



Abstract: *The present study was carried out to study the impact of various interventions introduced by NRSP on agriculture development in Tehsil Takht Bhai and to find out the effect of those interventions on the form of capital. For this purpose, 20% 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 various interventions. Results also revealed that various activities of NRSP such as water channels, workshop on agriculture, protection walls, water & soil conservation, and micro-credit have increased per acre yield of the sample respondents. Various interventions introduced by NRSP for agriculture development have a great role in the better living standard of the respondents. The study suggested that the credit should be increased with low interest and easily provided in time. For agriculture development, farmers should be introduced with the agri-scientists, extension workers, and agri-based companies in order to share new experiences and solve their facing problems in the target area.*

Key Words: National Rural Support Programme, Interventions, Micro-credit, Agriculture, Development

Introduction

NRSP was registered in 1991 as a Non-Government organization under Section 42 of the Businesses Ordinance 1984 to start developmental actions, especially in the countryside of Pakistan. NRSP provides 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 faster a countrywide network of grassroots level organizations to enable rural communities to plan, implement and manage developmental activities and programs to ensure 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 the 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. Agricultural inputs accounted for 64.36% of the total disbursed: of this, men were granted 96.39% of the total and women 3.61%. Agricultural inputs accounted for 65.62% of the total credit disbursed: of this, men were granted 90.40% of the total and women 3.60% ([Anonymous, 2003](#)).

Justification of the Study

The project area i.e., district Mardan especially Tehsil Takht Bhai, has been largely neglected in the past in agriculture. 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 the 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

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study on what role has been played by NRSP to develop agriculture 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 main objectives of the study are to identify and evaluate the magnitude of interventions introduced by NRSP in the project area. To study the application of various interventions for agriculture development. To examine the effect of those interventions on the capital of the target population and to make recommendations for improving the role of various interventions of NRSP in the agriculture development of the target area population.

Literature Review

[Tarapore \(1994\)](#) identified that the rural credit method is in disorder in India. Rural credit and poverty alleviation programmes should be separated in their practices. Some particular policies and their problems were evaluated, like interest rate, practical loaning, and poverty alleviation programs. The structure of rural financial, loan repossession, and the role of the National Bank for Agriculture and Rural Development (NABARD) as a refinancing body were also debated concisely.

[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, the 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.

[Nanda \(1997\)](#) reported that the Indian National Bank for Agriculture and Rural Development (NABARD) was engaged in various grassroots level improvement initiatives regarding credit supply, schemes aimed at linking Self Help Groups (SHGs), coordination of NGOs in credit transmission, a Tribal Development Programme, the Maharashtra Rural Credit Project, micro credit schemes and the Indo-German Watershed Development Programme (IGWDP). These projects have led to various insights regarding credit delivery systems for poverty alleviation programs. The particular skill of the IGWDP was debated.

A survey studied in Nizampur by the Nowshera forestry project (1999) revealed that in the absence of their men, mostly women of the area involved in various agricultural and forest connected actions. This included feedstuff gathering, reaping,

processing, and storage of products. Apart from the womenfolk from Miagon, they were not permitted to execute such actions outdoor of their household.

[Ihsan Ullah \(2001\)](#) studied that all of the respondents utilized credit for agricultural inputs. Micro credit brought an average increase of Rs. 832 in the monthly income of the household. The saving behavior of the respondents also improved, and an average monthly increase of Rs. 287 was reported by the respondents. Micro credit also brought a change in the cropping pattern of half of the respondents. He concluded that the majority of the respondents consider micro credit as an effective tool for poverty alleviation.

[Idrees and Ibrahim \(1993\)](#) revealed that for agriculture development, Sarhad Rural Support Programme has trained the members of the village development communities for a spin of one to four weeks. These trainings included the application of chemical fertilizers, spraying as well as sowing techniques, seeds storage, management of nursery and its practices. These training brought positive changes in the attitudes and behaviors of the locals and production of different crops in the area.

[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 limited to main training parts like agriculture development. Good progress was observed in the study universe. A number of people have ongoing farming on scientific appearances. As a result, crop yield has improved, vegetables and fruit production has also shown a positive results.

[Himayatullah \(1995\)](#) conducted that due to accurate consumption of the credit, both the monthly earnings upto 73 % and savings of all the respondents has been improved. Similarly, work chances have also been developed in the project universe. Due to the proper utilization of micro-credit, a dynamic and progressive change has been observed among the beneficiaries in the area.

[Hussain \(2003\)](#) has studied the role of the Agha Khan Rural Support Programme in agriculture production in district Diamere, KP, Pakistan. He concluded that since the start of AKRSP in 1995, it has played a dynamic role in the field of agriculture production in the study zone. It has also introduced the supplied high-yielding seed varieties for the respondents.

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 agriculture development in these villages because these areas having very poor agriculture position before the interventions of NRSP. In the selection of the sample size, the study was carried out in 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 a simple random sampling method. The data has collected from 96 respondents through an interview schedule, which was designed in the light of the objectives of the research study. Every effort was made to collect reliable and valid data. Then it was analyzed by using simple averages and percentages.

Main Findings

Table 1 shows that 3, 32, and 2% of the sample respondents took credit of Rs. 1000-5000, Rs.

6000-10000 and Rs. 11000-15000 for purchase of Agricultural inputs in Sari Bahlol, 2, 28 and 2% of the sample respondents took credit of Rs. 1000-5000, Rs. 6000-10000 and Rs. 11000-15000 for purchase of Agricultural inputs in Jhunghara and 2, 27 and 2% of the sample respondents took credit of Rs. 1000-5000, Rs. 6000-10000 and Rs. 11000-15000 for purchase of Agricultural inputs in Nawan Kalay. In this regards, [Nanda \(1997\)](#) reported that the Indian National Bank for Agriculture and Rural Development (NABARD) was involved in various grassroots level improvement initiatives regarding credit supply, schemes aimed at linking Self Help Groups (SHGs), coordination of NGOs in credit transmission, a Tribal Development Programme, the Maharashtra Rural Credit Project, micro credit schemes and the Indo-German Watershed Development Programme (IGWDP). These projects have led to various visions regarding credit delivery systems for poverty alleviation programmes. The particular skill of the IGWDP was under debated.

Table 1. Classification of Sample Respondents on the Basis of Amount of Loan Advanced by Nrsp

Villages	Categories						Total	
	Rs. 1000-5000		Rs. 6000-10000		Rs. 11000-15000			
	No	%	No	%	No	%	No	%
Sari Bahlol	3	3	31	32	2	2	36	38
Jhunghara	2	2	27	28	2	2	31	32
Nawan Kalay	2	2	26	27	1	2	29	31
Total	7	7	84	87	5	6	96	100

Source: Survey

Table 2 shows that 10, 16, and 14% of respondents have taken loan for the purpose it was obtained in Sari Bahlol, Jhunghara, and Nawan Kalay, respectively. It could be assumed that in order to reduce poverty and improve the socio-economic conditions of the people, NRSP disbursed micro-credit for the purchase of vital agricultural inputs such as fertilizers, pesticides, and good quality seeds

etc. In this regards, [Tarapore \(1994\)](#) identified that the rural credit method is in disorder in India. Rural credit and poverty alleviation programmes should be separated in their practices. Some particular policies and their problems were evaluated, like interest rate, practical loaning, and poverty alleviation programmes.

Table 2. Classifications of the sample Respondents According to the Purpose of Loan Taken

Villages	Purpose of loan Agriculture	
	No	%
Sari Bahlol	10	10
Jhunghara	15	16
Nawan Kalay	13	14
Total	38	40

Source: Survey

Table 3 shows various activities introduced by NRSP for the agriculture development in the target area. In rural areas the farmers practiced the same crop

throughout the years either because of lack of technical knowledge about new crops or because of their low income to grow those crops that require

more capital and human research. By analyzing the data of table 3, it becomes clear that most of the sample respondents, 34, 28, and 22% practiced the water channel, workshop on agriculture and protection walls activities, respectively in Sari Bahlol. The result showed that 25, 21, and 19% of the sample respondents practiced the water channel, workshop on agriculture and protection walls activities also in Jhunghara village, respectively. Similarly, 20, 16, and 18% of the sample respondents practiced the water channel, workshop on agriculture, and protection walls activities in

Nawan Kalay, respectively. In this regards, [Idrees and Ibrahim \(1993\)](#) revealed that for agriculture development, Sarhad Rural Support Programme has trained the members of the village development communities for a spin of one to four weeks. These training included application of chemical fertilizers, spraying as well as sowing techniques, seeds storage, management of nursery and its practices. These training brought positive changes in the attitudes and behaviors of the local and production of different crops in the area.

Table 3. Contribution of nrsp for Agriculture Development in the Target Area

Villages	Activities																	
	Water channel				Workshop on agriculture				Protection walls				Total					
	Yes	%	No	%	Total		Yes	%	No	%	Total		Yes	%	No	%	No	%
Sari Bahlol	33	34	3	3	36	37	27	28	9	9	36	37	21	22	15	16	36	38
Jhunghara	24	25	7	7	31	32	20	21	11	11	31	32	18	19	13	13	31	32
Nawan kalay	19	20	10	11	29	31	15	16	14	15	29	31	17	18	12	12	29	30
Total	76	79	20	21	96	100	62	65	34	35	96	100	56	59	40	41	96	100

Source: Survey

Table 4 shows various activities performed by NRSP for the natural resource management of the sample respondents in the target area. Thus it indicates that 13 and 10%, 11 and 7%, and 8 and 5% of the sample respondents were satisfied from the land utilization, water, and soil conservation activities in Sari Bahlol, Jhunghara, and Nawan Kalay, respectively. It could be assumed that the availability of natural resources and their proper use and exploitation help the nations greatly in overcoming their economics problems and assist them to smoothly pass their development stages. Natural resource management aims at reducing losses and

improving productivity by helping the communities to identify and remove constraints and by increasing their access to modern technology. In this regard, [Idrees and Ibrahim \(1993\)](#) revealed that for agriculture development, Sarhad Rural Support Programme has trained the members of the village development communities for a spin of one to four weeks. These trainings included the application of chemical fertilizers, spraying as well as sowing techniques, seeds storage, management of the nursery and its practices. These trainings brought positive changes in the attitudes and behaviors of the locals and production of different crops in the area.

Table 4. The Role of nrsp in Natural Resource Management

Villages	Land utilization						Water & soil conservation					
	Yes		No		Total		Yes		No		Total	
	Yes	%	No	%	No	%	Yes	%	No	%	No	%
Sari Bahlol	13	13	23	24	36	37	10	10	26	27	36	37
Jhunghara	11	12	20	21	31	33	7	8	24	25	31	33
Nawan Kalay	8	8	21	22	29	30	5	5	24	25	29	30
Total	32	33	64	67	96	100	22	23	74	77	96	100

Source: Survey

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

Table 5. Percent Changes in the Monthly Income of the Sample Respondents

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. In this regards, [Ihsan Ullah \(2001\)](#) reported that all of the respondents utilized credit for agricultural inputs. Micro credit brought an average increase of Rs. 832 in the monthly income of the household. The saving behavior of the respondents also improved, and an average monthly increase of Rs. 287 that was reported by the respondents. Similarly, [Himayatullah \(1995\)](#) conducted that due to accurate consumption of the credit, both the monthly earnings upto 73 % and savings of all the respondents have been improved. Similarly, work chances have also been developed in the project universe. Due to proper utilization of micro-credit, a dynamic and progressive change has been observed among the beneficiaries in the area

Conclusions

Results of the study indicate that NRSP has successfully launched its various interventions in Tehsil Takht Bhai. NRSP has performed an excellent job in agriculture development in the project area. The agricultural activities have brought improvement in cropping patterns. Its various activities such as

water channels, workshop on agriculture, protection walls, soil conservation, and NRM training, especially financial support in time, has increased per acre yield of crops and vegetables. Thus due to more production of agriculture has increased the average monthly income and living standard of the sample respondents in the three selected villages of Tehsil Takht Bhai.

Recommendations

A 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 agriculture development: (a) agri-inputs should be provided than credit like seeds, fertilizers, pesticide, etc. (b) The farmers should be introduced with the agri-scientists, extension workers and agri-based companies in order to share experiences and solve their facing problems, adopt use of new technologies, etc. (c) For further motivation, demonstration plants, prize competition, and media can be operated. The natural resource should be identified, used, and managed properly by the NRSP staff according to the need of the target area in order to enhance their socio-economic conditions and provide them employment opportunities in their area like horticulture (vegetables and fruits), etc. Training should be based on the need of both respondents and the environment. NRSP staff should create a web of positive relationship among respondents in order to exchange goods and products with each other.

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