

Chapter 3

Sarhad Rural Support Corporation

In the North West Frontier Province (NWFP) there is generally an institutional vacuum at the village level. Institutions to manage natural resources, productive infrastructure, and the economic and social challenges and opportunities have not emerged. The Sarhad Rural Support Corporation (SRSC) aims to fill this vacuum. Registered in November 1989 as a non-government organization and as a limited company by guarantee, SRSC has played a catalytic role in the formation of community organizations (COs) and women's organizations (WOs) to encourage the participation of poor villagers in community development programmes and projects. The long-term objective of SRSC is to facilitate rural economic growth by supporting the evolution of organized rural communities capable of carrying out their own socioeconomic development with improved managerial abilities and financial means. The SRSC is basically working for the socioeconomic development of the rural areas of the NWFP and is currently con-

centrating on the target areas of Charsadda, Kohat, and Mansehra.

1. The NWFP: A Brief Introduction

1.1 Location

The NWFP is located in the extreme West of Pakistan. Afghanistan borders it on the west, the Punjab on the east/south-east, Balochistan on the far south, and on its north Chitral/Northern Areas in addition to a narrow corridor separating it from Central Asia and China. The NWFP has a total area of 74,521sq.km., while the Federally Administered Tribal Areas (FATA) adjoining the NWFP cover 27,220sq.km.

1.2 Climate

The province consists of both hills and plains and the climate is of a temperate grassland type. The summers in the plains are hot and dry and temperatures rise to a high of 50°C during June/July. The aver-

age temperature range is between 40 - 42°C. The winters in these areas are cold and dry and temperatures (maximum) fall below 20°C during December/January. In the hilly areas of the province, summers are cool and pleasant, whereas winters are cold and snowy.

The hilly areas of the province receive more rainfall than the plains. The average amount of rainfall in the plains ranges between 10 to 25 inches per annum. The winter rains are caused by the western disturbances coming from the Mediterranean Sea, whereas the rains in summer are due to the monsoon winds coming from the Bay of Bengal in the east.

1.3 Natural Resources

The NWFP is basically a mountainous area and is located in the vicinity of three famous principal mountain ranges, i.e., the Himalayas, the Karakoram, and the Hindu Kush. These mountain ranges have vast glaciers, large lakes, rivers, and lush green valleys besides fertile plains cut out by the passage of rivers.

The most common natural forests in the hilly areas of the NWFP are alpine and coniferous forests. The trees found are silver fir, deodar, chir, oak, maple, walnut, chestnut, willow, and poplar. The hills and foothills of Hazara, Mardan, Peshawar, and other regions at a height of 1,000m are covered with dry evergreen forests.

The following minerals are also found in the NWFP

- i) Barite, phosphate, soapstone (Hazara)
- ii) Gemstones (Swat/Hunza/Mardan)
- iii) Limestone (D.I. Khan/Kohat/Nowshera)

- iv) Marble (Khyber Agency/Swabi/Swat)
- v) China Clay (Swat)
- vi) Salt (Kohat)

The availability of water resources in the province has led to the construction of a number of dams to generate hydro-electricity.

1.4 Demography

The NWFP is divided into the following six divisions and eighteen districts.

Division	Districts
1. Peshawar	Peshawar, Charsadda, Nowshera
2. Mardan	Mardan and Swabi
3. Kohat	Kohat and Karak
4. D.I. Khan (DIK)	D.I. Khan, Bannu, Tank, Lakki Merwat
5. Malakand	Swat, Dir and Chitral
6. Hazara	Abbottabad, Mansehra, Kohistan and Haripur

The estimated total population, according to the 1998 Population Census, is 17.6 million; and this accounts for about 13.1 per cent of the population of Pakistan — occupying 9.4 per cent of the total area of the country. Of the total population of the province, 83 per cent live in 1.9 million rural households in an estimated 8,000 villages in 18 districts. The estimated intercensal (1981-1998) annual population growth rate of the province is 2.75 per cent. The average literacy rate, according to the 1981 Census, is 17 per cent, whereas for women it is as low as 6.5 per cent. Health, particularly the health of women and children, is generally poor because of malnutrition and poor hygiene. The infant mortality rate is around 15 per cent.

1.5 Economic Activities

In the NWFP, agriculture is the principal economic activity, but 70 per cent of the land, being mountainous, is not fit for cultivation. Only 19 per cent of the province is cultivated, of which only 40 per cent is irrigated/semi-irrigated. Rainfed or *barani* areas generally produce one crop a year. Ninety per cent of the farms in the province are of less than five hectares. The rural population is mostly dependent on agriculture, livestock, and labour-intensive small enterprises. A high population growth rate is placing increasing pressure on the resources of the province.

The main challenges to productivity are land-related and those evolved from the social structure. In the crop sector are share cropping, lack of improved inputs, insufficient technical knowhow, exploitation by middlemen and moneylenders, uncertain and unsystematic markets, water logging, and soil erosion. The main constraints to productivity in the crop sector are a mix of deficiencies in terms of improved inputs and technical knowhow to deal with recurrent problems such as water logging and soil erosion. On the socioeconomic front are the problems of share-cropping, uncertain and irregular markets, and exploitation by middlemen and moneylenders. The main challenges in the livestock sector are high incidence of disease and scarcity of feed. These in turn lead to poor breeding and feeding practices and low productivity. Lack of veterinary services and technical knowhow augment the paucity of stock. Excessive export of forest resources, wastage, and illegal felling are leading to a decrease in natural forests, causing environmental problems. There is significant scope for improvement in agriculture, livestock, and forestry in the NWFP in terms of better re-

source use through improving skills, facilitating mass awareness, and adopting innovative technologies at the grass roots' level.

To optimise production in the rural economy on a sustainable basis, it is necessary to increase economic activities at the local level, whether at regional or village level. This would involve a mix of interdependent activities from three sectors, i.e., (a) small-scale businessmen, (b) producers/entrepreneurs, and (c) service institutions, e.g., bankers, Development Finance Institutions (DFIs), and so on.

1.6 State of Micro-Enterprises

Located in the extreme West of Pakistan, the NWFP is at the far end of a poorly-developed physical and institutional infrastructure. A weak communication structure, high cost of transporting raw materials/products to major markets, and lack of skilled personnel deter sound industrial development of the province. In addition, the increase in annual population growth rate, augmented by an influx of Afghan refugees, has put further pressure on the meagre economic resources available. Under these circumstances, the province lacks the capacity to invest in programmes to raise the living standards of the rural community.

The basic needs and problems of different communities in the rural areas where SRSC is operating are almost the same, since they all belong to lower income groups. However, owing to different geographical conditions, economic activities vary in these areas. The opportunities available in different areas are as follow.

- Poultry and livestock rearing
- Leather goods and shoes

- Embroidery and local handicrafts
- Beehives for honey
- Wood carving and shear ropes and other products such as baskets, pots, mats, etc
- Copper and aluminium utensils and decorative items
- *Khaddar* (handloom) and other woven products
- Fish farming
- Small-scale metal industries

2. The Nature and Structure of SRSC Programmes

The SRSC programme focusses on supporting the development of participatory community-based organizations capable of undertaking their own sustainable socioeconomic development with improved managerial and entrepreneurial abilities and increased resources. The main principles of the SRSC programme are as follow.

- a) Organizing village communities through the formation of community/women's organizations
- b) Improving their skills and capacities through training programmes in technical and management skills
- c) Creating a capital base for the rural poor through savings and credit programmes
- d) Forming linkages between village organizations and existing government and non-government facilities and programmes

After its formation the SRSC undertook large, integrated rural development programmes in five districts of the NWFP by involving rural communities. The programmes undertaken by the SRSC are as follow.

- Establishing social organizations
- Women's programmes

- Productive investment (PI)
- Natural resource management
- Credit and enterprise development
- Social sector programmes
- Human resource development

2.1 Social Organization

The objective of social organization is to close the institutional vacuum at the village level through establishing and fostering networks of community-based organizations. Participation in programmes by community members is an essential element of social organization. The principles and methodology of participatory development are as follow.

- 1) A community organization (CO) or a women's organization (WO) has to be formed by the community members/villagers to make collective use of manpower and other resources for their needs.
- 2) The C/WOs must raise their own capital through members' savings and collective business operations.
- 3) The C/WOs must take on the responsibility for improving members' skills through proper training in their major occupational and vocational pursuits.
- 4) The C/WOs should be able to identify urgent needs, determine priorities, and participate in the planning of village/community development projects.
- 5) The C/WOs should be responsible for implementing development projects and subsequent monitoring.

As of December 1996, the total number of COs and WOs formed in the programme area was 1,033; 683 COs and 350 WOs. The total membership of these C/WOs is 32,902 and the collective savings of their members total Rs 13.8 million. Over 100

Table 13 : Social Organization - SRSC

	Charsada		Kohat		Mansehra		Total	
	Dy	Cum	Dy	Cum	Dy	Cum	Dy	Cum
Formation (No.):								
Community Organizations (COs)	64	158	129	310	99	215	292	683
Women's Organizations (WOs)	31	75	61	147	59	128	151	350
Total	95	233	190	457	158	343	443	
Membership (No.):								
Community Organizations (COs)	1695	4618	4920	10392	3676	7394	10291	22404
Women's Organizations (WOs)	748	1825	2430	4573	2134	4100	5312	10498
Total	2443	6443	7350	14965	5810	11494	15603	32902
Savings (Rs '000):								
Community Organizations (COs)	149	667	493	5046	400	2927	1342	10640
Women Organizations (WOs)	68	464	261	1344	282	1322	611	3130
Total	217	3131	754	6390	982	4249	1953	13770
Managers' Conferences (No.):								
Community Organizations (COs)	3	31	9	46	4	7	16	84
Women's Organizations (WOs)	1	14	3	12	1	4	5	30
Total	4	45	12	58	5	11	21	114

Dy = During the year 1996 Cum = Cumulative by December 31, 1996

Manager's Conferences have been organized (Table 13) and the SRSC has also been very active in organizing training for Community Leaders. In 13 courses organized over the years, a total of 293 community leaders, 274 men and 19 women, have been trained. The corporation also organizes training courses for village cadres and staff and line departments of the government. Details about the courses organized in 1996 are given in Table 14.

WOs, rural women have become a part of the forum dealing with village/community development issues. This has given them a chance to discuss issues and to arrive at solutions through support from SRSC.

Until 1996 SRSC's programme was structured to address women's needs through a Women in Development (WID) section. In 1996 it was decided to mainstream its WID programme by giving each section a greater

Table 14: Training of Village Cadres, Staff and Line Departments, 1996

Social training for Village Cadres	Men	Women	Total
Agricultural Sector	552	569	1121
Livestock Sector	373	181	554
Forestry Sector	27	--	27
Enterprise Development	--	436	436
Health Sector	8	136	144
Staff Training			
Short Training Courses (inland)	198	63	261
Short Training Courses (abroad)	4	3	7
Other Training Courses	Number of Persons Trained		
Local Government and Rural Development Department	35		
Forest Department	9		
Women's Development Associations	4		

2.2 Women's Programmes

The women's programme of SRSC seeks to bring women into the mainstream of village development through improving their social and economic situations and status. The principles for social organization, i.e., capital formation, skill development, participation and implementation, apply equally to women's programmes. However, greater emphasis is placed on awareness of women's issues as the prime objective of the women's programme.

The rural women of the NWFP live extremely secluded lives. Through organizing

responsibility for managing women's issues. Currently there is a gender issue section that ensures that each section of the programme plans for and addresses women's needs effectively. As of December 1996, the total number of WOs formed in the programme area was 350. The total membership was 10,198 and the collective savings of the members three million rupees (see Table 13).

2.3 Productive Investment (PI)

Productive Investment (PI) is an investment by SRSC in C/WOs based on the principles of equity, productivity, and

sustainability. It is normally 'one time' financial assistance given by SRSC to C/WOs in order to undertake a priority project for the community as a whole.

The four principal objectives of PI by SRSC in the C/WOs are as follow.

1. To help strengthen the C/WOs by involving all members in the identification, implementation, and on-going maintenance of the project
2. To raise productivity and thereby the incomes of members of the C/WOs
3. To realise the potential for developing and expanding upon the existing resource base
4. To build the capacities of the C/WOs for large-scale projects in the future

A PI is identified by C/WOs through a series of dialogues with SRSC; the following are the steps in this dialogue.

1. Identification of village needs with the participation of all C/WO members
2. Assessing technical and financial feasibility with the help of SRSC staff
3. Survey, design, and cost estimates for the project carried out by SRSC
4. Formation of a PI Management Committee within the C/WOs
5. Release of the grant by SRSC
6. Project execution to completion according to design and cost
7. The responsibility for on-going operation and maintenance of the scheme is handed over to the C/WO.

There is a ceiling of a maximum amount of Rs 240,000 granted for a single project. However, this is flexible in the case of significant/important projects.

In some cases, the PI is funded through an interest free loan, instead of grants being given to the C/WOs, to be repaid to SRSC. As of December 1996, a total of Rs 88 million had been disbursed by SRSC for PIs, Rs 54 million of which was disbursed during 1996. As can be seen from Table 15, small irrigation works have dominated the PI projects. There has been a fair number of drinking water projects in Charsada and Kohat also. Livestock development and fisheries are other important items facilitated by the PI programme.

2.4 Natural Resource Management (NRM)

The NRM activities are carried out for interested COs/WOs through five key channels: viz.,

- a) training,
- b) demonstration,
- c) on-going introduction of improved agricultural inputs and livestock breeds,
- d) workshops, and
- e) familiarisation visits.

The four broad objectives within the natural resource management sector, focussing on the C/WOs as the principal local groups pursuing sustainable development, are as follow.

- Optimal management and use of natural resources on a self-help basis
- An increase in income-generating activities to improve the economic status
- Skill improvements for extension workers to bring about better resource management
- Facilitating linkages of C/WOs with other development institutions in the public and private sectors

Table 15: Productive Investment (COs) - SRSC

	Charsada		Kohat		Mansehra		Total	
	Dy	Cum	Dy	Cum	Dy	Cum	Dy	Cum
	Water Supply							
Lining of Channel	1	5	7	23	-	-	8	28
Tubewell	2	12	-	-	-	-	2	12
Irrigation	-	-	-	9	5	6	5	15
Retaining Wall	1	2	-	-	-	-	1	2
Pumping System	-	1	6	7	-	-	6	8
Dug Well	1	1	11	18	-	-	12	19
Gypsum Treatment	-	10	-	-	-	-	-	10
Water Storage Reservoir	-	-	9	16	-	-	9	16
Dams/Bunds	-	1	6	15	-	-	6	-
Drinking Water Supply Schemes	156350	104144	156350	-	-	-	-	-
Area Sprayed (# of beneficiaries)	2014	4186	400	1554	-	65	2414	5805
Services Provided (# of beneficiaries)	1341	3150	500	2418	-	350	1841	5918
AEWs Earnings (Rs)	1341	109050	12000	52000	-	8000	74050	169050
Livestock								
Demonstration Plots (# of plots)	80	469	161	751	41	41	282	1261
Introduction of Improved Breeds (COs)	12	50	14	203	18	23	44	276
Introduction of Improved Breeding Eggs (# of eggs)	-	2293	1100	3330	-	1965	1100	7588
Installation of Cattle Crush (#)	2	2	-	-	-	-	2	2
Introduction of Fish Spawn (# of Spawn)	-	-	17700	17700	-	-	17700	17700
Fish Farming (# of farms)	-	-	3	3	-	-	3	3
Birds Inoculated (# of beneficiaries)	4630	47318	21553	40369	-	2376	26183	90054
Animals Treated/ Vaccinated (# of animals)	4738	37566	62020	174590	3447	5137	70205	217293
Services Provided (# of beneficiaries)	4120	16515	4002	27329	-	2404	8122	46248

Cum = Cumulative till December 31, 1996

Dy = during the year 1996

The NRM section of SRSC assists farmers in maximising the productive capacity of their land and other natural resources by improving local management systems and introducing new technologies into the forestry, agricultural, and livestock sectors. The SRSC trains members of community and women's organizations in various natural resource sectors — mainly to extend technical skills and support to small farmers in the region.

The NRM focus in 1996 shifted from large-scale training and development of a village specialist cadre to purely need-based training programmes. In future the potential use of special services and income generation expected in the village will precede the need to merely train the individual villager.

The NRM programme seems to have focussed mostly on use of natural resources, particularly land, to raise productivity in crop husbandry and livestock (activities carried out by women) rather than conservation, as can be seen by the details of activities supported through a number of women's organizations (Table 16).

There are three credit windows, and these are based on tenure and purpose of the loan.

- 1) Short-term — four to nine months for agricultural inputs and trading purposes
- 2) Medium-term — nine to 18 months for micro-enterprise, annual crop, and livestock purposes
- 3) Long-term — 18 to 24 months for land development, micro-enterprise, and livestock purposes

Credit Thresholds: Maximum entitlements for credit are:

agricultural loans	Rs 25,000
micro-enterprise loans	Rs 50,000
	per member, and
the overall credit limit	
for the C/WOs as a whole	Rs 250,000

Trading Loans: Small loans for trading purposes are considered in order to even out the cash flows of traders and give them more holding power in the market so that they can charge an appropriate price for their goods. The tenure for such loans is a maximum of four months.

Milch Loans: WO mostly ask for milch loans. Each buffalo costs from Rs 15,000 to 20,000. Returns from this activity are immediate and regular except for during the dry period. The terms of this loan are as follow.

- Only women/families that have average incomes of less than Rs 5,000 per month and assets of less than Rs 50,000 in value are eligible.
- Each member is entitled to purchase only one milch animal.
- Collateral is not mandatory, however the animal remains the property of SRSC until the loan has been repaid with service charges.
- Repayment is regular, on a monthly basis.
- The loan maturity period is a maximum of 30 months.

Service Charges and Collateral: The minimum service charge (mark up) on all loans is 12 per cent per annum. The SRSC has the first charge on C/WO savings in the bank account along with a collateral of 20 to 25 per cent of the value of the loan in the form of Time Deposit Receipts (TDRs).

Table 16: Natural Resource Management (WOs) - SRSC

	Charsada		Kohat		Mansehra		Total	
	Dy	Cum	Dy	Cum	Dy	Cum	Dy	Cum
Agriculture (No. of WOs)								
- Mushroom Cultivation	54	62	-	4	-	-	54	66
- Kitchen Gardening	2	10	18	37	66	89	86	136
- Food Preservation/ Processing	-	20	2	30	9	45	11	95
- Nursery Raising	-	-	-	6	-	-	-	6
- Courtyard Plantation	-	-	-	8	-	11	-	19
- Composting	-	-	10	10	-	-	10	10
Livestock (No. of WOs)								
- Fayumi Units Distributed	3	28	16	31	16	24	35	83
- Eggs of Improved Breeds	10	24	-	10	-	-	10	34
- Day-old Broiler Chicks	-	-	-	5	-	-	-	5
- Concentrates	16	25	-	-	-	46	16	71
- Mineral Supplements	19	22	-	-	-	-	19	22
- Sheep/Goat Units Distributed	-	-	30	30	-	-	30	30

Dy = During the year 1996

Cum = Cumulative by December 31, 1996

- Fayumi is an improved (Egyptian) poultry breed. A unit is one male chick and four females.

Interest on TDRs is paid back to the COs/WOs after the loan is repaid. In case the loanees are very poor, the collateral requirements are made as flexible as is justifiable.

Repayments: Usually the loans for micro-enterprises are repaid in installments, whereas agricultural loans are repaid in lump sums. An additional one per cent is charged monthly on the balance of overdue installments/repayments.

In addition to agriculture, micro-enterprises for trading, and milch loans, a new credit line was introduced in 1996 known as the land lease facility. This loan is granted to the landless or farmers with land holdings of below one acre of irrigated land; and through it they receive support to lease land. Collateral is not binding with this facility.

The Bank of Khyber (BOK) has agreed to enter into a partnership with SRSC to provide soft term loans to the communities in the area where SRSC is operating. The BOK has notified its branches to entertain requests from community organizations in the area.

As of December 1996, a total of Rs 25.2 million was disbursed, whereas a total of Rs 10 million was recovered as repayment of loans given by SRSC. In the Charsadda area, the recovery rate was 72 per cent during 1996 (details are given in Table 17).

The credit programme of SRSC appears to have achieved operational viability insofar as its earnings during 1996 increased to Rs 995 million from Rs 203 million in 1995 and Rs 15 million in 1994.

2.5 Social Sector Programme (SSP)

The performance of public, social sector services within the NWFP has been ex-

tremely poor in the past. Basic services are poorly designed in terms of their outreach to the rural poor; and overall lack of accountability to the people served has left large population pockets with no drinking water facilities, poor sanitation, low literacy rates, and high birth rates.

The social sector activities/programmes of the SRSC include interventions in the health, education, and family planning sectors and water supply and sanitation schemes in the rural areas through community participation. The following programmes have been taken up so far.

- i) Health, nutrition, and family planning
- ii) Community health awareness
- iii) Training of community health workers
- iv) Education programmes

Some programmes establish linkages between the C/WOs and government/NGO health facilities. Broadly, these programmes fall into the health and education sectors. The main elements in and achievements of these two programmes have been as follow.

Health, Nutrition and Family Planning

This programme is for improvement in the overall health of village communities through creating local capabilities through training health workers in the village, raising general awareness about health and hygiene, and linking communities with existing service outlets. A key component of the programme is the training of women as Traditional Birth Attendants (TBAs). The basic TBA training is conducted by SRSC and later on this is linked to the Government Health Department which provides lady health visitors and doctors to carry out the training. As of December 1996, 264 TBAs had been trained. TBAs are also

Table 17 : Credit and Enterprise Development - SRSC

	Charsada		Kohat		Mansehra		Total	
	Dy	Cum	Dy	Cum	Dy	Cum	Dy	Cum
Community Organization (COs)								
No of COs	38	92	62	140	55	62	155	294
No of Loans	45	141	71	208	60	84	176	433
No of Beneficiaries	649	3065	304	1429	354	511	1307	5005
Amount Disbursed (Rs' 000)	4828	9273	3151	5929	1717	2175	9696	17377
Amount Due for Recovery (Rs'000)	400	5236	601	3362	388	813	1389	9411
Amount Recovered (%)	240	3028	550	3087	378	682	1168	6797
Percentage Recovery (%)	60	58	92	92	97	84	84	72
Women's Organizations (WOs)								
No of WOs	28	44	30	41	31	35	89	120
No of Loans	38	54	34	57	52	65	124	176
No of Beneficiaries	195	501	88	234	82	107	365	842
Amount Disbursed (Rs' 000)	2576	4931	931	1659	1070	1263	4577	7853
Amount Due for Recovery (Rs'000)	608	3019	134	884	171	382	913	4285
Amount Recovered (Rs'000)	486	1956	133	862	154	311	773	3129
Percentage Recovery (%)	80	65	99	98	90	81	85	73
Total								
No of CWOs	66	136	92	181	86	97	244	414
No of Loans	83	195	105	265	112	149	300	609
No of Beneficiaries	844	3566	392	1663	436	618	1672	5847
Amount Disbursed (Rs '000)	7404	14204	4082	7588	2787	3438	14273	25230
Amount Due for Recovery (Rs.000)	1008	8255	735	4246	559	1195	2302	13696
Amount Recovered (Rs' 000)	26	4984	683	3949	532	993	1941	9926
Percentage Recovery (%)	72	60	93	93	95	83	84	72

Cum = Cumulative till December 31, 1996

Dy = During the year 1996

taught about family planning and methods of referral to the government for immunisation against communicable diseases.

Education Programme

SRSC's education programme began in 1996 with the setting up of eleven adult literacy centres in the Charsadda region. SRSC has received a grant for its community school project from the Federal Government to establish 30 primary schools for girls in its programme areas. The schools were to be set up by September 1997 in areas where there are no government/private schools or access to such facilities. However, SRSC does not aim to set up a parallel system of education to that of the government; it can only demonstrate effective models of community participation on a small scale to link communities with the existing system.

2.6 Human Resource Development (HRD)

The main objectives of the HRD programme of SRSC are as follow.

- i) To build the capacity of villagers/community members in order to serve the community's social and productive needs
- ii) To provide linkages between C/WOs and national/international/NGOs and like organizations for extensive development

The HRD section of SRSC was established to augment organizational efforts to systematically establish the capacities of rural communities to take charge of their own development and to cater for the increasing need for a viable, long-term staff development agenda within the organization. Training programmes are organized for communities and also for SRSC staff. The former cover such areas as community organization, importance of savings, leadership, record keeping, agenda/procedures for CO/WO meetings, credit and its usage, planning, cluster formation, PI identification and maintenance, problems and resources, and role of women in development.

Training of SRSC staff covers such subjects as community approach and mobilisation, motivation in communication skills, team building, report writing, social survey, monitoring, evaluation, and research. Details of training programmes organized by SRSC are given in Table 14.

2.7 Credit and Enterprise Development (CED)

This programme is designed to increase the access of rural communities to credit for productive purposes. It encourages micro-enterprise development to achieve greater productivity and increased incomes for rural communities.