

## **Evaluation of Punjab Rural Support Programme-The Case of Lahore Region**

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### **Abstract**

Many rural development projects have been implemented by the past and the present governments in the public sector. Some of them have participatory project approach. Similarly, in the private sector non-government organizations (NGOs) have also launched the poverty alleviation programmes in the rural areas throughout Pakistan. Punjab Rural Support Programme (PRSP) is one of them, and it was started in 1998. The project has been operational in the field for the last ten years and interaction with community has been in process. This evaluation study was conducted to assess the impacts of the project in Lahore district and to explore that whether this project was successful or a failure one. Participatory Rapid Appraisal (PRA) techniques like Focus Group Interviews and some other one were used. Two villages from project area of Saddar field unit of Lahore district were selected as the universe of the study. This was a qualitative research and the information on feelings, expressions and views of the respondents were assimilated and presented. The participatory evaluation study showed that the project seems to be successful on the whole but a few respondents reflected that in spite of spending too much money, the project was not bringing the perceived fruit. Some conclusions are drawn and suggestions are made for further refinement and improvement for implementation strategy of PRSP.

**Key words:** Rural Support Programme, deprived, poverty, savings, credit, skills, community organization, social mobilization, enterprise

### **Introduction**

The mechanism for targeting the deprived class and to support the communities living under the poverty line has long history. The analysis of many community development programmes in the developed world as well as the government sponsored projects in developing countries revealed that only those projects were successful where the target community was involved right from the beginning like needs assessment through project identification, planning, implementation and up to its post maintenance and evaluation and even impact assessment. Some examples of such successful projects in Pakistan are the Orangi Pilot Project (OPP), Karachi, Aga Khan Rural Support Programme (AKRSP) in Northern Areas, Balochistan Rural Support Programme (BRSP) in Balochistan, Sarhad Rural Support Corporation (SRSC) in the NWFP, the National Rural Support Programme (NRSP) in some regions of Pakistan, National Commission for Human Development (NCHD) Programme throughout Pakistan and certain other bilateral projects all over the country. These rural support programmes targeted the empowerment of the poor at the grassroots level through organization, skills enhancement and capital formation. This approach has helped a lot to the rural poor in Pakistan.

Pakistan is one of the poorest countries in the world and its most populous province Punjab (72.585 million out of 130.58 million), presents a dismal picture of the state of the ordinary men and women. In the Punjab, over a third of the population lives below poverty line and only 46 % are literate. There is only 1 doctor for every 1590 persons, 90% of the villages lack basic health facilities and the state of roads, canals, school buildings and other infrastructure is rapidly deteriorating. The cost of cultivating land has spiraled while the growth in the agriculture sector registered a meager rate of 0.35% in 1998 as compared to the population growth rate of 2.61%. Every year thousands of acres of land becomes waterlogged, saline or is eroded and thousands of unskilled rural men and women enter to the work-force. Punjab, once the breadbasket of the subcontinent, now imports food for its survival. It is

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in this background that the Punjab Rural Support Programme (PRSP) was started.

In 1997, Government of the Punjab decided to fund the establishment of an organization to address the issue of prevailing poverty and rising unemployment in the province. As a result, the Punjab Rural Support Programme (PRSP) came into existence in June 1998 as a non-political, non-government, private organization registered under section 42 of the Companies Ordinance (1984). It started working in eight regions of the Punjab: Faisalabad, Gujranwala, Lahore, Multan, Muzaffar Garh, Narowal, Sahiwal and Sargodha.

The over all objective of the PRSP's working is reduction in poverty and improvement in the quality of life of the rural poor. The detail objectives are to:

1. Inculcate the habit of saving in rural population (women and men).
2. Introduce an institutional system of community organizations at the grassroots level.
3. Enhance the managerial, technical and vocational skills of the villagers.
4. Provide credit for micro enterprises, agriculture inputs and livestock production on easy terms and conditions and it will increase the income of villagers.
5. Help the villagers to develop the physical infrastructure and social sector services (roads, sanitation, drinking water, culverts, schools and health services etc.).
6. Empower the village communities to take self initiatives for their own development and develop productive linkages with line departments situated in their territory.

PRSP Lahore Region has three (3) districts (Lahore, Kasoor and Okara) having total population of 4,574,875. There are 254 Union Councils and 1,936 villages and 689,018 households in the project area. Initially the work was started on limited scale and two (2) Field Units (Saddar and Cantt) were established. The activities of social organization, skill enhancement and capital formation are being undertaken and still the area of working is same.

To achieve the goal and objectives of PRSP, the strategy of harnessing people's potential to help themselves is being adopted. The rural poor are being organized to provide them a common forum, their production and managerial skill is also being enhanced through different managerial, technical and vocational skills and capital is provided for investment in income generating activities. This will result into an increase in the income of rural poor and alleviate the poverty in rural areas of the Punjab. PRSP facilitates the process of community organization and multi-purpose, broad-based village

level organizations called Community Organizations (COs) of both men and women are formed. All the individual and collective problems are solved through these local level community organizations. I am just giving a procedure for credit disbursement to explain the procedure being used by PRSP to accomplish the programme objectives. The main steps are presented on the next page.

1. A social appraisal is conducted by the CO to judge/assess or determine the credit need and on the basis of this a resolution is signed by at least 75% members of the CO in the presence of PRSP staff to recommend a loan.
2. The CO, as a body, acts as a guarantee for proper utilization and timely repayment.
3. After receipt of the resolution a technical report and other documents including Terms of Partnership are prepared by the concerned social organizer.
4. PRSP issues a cheque in the name of the CO. Then CO disbursed the credit to the individual loanee.
5. There are different types of packages for different purposes and depending upon the nature of loan the duration and repayment schedule is also different.

In addition to credit facility there are other interventions to achieve the programme objectives. They have different procedures and it will be too long to discuss here all of them in detail. However, one point is pertinent to mention that all activities are undertaken through concerned CO.

The project has been operational in the field for the last nine to ten years and interaction with community has been in process. The social transforming has been occurred and valuable lessons have been learned. This evaluation study was conducted to assess the degree of success for activities launched by the Punjab Rural Support Programme (PRSP), Regional Office Lahore in the field of Social Organization, Skills Enhancement and Capital formation. Moreover, the initiatives undertaken by the poor community members in Natural Resource Management, Physical Infrastructure and Social Sector Development were also assessed.

The purpose of this study was to assess the maturity level and development capacity of the local community organizations so far formed by PRSP. This included the households' coverage, performance, efficiency, regularity and frequency of meetings, attendance at meetings and purpose of meetings as well as the self initiatives undertaken by the COs and linkages developed with line departments. Moreover, the use of disbursed credit, skills enhancement and afterward its utility and recovery and community's scale of participation in Natural Resource Management, Physical

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Infrastructure Schemes implementation and Social Sector Services undertaken was also evaluated.

### Materials and Methods

To start the work a thorough review of the project documents was carried out by the author. Afterward a rigorous discussion was held with the Regional Programme Manager and other Key project personnel in Punjab Rural Support Programme (PRSP). Moreover, the researcher has personally visited and observed the field activities practically and focus group interviews were also conducted with the participants.

The questions asked by the researcher during the Focus Group Interviews in this study were:

1. Please describe the community activities that were common in the villages before the intervention of PRSP?
2. Give the detail of coverage by PRSP and the working mechanism of COs (meeting frequency, maintenance of CO's activities, maintaining of records, etc.)
3. Would they like to explain about the training programme of PRSP in different fields (managerial, technical and vocational skills etc.)?
4. Can they tell about communities' past experience in savings and the credit facility of PRSP.
5. Give a detail account of Natural Resource Management and Physical infrastructures.
6. Do they had participated in any Physical Infrastructure Scheme, and social sector services and how?
7. Explain about the initiatives undertaken by the community without the assistance of PRSP and linkage developed with line department?

The population for this evaluation study consisted of two focus groups interviews, one from female COs and one from male COs from two villages. To make it more live, real, and representative and gender balance the community participants (women and men) were selected after long discussion with all stakeholders. One member from each male sampled CO and 1 member from each female sampled CO was nominated by the COs themselves because of their perceived innovativeness, familiarity with the approach, objectives and components of the programme and their future thinking about community development.

A Homogeneous Sampling technique was applied. Different clusters of the villages were formed then from each cluster by using simple random sampling technique, 12 from 170 male COs and 8 from 84 female COs were randomly selected. At this stage it was ensured that it covers all categories of poverty profile (the well to do, better of, poor, very poor and

destitute) prepared by the PRSP in participation of community. At the end one representative from each of the male and female CO was selected by the community.

**Data Collection:** An interview guide having major topics was prepared. It was difficult to take notes during the focus group interview, if facilitating the discussion was also carried out by the same person. Therefore, this exercise was conducted by pair of interviewers, one person focussing on taking notes and the other on focussing facilitation. The researcher played the role of taking notes. A social organizer from PRSP was trained to act as moderator and the interview guide was handed over to him. He performed the role of facilitation. Two focus group interviews, one with females and one with males were conducted to explore attitudes and perceptions, feelings and ideas about different aspects of activities being undertaken by the PRSP.

The researcher was also working as covert observer because the participants did not know that he has come to observe the community activities. The social organizer continued discussion and the researcher was writing the different dialogues, description, suggestions, stories and different attitudes, feelings and perceptions of the community members on a small note taking pad. Some times the focus of discussion was not kept on the relevant topic, at such occasions the researcher helped the interviewer using gestures to keep the discussion focussed on the subject matter.

**Analysis of the Data:** The data was analyzed by using the cross-case analysis techniques. Since the interview was open-ended one and it was difficult to do the case analysis. The contents analysis was started to identifying, coding and categorizing the data. The total field notes were read through and comments were made in the margins keeping in mind to organize the data into different topics or files. Different notions were also written that what can be done with each piece of information.

## Results and Discussion

### From Female Focus Group Interviews

One woman from Chak Tejgarh situate near Berki Sector (on eastern side of Lahore city) said that when the women from PRSP staff started visiting our village, we were not aware who they were and we did not give them importance. Later on they continued visiting and ultimately we agreed to form our female CO in the name of Swani Tanzeem (women organization). They provided us a forum where we can sit and discuss the social problems of females from our village. Before the intervention of PRSP whenever we sat together we abused each other and did bake biting of those who were not present. PRSP

introduced the saving scheme and we started the savings. Now five (5) women have got credit from PRSP and they have started some enterprises and are earning good money. This has changed our lives and now the females are happy as they have source of income (access to resources) and they can spend this money on food, cloths and other household's expenditure independently. We praise for PRSP, the field workers are very good and cooperative.

One woman (President of Akhuwat Tanzeem-community organization of women) from Chak Noori Nauth (this village is also situated on the same direction of Lahore city as the previous one) explained that I got credit from PRSP for purchase of a cow. Now I have paid the credit back and I am the owner of a cow. One day I received a message from PRSP that we have to go to their head office at Lahore city and to attend the training. The men of our village normally do not allow the women to go out of the village. When I sent the message to other village women that we have to go to Lahore. The husbands of the women locked them in rooms and said that they can not go to Lahore. I jumped over the boundary walls of houses and broken the locks of rooms where the women were locked and we went to PRSP head office in Lahore and got the training. Afterward the trust of men was built and now they do not interfere in women's activities. So the PRSP gave the empowerment to women. From the same forum we build a school and one of the farmers donated his land for the school building. Now our children are studying in this school and after completion of their study they will become officers and earning hands for the parents.

Another woman said that PRSP is getting interest for credit which is more than the prevailing bank rate. It is the organization of Ahmadees and they are giving money to attract toward their religion.

One woman said that PRSP has enlightened so politely that I can keep my children without food but I can not delay the installment of credit whenever it becomes due. Because we have commitment and then our CO put social pressure which we can not bear. It is shame when some one from your braderi (Cast/relatives) is standing in front of your door and asking about returning/repayment of loan.

We are meeting regularly once in a month and discuss our local problems. We were like animals and we did not know how to get Identity cards, how to vote during polling and from where we could get assistance for our social sector services. These were words of one of the women from a women community organization named as "*Azadi Tanzeem*" (independent organization). Now we have approached the male CO of our village and the members of male CO gave some money from their

savings. We have constructed the boundary wall, repaired the doors of the rooms and constructed a latrine in the girls' school. Before this girls were not coming to school and now there are 105 girls getting education in this school. This is all due to PRSP, who gave us knowledge and empowerment.

#### **From Male Focus Group Interviews**

We were ignorant, rigid and unsympathetic towards each other and lack of unity among us was the main cause of our miserable conditions. The male members of PRSP team visited our village a year ago and approached some of the influential persons from our village. They removed our physical, social and economic barriers by holding repeated discussions with the community members and made us aware of our local resources and potential and energies. They introduced how endeavor can be undertaken. We did not believe and remained committed that all the development of our village will be done by our members of provincial and national assemblies; therefore we should not spend money from our pockets. Moreover, when PRSP introduced the idea of saving we did not believe and were doubtful that staff members of PRSP will run away with our money (savings) and we will lose our money. However, the staff of PRSP continued visiting our village and ultimately they succeeded and we become ready to form our male CO. Now we have completed many physical infrastructure works and social sector activities from the platform of this CO. Our farmer brothers have received credit from PRSP and got benefit of it by putting inputs in their agriculture land. This was told by one of the respondents during discussion in the village.

One of the group members took me away from the venue of focus group discussion/interview at the end and got promised that I will not disclose what ever the discussion will be held. He told me that PRSP is getting money from banks on lower rate of interest and lending further into poor villagers on higher rate of interest. Moreover, they give credit on political basis and on religion basis. The PRSP do not give credit to the Christian community members. The staff of PRSP is getting higher salary and using vehicles fluently. All these costs are included in the rate of interest. This is the money for the poor villagers and it is being lavishly spent on unproductive means. The members came from Lahore on vehicles and conduct the meetings at the deras (house/palace) of landlords. We can not go there and only the relatives of the big landlords get the credit and poor farmers can not get the money.

Development through poor villagers is new idea and we heard for the first time. Similarly the concept of generating savings on self help basis was also amazing for us. An old man said that we spent our

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life and we did not think that it was possible. He told that there was a very poor man in our village. He has 8 children and he was the only bread winner for the whole family. He had a donkey cart and that was the only source of income. Once it happened that his donkey died and he was so disappointed that he left the village and went to Sargodha. He got there agriculture land on sharing basis and started working as tenant but he was unable to meet the requirements/needs of a big family. So he again came back in our village. In those days PRSP have started the work in our village and we formed our CO. We applied for credit and first credit was given to that poor man. He purchased a buffalo and started the selling of milk. He is now happy that he can win the bread of his children as well as he is returning the PRSP money in installments. Once he will return the whole money he will be the owner of a buffalo. So the savings made by the community and credit received from the PRSP saved the lives of a family of 10 members and gave them a prestigious life in the society.

### Conclusions and Recommendations

On the basis of information collected from the field and observation made by the researcher we can say that some of the initiatives are good, but there is still room for improvement.

The credit component is good mean of enhancing the income of rural poor farmers and they can enhance their agriculture production by employing inputs and using different implements.

The technique/procedure of forming the COs can be improved and more sustainable community based organizations can be formed.

A detail discussion was held with PRSP staff and they pointed out some constraints. Moreover, there are some basic shortcomings in the planning of this programme. Some of the suggestions are as under:

The more emphasis should be given on the formation of the COs. The interaction with the community should be comprehensive.

Some Participatory Rapid Appraisal (PRA) tool should be used for initial rapport building and exploring the community means. It will help to build trust and confidence among the community.

The COs should be multipurpose and not only working around the credit. It will not result into sustainable COs, if they are single activity based organizations.

The production and managerial as well as vocational skills of the community should be enhanced and there should be some follow up mechanism to check that whether the community members are utilizing the skills imparted to them at their work place or not.

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