABLE 4. TYPE OF TRAININGS RECEIVED BY SAMPLE RESPONDENTS

Villages	Type of training							
	Vocational training		NRM training		CMST training		Total	
	No	%	No	%	No	%	No	%
Sari Bahlol	17	18	7	7	12	13	36	38
Jhunghara	13	14	9	9	9	9	31	32
Nawan Kalay	19	20	3	3	7	7	29	30
Total	49	52	19	19	28	29	96	100

Source: Survey

Table 5 shows the percentage change in the average monthly income of the sample respondents of the target area. After the analysis of the data it indicates that the total percent change of the sample respondents in their average monthly income was 49.25% including 51.36, 52.21 and 44.15% of the Sari Bahlol, Jhunghara and Nawan Kalay, respectively. The table 5 also shows net change in the average per month income of the sample respondents. It indicates the net change of Rs.1320, Rs.1296 and Rs.1115 in Sari Bahlol, Jhunghara and Nawan Kalay, respectively while its average is Rs. 1243.

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TABLE 5. PERCENT CHANGES IN THE MONTHLY INCOME OF THE SAMPLE RESPONDENTS

Villages	Average income per month		Net Change	% Age Change
	Before the loan	After the loan		
Sari Bahlol	2570	3890	1320	51.36
Jhunghara	2480	3775	1296	52.21
Nawan Kalay	2525	3640	1115	44.15
Total	2525	3768	1243	49.25

Source: Survey

Conclusions

Results of the study has indicated that NRSP has successfully launched its various interventions in Tehsil Takht Bhai. NRSP has performed an excellent job in livestock and enterprise development in the project area. For livestock development, various interventions like provision of animal vaccination and treatment, NRM trainings and micro-credit have contributed in livestock development in the project area. Similarly, for small enterprise development, various interventions such as proper motivation and financial support have positively effected on general stores, fruit shops and vegetable huts of the sample respondents in the project area. Thus due to more increase and development of livestock and enterprise sectors have increased the average monthly income and life standard of the sample respondents in the three selected villages.

Recommendations More and low interest rate of credit disbursement should be adopted. In time and more simplified procedure for credit disbursement along with proper monitoring should be followed. Need and character of the loanees should be identified by the CO members and NRSP staff before providing the loan. For livestock development: (a) Vaccination and treatment should be in time, easily and properly provided in the target area. (b) More productive race/kind of livestock should be introduced for more production of milk, meat, etc. in the area. For small enterprise development, proper guidance, monitoring and evaluation are necessary. Fish, bee keeping, poultry etc. should be promoted in the target area. NRSP staff should create a positive relationship among the livestock and enterprise respondents in order to exchange goods, services and products in the project area.

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