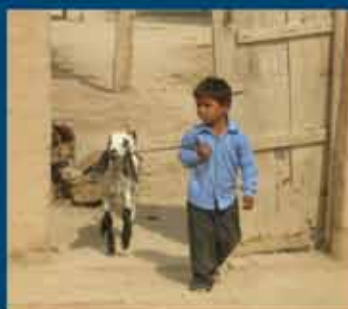


Goat: A Poor Woman's Cow

Livestock Bank Project, NRSP Bahawalpur Region



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Images From Bahawalpur, its People and Landscape



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Acronyms and Abbreviations

AB	Asset Building
CO	Community Organisation
FU	Field Unit
GDP	Gross Domestic Product
LSO	Local Support Organisation
MEDP	Microfinance and Enterprise Development Programme
NRSP	National Rural Support Programme
PSC	Poverty Scorecard
RSPN	Rural Support Programmes Network
SL	Sustainable Livelihood
VO	Village Organisation

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Executive Summary

Income only maintains consumption, but assets change the way people think
(Sherraden in Moser, 2005)

For the rural population of Pakistan, maal, janwar and dangar (livestock) are sources of security against economic shocks. People regard livestock as an asset, their ownership a blessing, the herd the equivalent of cash and goat rearing a vital source of nutritional needs; thus livestock ownership has a multiplier effect on a household's well-being.

In 2005 NRSP Bahawalpur Region launched a model of Livestock Bank Project, the design of which focused on asset provision, creation, and strengthening for poor widow-headed households in Bahawalpur's rural and urban localities. The model entailed the annual distribution of small ruminants and the recovery of their first offspring from beneficiaries in order to benefit the poorest, make continued distributions in other locations, and to engender sustainability. As of June 2008, the NRSP Bahawalpur Region had distributed 484 goat, of which 89 were returned by the beneficiaries as the community share for onwards distribution to other marginalized households.

This study examines the specific effects and the impacts of this intervention on lives of the 30 households selected for the sample. The study finds that the endeavour has helped the local communities, and especially women-headed households, to diversify their livelihood source. The main findings are:

- Social mobilisation is key to the success of the programme. The presence of a Local Support Organisation in Goth Mahrab in rural Bahawalpur made it possible to achieve extensive outreach even in the remote villages. Whereas In the urban area, Community Organisations enabled the project outreach to the marginalized households.
- Households benefitted in terms of an increased asset base at home, thus providing increased financial security. Sampled households sold female goat to generate income to meet their essential needs, while male goat were either sold during eid ul azha or sacrificed.
- The project is sustainable. In the sampled households, 33 goat were distributed and a total of 17 offspring were returned by 17 households to NRSP for onward distribution.

Recommendations

While the project has helped improve asset ownership, almost all the women reported that the primary benefit from goat rearing is the sale of goat offspring. Some of the women beneficiaries are now ready to start owning larger animals by accessing NRSP's micro-finance programme. Their performance may be linked by means of another pilot aimed at targeting the experienced livestock keepers through provision of microfinance and training in animal husbandry. It is suggested that these women, who had earlier benefitted from Livestock Bank Project should now be linked with NRSP's programme of training for building a cadre of Community Livestock Extension Workers (CLEWs); this would have a substantial effect on the field and to extend the pilot initiative of Livestock Bank Project to the next level.



What is the talk about?



akistan is home to 160.9 million people (Government of Pakistan 2008). More than 65 per cent of the population live in rural areas, where the incidence of poverty is most evident and severe. The development community, including government, non-government and multilateral agencies, has stressed upon the need to design development programmes and initiatives that are attuned to rural people's needs, realities and aspirations. **The emphasis is on initiatives that put people at the centre of such programmes and that take into account their survival strategies.**

In recent years, the livelihoods approach to addressing rural poverty has gained prominence in the development world. While many variations of the framework have been experimented with and applied across the developing world, the best known are the asset building (AB) and the sustainable livelihood (SL) approaches.

This case study is based on an asset building approach to improving women's livelihoods through a livestock project. The study area is District Bahawalpur in Punjab where the National Rural Support Programme (NRSP) initiated a programme for poor, marginalized, widow-headed households. This initiative, known as the 'Livestock Bank Project', focused on building women's productive asset base through the provision of goat. Goat were distributed to poor women who agreed to return the first offspring to NRSP, so as to allow it to distribute goat in other locations, with a view to ensuring sustainability.

Rural survival strategies and rural realities

Pakistan, like many developing countries, experiences extreme cases of poverty in the rural areas, where distance from basic services (e.g. health, education, water & sanitation) is a key contributing factor to economic poverty. In order to survive, rural men and women **combine their scant resource base with ingenious skills** to maximize their livelihood options and increase their security.

Livelihood is defined as the means of gaining a living (Chambers, 1997) or a combination of the resources used and the activities undertaken in order to live.

Livelihoods and livelihood strategies

An individual's livelihood strategies vary with his or her ownership of resources, access to services, levels of skill and local environmental conditions (Chambers, 1997; Moser, 2005; Scoones, 2004)¹. To diversify and secure their livelihoods people engage in at least three strategies: they invest in assets, commonly livestock; they borrow in order to tide them over liquidity gaps, and they adjust their consumption patterns. They also diversify their productive activities and time their investments in productive assets to even out periods of resource constraints.

Rural people's livelihood strategies reflect their complex lives, and indicate their constant struggle to manage their lives amidst resource constraints. They invariably focus on building assets that can be converted to cash in times of need.

'Income only maintains consumption, but assets change the way people think and interact with the world. With assets, people begin to think in the long term and pursue long-term goals. In other words, while incomes feed people's stomachs, assets change their heads' (Sherraden in Moser, 2005).

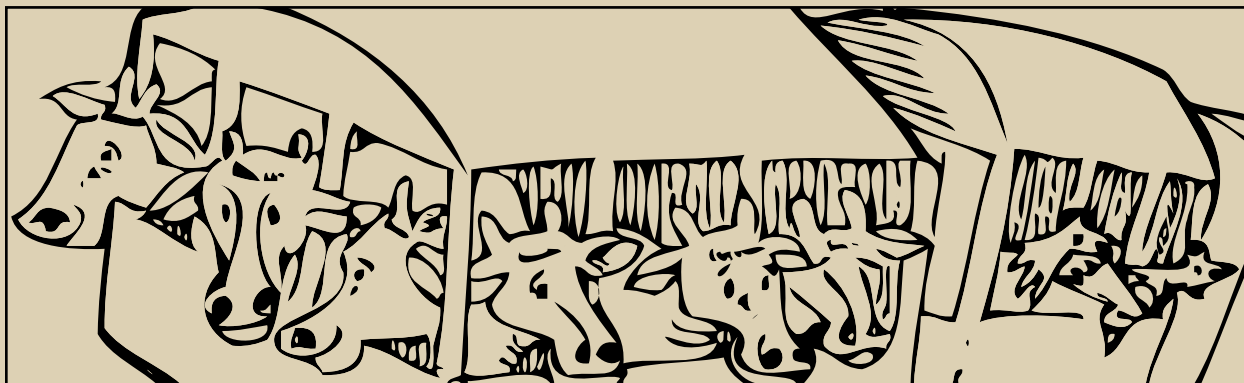


The rural economies function on ingenious methods of exchange; for instance during the time of wheat harvest, the people of rural areas, even if they are employed in the urban areas, revert back to the villages, to take part in the wheat harvest, primarily to store their annual ration of wheat grain. The rural households comprising men, women, the elderly, boys and girls take part as a unit on agricultural lands owned either by local landowners or tenured by the tenants; in exchange for their labour, the vast majority of these rural people get to store the ever important wheat grain. Such exchange systems are unique, ingenious, and indigenous, and reflective of the complex lives people live in the rural areas. The average rural household (10 adults/household) consumes 40-45 mounds (1 mound = 40 Kg) of wheat grain each year. Currently, a 20 Kg bag of wheat flour costs PKR 540 (US \$ 6.7), when the per capita income per adult per month is PKR 944.47 (US \$ 11.6) (Economic Survey 2007-8)

¹ In her paper for a World Bank Conference on 'New Frontiers of Social Policy, 2005' Moser observes that the sustainable livelihoods (SL) and the asset building (AB) frameworks share the same genealogy, and are aimed at poverty alleviation. The inclusion of terms such as vulnerabilities, capabilities and endowments in mainstream development has redefined the meaning of poverty itself; and elaboration of new tools to address the poverty question. In the World Bank this policy shift can aptly be synthesized by a comparison between the 1990 and 2000 World Development Reports.

What does asset portfolio entail in rural Pakistan?

In agrarian economies such as Pakistan's, livelihood strategies depend on livestock rearing and raising. Livestock production is the second biggest economic activity after crop husbandry for the rural people. The two are so interlinked that while agriculture contributed 21 percent to GDP in 2007-8, livestock accounted for 10.9 percent of GDP. The Economic Survey of Pakistan 2007-8 estimates that about 30-35 million people in the rural areas are dependent on livestock alone, as a means of livelihood (ibid. p 5).

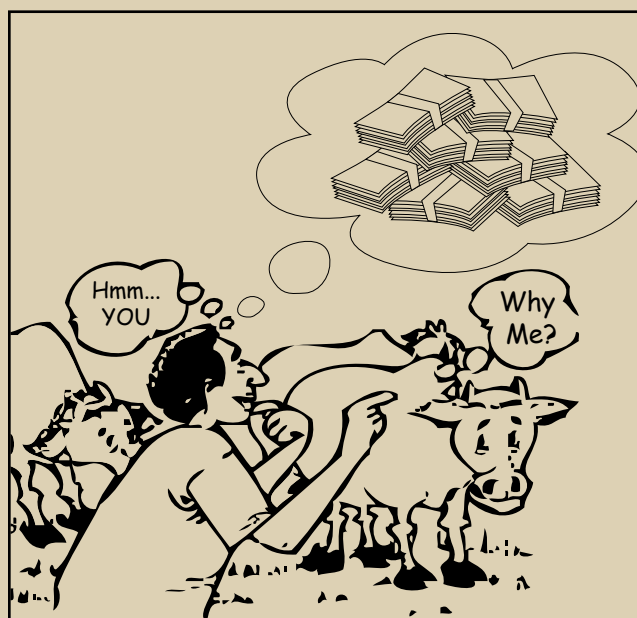


Source: Conservation and Sustainable Use of Agricultural Biodiversity (2003), p 193

Livestock farming in Pakistan is a largely subsistence activity characterized by:

- small herds and small landholdings, and
- intensive involvement of the entire family: men, women and children².

In rural Punjab assets are defined as maal, janwar and danger, literally translating into livestock (cows, buffaloes, goat, sheep, poultry, camels and horses). Livestock rearing gives a rural household some security from economic shocks. Livestock are regarded as a liquid asset, which is converted into cash through sales, in order to address household needs; it is the proverbial 'silver' for any rural household.



² In a baseline survey conducted by the Strengthening of Livestock Services Project (SLSP) of the Ministry of Food and Agriculture and funded by the European Union, in 30 Districts (including 6 Districts in Punjab), women were found to be as involved as men in all of the major activities for livestock care, upkeep and rearing. However, men dominated fodder harvesting and handling, grazing, breeding, marketing and health care while women had major roles in feeding and watering, shed cleaning and milking. Children were also involved in livestock related activities.

PART II - The Goat -Rearing Programme

Goat: A poor woman's cow

People who cannot afford to buy and manage buffaloes and cows, keep goat in order to meet their income and consumption needs.

In year 2005, the NRSP Bahawalpur Region designed, and implemented a programme to increase the livestock assets of poor widow-headed households.

The programme is based on asset provisioning, creation and strengthening in three phases, against a specific set of activities;

Table 1: Phases in Livestock Bank Project	
Phase I	Mobilisation of the Community
Activity 1	Identification of poor widow-headed households
Activity 2	Formation of Community Organisations and Village Organisations
Activity 3	Information raising sessions with the COs and VOs
Activity 4	Prioritization of their livelihood needs
Activity 5	Discussion on asset building models based on livelihoods
Phase II	Launch of Livestock Bank Programme
Activity 1	Division of programme areas in urban and rural Bahawalpur
Activity 2	Identification of indigenous small ruminant varieties in southern Punjab
Activity 3	Distribution of animals to target households
Activity 4	Monitoring of goats' health and reproduction
Phase III	Rotation of the Livestock offspring
Activity 1	Recover the first goat off-spring from the beneficiary
Activity 2	Distribute the recovered goat to the newly identified poor widow-headed households OR Distribute purchased goat to newly identified poor widow-headed households

Box 2 : Economic Significance of Goat in Pakistan

Pakistan is the third largest goat producing country in the world after China and India. At present, there are 53.8 million goat in Pakistan and their population is increasing at the rate of more than 3% per annum. Meat is the primary breeding objective and milk gets the secondary importance.

(Source: Muhammad Sajjad Khan, 2008)

Identification of the Livestock Bank Project

The need for the Livestock Bank Project was identified for the following reasons:

- Based on community dialogues with the Community Organisations and Village Organisations poor women suggested goat ownership as an important step towards asset building.
- Families headed by widows, and those with young children, are easily able to keep goat
- Goat do not require extra space and can easily be kept within small houses
- Goat are a relatively liquid asset, and can be easily sold off if people fall ill or in case of an emergency

- e. The return of the offspring will make the project sustainable, and develops ownership among the beneficiaries.

Betal, an indigenous variety, was distributed to the widow-headed households in two phases, from 2005-2006 (Table 2: Livestock Project (Goat Distribution: Urban & Rural))

After extensive deliberations with the COs, VOs and LSOs, the provision of goat were decided as the best livestock asset. The individual recipients said that for them rearing of goat is economical because:

- Local variety of goat are easy to raise and have high survival rates
- Goat multiply in relatively shorter time (gestation twice a year with multiple offspring)
- Having a flock of 4-5 adult goat is a source of milk, an essential nutrition for young children
- To individuals households sale of a full bred goat breakeven rearing costs due to free grazing areas, and access to affordable fodder.

Box 3: Beetal, a local indigenous goat

Betal goat are found almost in all irrigated areas of Punjab. General body colour is golden brown to golden brown to black and spotted with black and white, or brown with white or black patches. Adult males and females weigh 46 kg and 37 kg respectively. Milk yield is 290 litres per lactation of 130 days. Almost 50 percent of the births are twins or triplets. These goat are raised for milk and meat purposes.

(Source: Ministry of Food Agriculture & Livestock)

To make targeting more significant, a participatory method of poverty ranking was undertaken in all major urban and rural locations of District Bahawalpur. Before designing development interventions, the RSPs generally follow a process of participatory poverty ranking; this is based on people's perceptions of poverty and uses a relative scale of measurement. The process enables the RSPs to distinguish the most marginalized households and families in any given community, and to classify the community within five categories (destitute, very poor, poor, better-off, and well-to-do) the indicators for which are defined by community members.

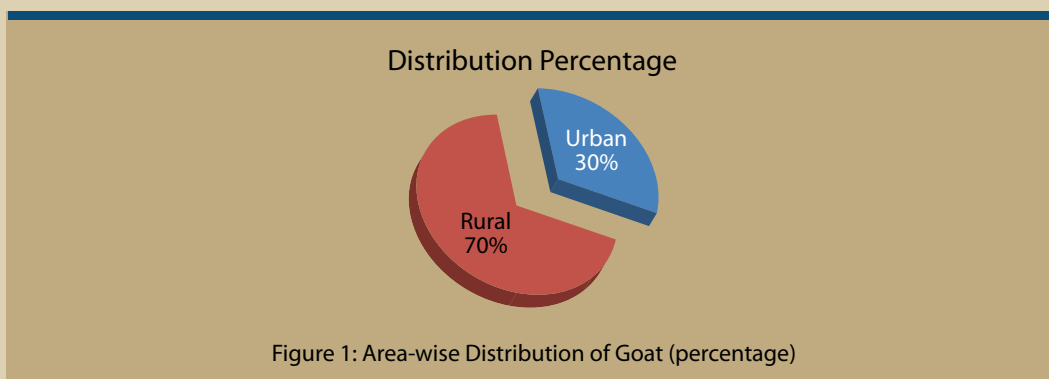
Launch of the livestock project

The Livestock Project was launched in June 2005 with an initial distribution of 136 goat (Betal) in the targetted locations of Bahawalpur Urban and Rural³.

The area-wise distribution of goat, from year 2005 to 2008 is as under:

Distribution Year	Goat Distributed in Bahawalpur		
	Urban	Rural	Total
2005	65	71	136
2006	24 ⁴	0	24
2007	15 ⁵	197 ⁶	212
2008	42	70	112
Total Goat Distributed	146	338	484

Table 2: Livestock Project (Goat Distribution: Urban & Rural)



The target locations selected for the Livestock Bank Project were broadly classified as Bahawalpur Urban and Rural. The names of each location are given below:

Bahawalpur Urban	Bahawalpur Rural
Musa Colony	Goth Mahrab
Tibba Badar Shaher	
Riddan Bastee	
Yazman	

Table 3: Targeted areas in Bahawalpur Urban & Rural

It is pertinent to mention that distribution of goat was made to the individual household following a complete and thorough social mobilisation process. The process has been the hallmark of Rural Support Programmes in Pakistan. Wherever the RSPs have intervened, communities are always mobilised in cohesive units; initially as Community Organisations (CO), then in Village Organisations (VO), and eventually to federate as Local Support Organisations which act as the platform for the community to taking up joint actions for uplift of their respective communities.

Prior to launching the Livestock Bank Project, the NRSP Bahawalpur Region had facilitated the formation of 16 Community Organisations⁷ in Bahawalpur Urban and Rural.

In addition to working with the COs, NRSP Bahawalpur Region liaised with 23 established Village Organisations in Bahawalpur Rural. The presence of a Local Support Organisation in Goth Mahrab in Bahawalpur Rural, made it possible to achieve extensive outreach even in the remote villages of Bahawalpur Rural.

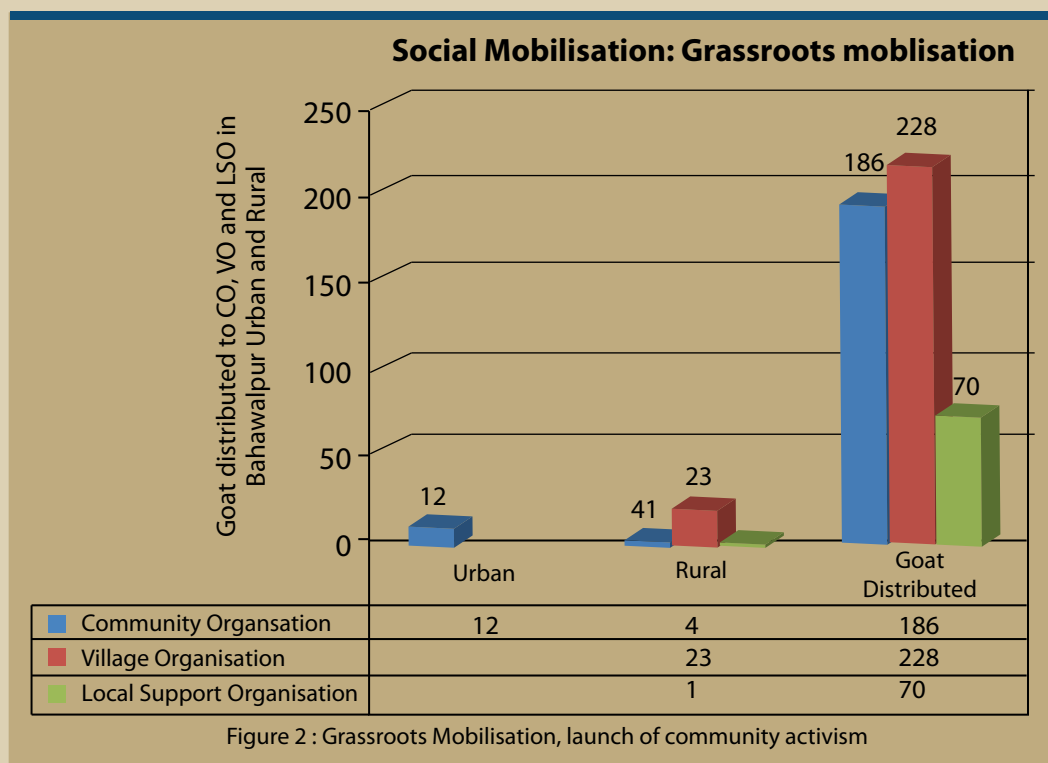
The Livestock Bank Project considers people's ownership to be central to the project's design. To inculcate ownership amongst beneficiaries, an agreement was signed between the NRSP Bahawalpur Regional Office and the members of respective Community Organisation before distributing goat to the widow-headed households. This agree-

3 In the year 2007 and 2008, the number of targeted households was increased to include the poor and marginalized households, as well. And, this included the poor male-headed households, also categorized as destitute, very poor, and poor.

4 This includes distribution of goat from the recovered goat of an earlier distribution in year 2005. The year 2006 distribution of goat in Bahawalpur Urban was made from the recovered goat.

5 This includes three goat which were recovered in distribution in 2006.

6 This includes 50 goat which were recovered from the distribution of 71 goat in 2005.



ment had two main clauses:

- a. The beneficiary will not sell the distributed goat without the prior consent of NRSP,
- b. The first off-spring shall be returned to NRSP after one year, when the kid is one year old it will returned

The return of kid was important in two ways: first, this would benefit a greater number of target households with a small investment; and second it would enable the beneficiaries to feel they were part of a long term programme without being labelled as applying for charity.

Year	Goat Distributed		Goat Returned (after a year a goat's first reproduction)	
	Urban	Rural	Urban	Rural
2005	65	71	-	-
2006	24	-	23	-
2007	15	197	16	50
2008	42	70	-	-
Total Goat distributed (Urban plus Rural)			484	
Total Goat returned (Urban plus Rural)			89	

Table 4: Goat distributed and recovered

7 COs were formed specifically for distribution of goat.

Between 2005 and 2008, a total of 414 goat were purchased from the market, while 484 were distributed to the target population. Amongst the 484 goat, there were 89 returned (39 from Rural, and 50 from the Urban) which were re-distributed.

Goat distributed in Urban were 30 percent of the total distribution (146 in number), while the observed return rate was 9.42 percent. The remaining 70 percent of goat (338 in number) were distributed in the Rural programme, where the return rate was 12.08 percent.

While looking at the return rate of goat offspring, there is a difference between the Bahawalpur Urban and Rural. For Bahawalpur Urban the return is recorded at 9 percent, in contrast to 12 percent from Bahawalpur Rural of the total number of goat offspring returned. An explanation for such difference is largely due to the fact that in Urban localities people faced difficulty in rearing goat in the absence of free grazing fields, paucity of space at house to keep goat, and limited knowledge of goat rearing. In the Rural localities people had enough free grazing space, and greater knowledge of rearing livestock factors which greatly enhance goat's fertility as well. In discussions with the women in the Urban localities, one found that for gestation period to commence, goat were sent to the Rural areas.

Readers should also bear in mind that distributions were made to marginalised households in both the locations, and their economic status was marked either as destitute, poor, or very poor. Before the NRSP made provisions for them in its Livestock Bank Project, these widows did not own livestock.

For the return of goat offspring NRSP did not force beneficiaries to return the off-spring; the goat's off-spring was, therefore, returned mostly on voluntarily basis by the beneficiary. And, based on earlier experience of low return rate, when 112 goat were distributed in 2008, the beneficiaries were not asked to return the goat offspring (details in Table 4).

Purchase process - from market to beneficiary

For purchase of goat from the market, an average amount of Rs 3,500 per goat was approved based on a local market survey by NRSP Bahawalpur Region. For purchase of goat for Urban and Rural, respective NRSP Field Units (FU) made requests to the Regional Office, Bahawalpur. Upon the receipt of requests, NRSP Bahawalpur Region, detailed its Field Units (FU) Incharge(s), the District Programme Officer, and a community representative (member of a CO, VO or LSO) to make the purchases from the respective area's livestock market. Following the method ensured that respective CO, VO or LSO is involved in the purchase process and healthy goat is purchased acceptable to the respective communities.

For handing over of goat to targeted beneficiary, a transparent process was adopted at each location of the targeted FU. The women identified through the targeting process were called to the FU office, and were given a small receipt (marked with the number), and on each goat similar number was marked. By calling out beneficiary's number, her

number receipt was matched with the number on goat and the goat with the matching number was handed over to the beneficiary.

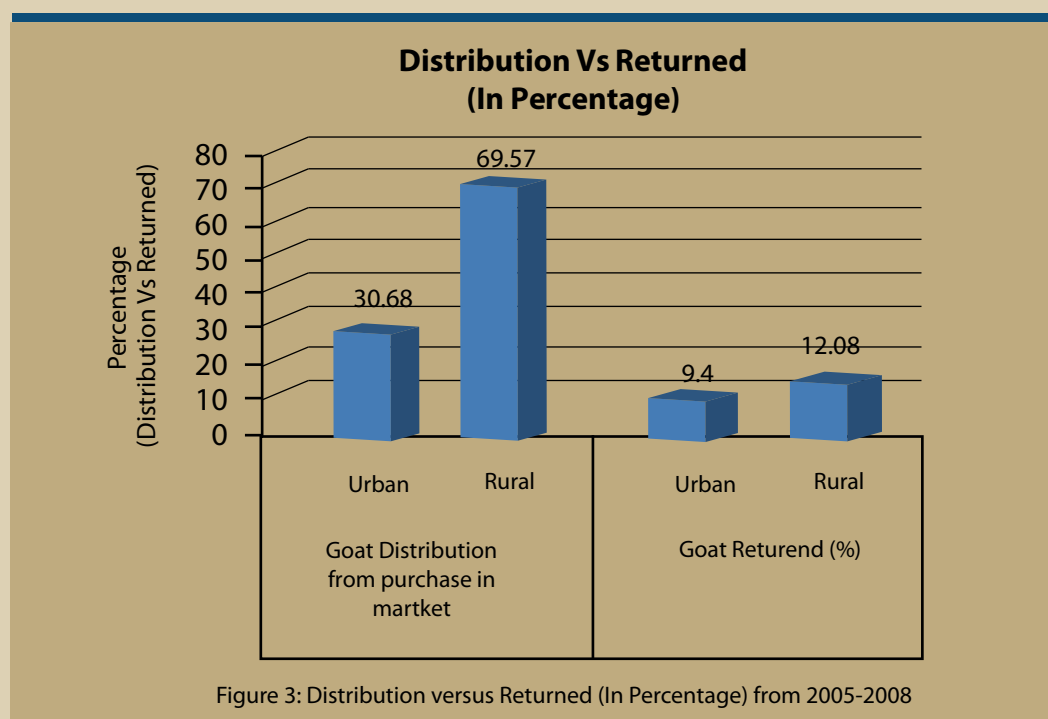
Impact of Livestock Bank Project on individual household level

To study impact of Livestock Bank Project, this study was conducted to assess the benefits of distribution of goat. The objective was to understand how beneficiaries have benefitted from the project intervention, what is the change in their asset ownership, how the change in asset ownership has affected the household's quality of life, and what feedback do the beneficiaries have for similar programmes in the future.

Methodology followed for study

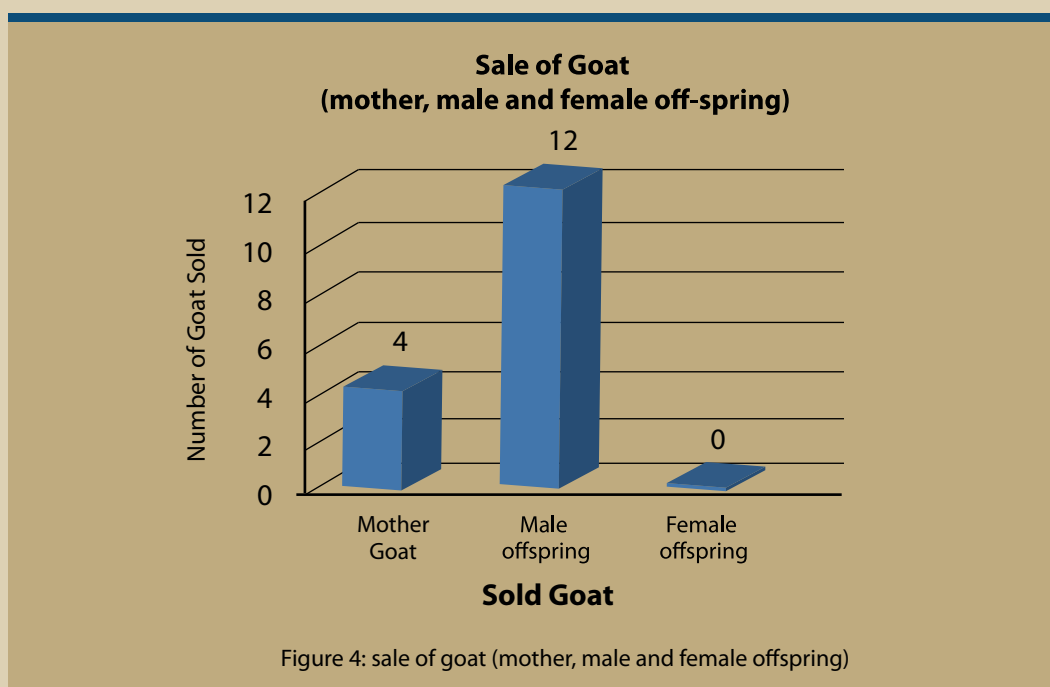
To evaluate the impact on people's lives, a random sample of 2-7 households that had received a goat were selected from each target location of Bahawalpur Urban and Rural as highlighted in Table 3. A total of 30 households were interviewed and were asked the following questions:

- How do you meet the dairy requirements at home?
- How did you hear about the NRSP goat distribution programme?
- When did you receive the goat (year)?
- How many goat did you receive (1 or 2)?
- Is the goat still alive?
- Did she reproduce?
- Did you return the first offspring? (Yes or No)?
- Did you sell any goat offspring (Male or Female)?
- How many have been sold?
- How many goat do you have now?
- Future plans on usage of these goat?



- l. Has the goat ownership affected your status within the household? If yes, how and in what ways?
- m. Has the goat ownership affected your status in the community? If yes, how and in what ways?

It is essential that before analyzing impact of the Livestock Bank Project, the return bias should not be factored in. While the recovery percentages and the numbers (as shown in Figure 3 and Table 4) are not very impressive, the households that received goat benefited in a number of ways, particularly through the sale of offspring to meet their urgent expenses such as a) household needs (purchase of food and oils), b) medical bills, c) children school fees.



Findings of the study

Key findings of the study are based on: a) goat's off-springs returned, b) goat's off-springs sold by the household, c) deaths amongst the mother goat, and finally, d) the goat capital at the household.

- a. Kids returned: The sample study shows that 33⁸ goat were distributed, while a total of 17 offspring were returned by 17 households to NRSP for onward distribution.
- b. Kids sold: The overall picture of the sales looks very encouraging, and shows those households did benefit in terms of increased asset base at home, thus, providing a sense of financial security. However, 4 of the 30 sampled households sold the mother goat, since she did not reproduce. Those households who sold the mother goat or her kids generated income to meet their essential needs: the breakup of each household is shown in Table 5. The sale price of the kids was dependent on its health, size and age. The sale prices ranged from Rs 2,000 to Rs 5,000.

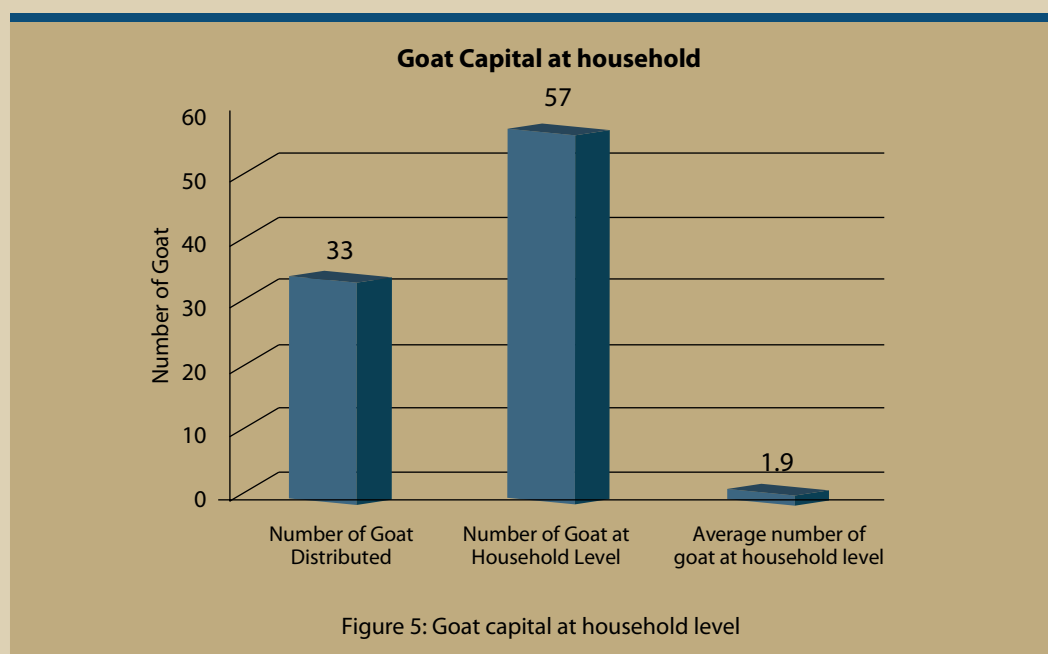
- c. Deaths of mother goat: Deaths amongst mother goat have been quite significant: of the 33 distributed, 7 died without reproducing.
- d. Goat Capital at household: From the distribution of a single goat to the household, the rate of goat increase at household level has been very encouraging. None of these households owned any livestock before the NRSP intervention, neither did they practice livestock-sharing.

Where 33 goat were distributed (and 7 adult goat died without reproducing), even then the number of goat increased to 57. The percentage increase observed is 73 percent (on average each household now has 1.9 goat). The actual position of each household vis-à-vis goat capital is highlighted in Table 5.

Because people prefer to retain the female offspring, the largest number of male kids were sold (as shown in Figure 4). People observed that as female offspring reproduce at favourable rates they are to be kept at home, while the male offspring are sold before the eid-ul-azha or to the local abattoir at reasonable profits.

The Asset Building Model and Framework

The Asset Building Model and Framework of this project is primarily focused on livestock production and rearing. International research suggests that distribution of goat to the poorer families emerges as the sound, low-risk, high-yielding investment (id21, 2008). In the rural context, people who do not own agricultural land, and even if they do, the denominations are too less, the small livestock rearing, emerges as the most viable enterprise. Moreover, investing in Livestock facilitates poorer households to di-



8 It should be noted that out of the 33 distributed goat, 7 mother goat had died, with no reproduction at all. Hence, when the recovery is to be analyzed, the mother goat death factor should be kept in mind. For the calculation purposes, recovery is being calculated at 33 base goat, and not the 26 goat (33 distributed goat – 7 died goat).

'I rear goat to increase their numbers and sell them according to need at home. More goat at home means, more savings at home'



Photo 2: Sharam Bibi giving her reasons for rearing goat, Goth Mahrab

verify their livelihood options. It was found that if provided the opportunity, households manage to develop ingenious models of livelihood diversification. For instance, while collecting information for the study, it was found that (out of the sample size of 30) almost all the households made vital expenses through the sale of goat and her offspring, and that goat capital at households increased from 33 to 57, showing an increase of 73 percent.

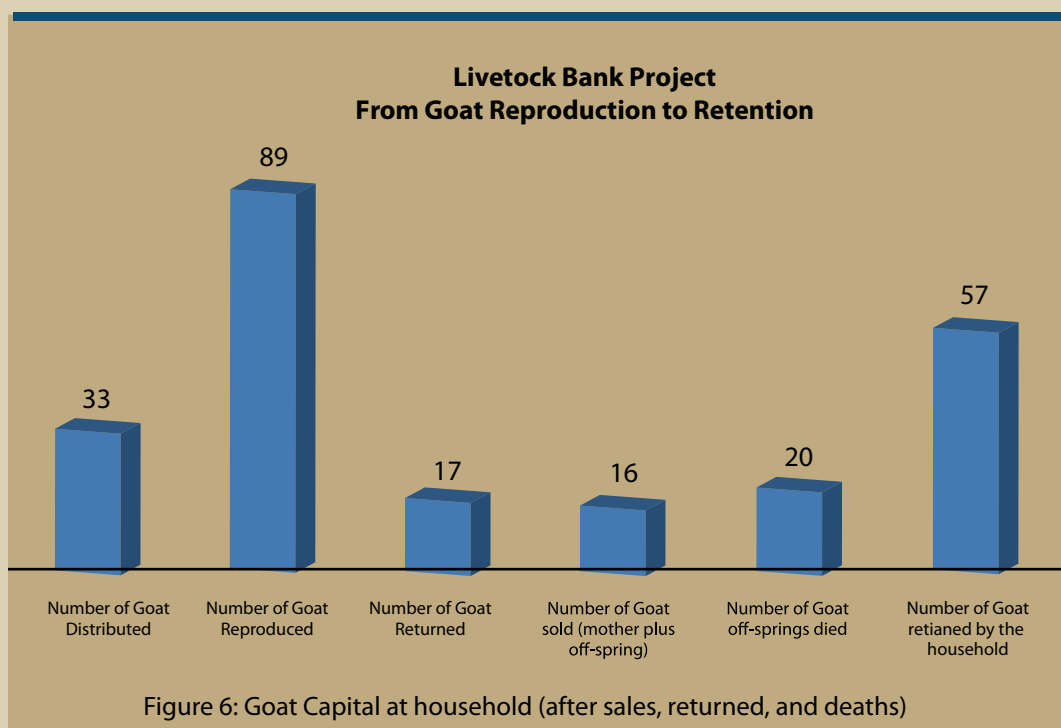
Reflections from the field

'Livestock ownership is a blessing. When I have smaller animal, I can sell them off immediately to pay for any unforeseen expense; for poor and elderly like us, medical bills, and payment of children school fees, tops the financial discharge' says Zahoor Mai from Musa Colony.

For these poor women, the benefits of rearing goat are enormous and substantial. For people living in the metropolis, it is unimaginable that sale of few goat can smoothen poor people's shocks, and assist them in managing the unforeseen expenses.

From the following insertions and opinions of the poor women who were provided with the small-ruminants, the reader would understand that that how these women manage and regard ownership of small-ruminants.

Amna Bibi, a widow from Tibba Badar Sheher (Bahawalpur Urban) applied for the micro-credit, and with sale of one of a male kid for PKR 5,000, and combining it with her sav-



ings she was able to a buffalo calf for PKR 10,000. With the purchase of calf, Amna Bibi is now able to generate funds (after a period of 1 ½ years), with a steady supply of milk 4 Kg/day for household consumption and sale at Rs. 40/kg in the local market. Amna Bibi earns PKR 3,600/month with the sale of 3 Kg of milk each day. With this amount she pays for children's school fees, buys essential food items, and feeds the buffalo. With the distribution of just one goat from NRSP, she has now increased her livestock assets to a goat and a fully-bred buffalo.

Shareefan Bibi, an elderly widow from Yazman, lives with her son. When she was given a goat, she was suffering from an eye cataract. For her eye operation she had to sell the goat for PKR 2,500. She says that having livestock at home is a blessing, 'if I did not have that goat, I would not have been able to get the operation done. I hope I get another opportunity to get a goat from the NRSP' says Shareefan Bibi.

Aqeela Bibi from Goth Mahrab is able to pay for her children's school fees with the sale of a male kid for PKR 3,000. Aqeela Bibi now owns eight goat, from the one goat she received from NRSP. Although the mother goat died, one of her offspring has produced three male kids, thus increasing the number of goat at favourable rates. She plans to rear goat, so as to increase their numbers, and to sell them as and when need arises.

Taj Bibi, an elderly widow from Tibba Badar Sheher lives with her son's family. She plans to rear as many goat as she can, so that eventually she sells them to generate funds for her granddaughter's dowry. She views that if she is able to sell 5 goat, she would get an amount of PKR 20,000. At the moment she has 4 goat at her home, and is keen to increase their numbers.

Hajra Bibi elderly widow from Riddan Bastee feels that with the sale of a male off-spring for PKR 3,000, she was able to make necessary payments for purchase of edibles and payment for her daughter's admission fees in a local vocational training school. She plans to sacrifice the male goat this year on eid-ul-azha, and feels that since she is blessed with the female goat, she is able to rear goat at home, and making a sacrifice to the Almighty is her duty, and there is no excuse for not doing it.

Lateefan Bibi an elderly widow from Tibba Badar Sheher lives with her daughter, as her daughter's husband works in Karachi, and has three (3) young children. Lateefan Bibi was given a goat, which had reproduced two (2) male goat, and they were utilized for

Box 4 : Livestock sharing, a common phenomenon in rural areas

Crop sharing is commonly prevalent in the rural economies, where farmers at time of harvest share the crop with the other labourers on his agricultural land. However, similar to crop sharing, another ubiquitous practice of communal exchanges is of livestock sharing.

In most of the project locations of District Bahawalpur, in Tibba Badar Shaher, Riddan Bastee, and Goth Mahrab, it was observed that in many households, people are rearing livestock, which they do not own. To reduce costs on livestock upkeep, medium to large livestock owners (of buffaloes and cows, mostly) loans the young calf to poorer household, who cares, and pays for young calf's upkeep. When the calf is fully bred, it is sold in the market, and its sale is shared by the owner and caretaker. Pertinent to mention is that if the calf is a female, and until the time she is sold, the milk from her is consumed by the caretaker, on which the owner does not have any right. This practice is known as aadh laapi in Southern Punjab, meaning share in upbringing.



Photo 3: Taj Bibi from Tibba Badar Sheher says she would sell to make dowry for her granddaughter

Lateefan Bibi's grandson's birth ceremony called aqeeqa⁹ and according to her, this saved her daughter PKR 8,000. At the moment she owns three (3) goat at her home, and plans to rear them and increase their numbers, so as to meet any unforeseen expenses at home.

Siddiqan Bibi from Musa Colony narrates a heartening experience. She had earlier owned a buffalo and a cow, which had died before receiving a female goat from NRSP. The buffalo and cow died eight months ago, and Siddiqan Bibi was very distressed at their death. And, then the female goat reproduced two (2) female off-springs, which Siddiqan Bibi plans to rear and nurture, so as their numbers are increased with time, she purchases a calf (buffalo) with the sale of few goat; to have a balanced mix of livestock ownership comprising small and big ruminants.

Benefits from goat at home

Almost all the respondents echoed favourable aspirations for livestock rearing, people viewed goat rearing, as funds-generation and a safety net. For them the disposal (sale) of the small-ruminants is easier, and their upkeep is less economically straining on their scant resources. The sale of big-ruminants (buffalo, and cows) in times of emergency is not always economically beneficial, and according to respondents it is not easy to fetch a favourable price on the sale of big-ruminants. In case of goat, the abattoirs are the most ready buyers. These women regarded having small-ruminants as blessing, and a shield against unforeseen expenses; the majority viewed following as the key benefits:



Photo 4: Lateefan Bibi's house and goat she is rearing

- a. Payment of medical bills
- b. Payment of school fees
- c. Purchase of food
- d. Meeting miscellaneous household needs (marriage, birth celebrations etc)
- e. Providing additional support for enterprise building (livestock initiative, etc)

Conclusions & Recommendations

The above discussion shows that interventions focusing on people's assets base deliver higher results when people have the need, skills, and experience. In the case of

Livestock Bank Project initiated by the NRSP Bahawalpur Region, the project enabled poor women to build, create, and strengthen their asset base. These women look at their goat as a source of security against unforeseen risks and expenses. The project

has helped improve asset ownership, almost all the women reported that the primary benefit from goat rearing is through the sale of goat offspring.

Moreover, a high impact is also suggestive of a strong resolve by the target group to build and increase assets at household through livestock raising and rearing. The impact is higher in rural areas than in the urban areas, due primarily to ready and free of cost availability of grazing lands and fodder.

Some of the women beneficiaries are now ready to start owning and managing cows or buffaloes by linking up with NRSP's microfinance programme. This may be linked to another pilot aimed at targeting the experienced livestock keepers through provision of microfinance and training in livestock husbandry. It is suggested that these women, who had earlier benefitted from Livestock Bank Project should now be linked with NRSP's programme of training for building a cadre of Community Livestock Extension Workers (CLEWs); such a linkage would have substantial effect on the field and to extend the pilot initiative of Livestock Bank Project to the next level. The local MER section can take lead in undertaking coordination and creating cross-cutting linkages amongst the major programmes implemented by the NRSP in the region. Also, it is recommended that the MER section must play its role in developing the individual case analysis of beneficiaries who have taken advantages from rearing smaller herd of goat, from the single distribution of a goat from NRSP. Such analyses are invariably ever important to the Organisational memory, since, they set precedents, and examples for future programme development.

Background: The Rural Support Programmes

In the early 1980s the Aga Khan Foundation set up the Aga Khan Rural Support Programme in the Northern Areas of Pakistan. This evolved into what is now known as the Rural Support Programmes (RSPs) approach, based on the principles of participation and empowerment in order to increase people's agency. The RSPs put people in the centre of development, basing the development intervention on their needs, and enabling them to drive the process of change. By the beginning of the 1990s, the AKRSP model had gained wide acclaim for its impact on poverty reduction and had begun to influence the wider development discourse. Replication of this programme took place with the establishment of the Sarhad Rural Support Programme in 1989, the Baluchistan Rural Support Programme in 1991; the National Rural Support Programme in 1992, the Ghazi Barotha Taraqati Idara in 1995, the Punjab Rural Support Programme (PRSP) in 1998, the Thardeep Rural Development Programme in 1988 the Sindh Rural Support Organisation in 2003 and the Lachi Poverty Reduction Project in 1997, and the Rural Support Programmes Network was formed in 2000.

National Rural Support Programme

The major areas of NRSP's work include Social Mobilisation, Mainstreaming Gender and Development, the Microfinance & Enterprise Development Programme, the Urban Poverty Alleviation Programme, Human Resource Development, Physical Infrastructure and Technology Development, Environment and Natural Resource Management, Social Sector Services, and Monitoring, Evaluation and Research. NRSP has expanded its services to 43 Districts across the four Provinces and AJK. These are managed through nine Regional/hub offices and 154 field units (NRSP, 2008; p. xii).

Microfinance and Enterprise Development Programme

NRSP is Pakistan's largest micro-finance institution in the non-government sector (NRSP, 2008; p. 11). NRSP has largest number of active borrowers in the country with 459,801 borrowers, and according to Pakistan Microfinance Network has the second largest geographic spread. Since its inception NRSP has disbursed Rs. 27.945 billion as micro-credit to the rural poor (NRSP 2008; p 10) for a wide range of productive purposes dominated by agricultural production, livestock rearing, and enterprise development.

NRSP Bahawalpur Region

The NRSP Bahawalpur Region is the largest region of NRSP in terms of its micro-credit programme. In 2008 the Bahawalpur Region had disbursed Rs. 8 billion as credit to rural men and women (NRSP Bahawalpur Region, 2008; p 13). Agriculture amounts to 93 percent of loan disbursement, which is availed mostly by men. Women avail loans for livestock and enterprise development.

Bahawalpur Region of NRSP works in thirteen Districts of Southern and Central Punjab, and in Sindh Province. The Districts include Bahawalpur, Lodhran, Vehari, Khanewal, Multan, Pakpattan, Bahawalnagar, Sahiwal, Toba Tek Singh and Rahim Yar Khan in Punjab and Tando Allah Yar, Nawab Shah, and Matiari in Sindh.

NRSP Bahawalpur Regional Branch will launch the NRSP Microfinance Bank in August 2009. It will be the second affiliate of the RSPs, after AKRSP, to launch a bank – for making its micro-credit an entity independent from the rest of its operations. The bank is being launched with 'shared capital' of Rs. 1 billion, and will be operational with opening of its first branch in Bahawalpur, one of the six branches in Southern Punjab. Other branches will be in: Ahmadpur East, Yazman, Karore Pacca (District Bahawalpur), Lodhran (District Lodhran) and Bahawalnagar (District Bahawalnagar).

Poverty Scorecard for effective poverty ranking

Currently the RSPs are using a Poverty Scorecard (PSC) for poverty ranking in its programme areas. The PSC was first used in Pakistan in 2007 by the National Rural Support Programme (Waqar, 2008). Development of the PSC is credited to Mark Schreiner, who designed it to make an objective identification and assessment of poor households. Development Organisations in many developing countries are now using the PSC to design programme interventions. Schreiner Poverty Scorecard is based on the ten-questions (indicators), which was utilized by the RSPs from the 2005 to 2008. To make the poverty scorecard an inherent component of programme development, the Rural Support Programme Network commissioned Mark Schreiner in 2008 to develop a poverty score card, relevant to the rural and urban context of Pakistan. In 2008 the World Bank had independently initiated a similar endeavour to include additional indicators: the result is now a thirteen-question WB Poverty Scorecard. The ensuing Benazir Income Support Programme (BISP), by the Government of Pakistan is using the WB Poverty Scorecard, to identify the destitute, the poorest and poor households in the country. The RSPs have provided their services to the Government in five districts in conducting the WB Poverty Scorecard exercise: Mianwali (Punjab), Karrak (NWFP), Ganche (Gilgit - Baltistan), Killa Saifullah (Balochistan) and Mirpur Khas (Sindh).

From Provision of a Goat to the Capital at household level Individual Household Livestock

Household/ Respondent	At the time of Intervention			Goat Capital at household level				
	Year of distribution	No. of goat distributed	Livestock at house- hold before NRSP intervention	Investment made by the NRSP (@ PKR)	Offspring returned	Goat sold Number Value (PKR)	Goat at household Number Value (PKR) @ PKR 3,500/goat	
HH1	2007	1	None	3,500	None	None	5	17,500
HH2	2005	1	None	3,500	None	4,000	2	7,000
HH3	2006	1	None	3,500	None	None	None	None
HH4	2006	1	None	3,500	None	None	2	7,000
HH5	2007	1	None	3,500	None	None	1	3,500
HH6	2007	1	None	3,500	None	None	None	None
HH7	2007	1	None	3,500	None	None	3	10,500
HH8	2007	1	None	3,500	1	7,000	1	3,500
HH9	2005	1	None	3,500	1	None	3	10,500
HH10	2005	1	None	3,500	1	7,000	None	None
HH11	2005	1	None	3,500	1	None	4	14,000
HH12	2005	1	None	3,500	None	None	None	None
HH13	2005	1	None	3,500	1	None	None	None
HH14	2005	1	None	3,500	1	5,000	1	3,500
HH15	2005	1	None	3,500	1	None	2	7,000
HH16	2005	1	None	3,500	1	7,000	5	17,500
HH17	2005	1	None	3,500	1	None	4	14,000
HH18	2005	1	None	3,500	1	3,000	8	28,000
HH19	2005	1	None	3,500	1	None	3	10,500
HH20	2005	1	None	3,500	1	1,500	3	10,500
HH21	2005	1	None	3,500	1	8,000	3	10,500
					None	None	None	None

Household/ Respondent	At the time of Intervention			Goat Capital at household level			
	Year of distribution	No. of goat distributed	Livestock at house- hold before NRSP intervention	Investment made by the NRSP (@ PKR)	Offspring returned	Goat sold Number Value (PKR)	Goat at household Number Value (PKR) @ PKR 3,500/goat
HH22	2006	1	None	3,500	1	3,000	4 14,000
HH23	2006	1	None	3,500	None	2,500	None None
HH24	2006	1	None	3,500	None	None	None None
HH25	2006	1	None	3,500	None	5,000	None None
HH26	2006	1	None	3,500	1	5,000	2 None
HH27	2006	1	None	3,500	1	None	None None
HH28	2005	1	None	3,500	None	3,000	1 None
HH29	2005	1	None	3,500	None	None	None 3
HH30	2007	1	None	3,500			

Table 4 : From intervention to goat capital at household level

Number of household beneficiaries	30
Number of goat distributed	33
Amount invested by the NRSP (PKR)	115,500
Number of goat increased to (cumulative increase) at household	57
Number of goat sold	16
Amount raised from sale of goat (cumulative) (PKR)	61,000
Number of goat returned	17
Cumulative value of goat capital (based on goat at each household) (PKR) At the time of Intervention	

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Beneficiaries (Interviewees) Profile

Goat Capital at Household Level Bahawalpur Urban & Rural

S.No	Name	Age	Marital Status	Location		Occupation (if any)	Goat Received		Goat Capital					Remarks	Poverty Ranking (Category)		
				Urban	Rural		Year	Number	Goat off-spring	Goat off-springs Returned	Goat off-springs Died	Goat off-spring Retained	Number of goat at household		Category	Poverty Ranking Conducted (Year)	
1	Zahoor Mai	40 Years	Married	Musa Colony		Husband is alive, and earns subsistence wages on daily basis.	2007	1	2 x Female	None	None	1	None	1 x Female	4 x Females 1 x Male	Very Poor	2005
2	Maqsood Mai	80 Years	Widow	Musa Colony		Son is a daily wage labour. Earns subsistence wages (Rs. 100-150/day). The widows sometimes is making charpoyis.	2005	1	3 x Female 1 x Male	1	None	1	1 x Female	2 x Females	1 x Female retained goat was given to her daughter. That goat reproduced 2 female goat, but the three (3) died	Poor	2005
3	Karim Khatoon	75 Years	Widow	Musa Colony		Son is a daily wage labour. Earns subsistence wages (Rs. 100-150/day). The widows sometimes is making charpoyis.	2005	1	None	None	None	1	None	None		Poor	2005
4	Bakhtoi Mai	45 Years	Widow	Musa Colony		Son is a daily wage labour.	2006 2007	1 1	None 1 x Male 1 x Female	None None	None 1 x Female	1 None	None 1 x Male	None 1 x Female 1 x Male		Poor	2005
5	Noor Khatoon	48 Years	Widow	Musa Colony		Son is a hawker, purchases vegetables from the market and sells them in the city, on a cart. Widow makes mud-ovens and sells them at PKR 40/oven in the village as well.	2007	1	2 x Male	None	None	None	None	1 x Female		Poor	2005
6	Zalib Elahi	60 Years	Widow	Musa Colony (Naseerabad)		Son is a daily wage labour.	2007	1	None	None	None	1	None	None		Very Poor	2005
7	Siddiqan Bibi	60 Years	Widow	Musa Colony (Naseerabad)		2 x Sons are daily wage labourers.	2007	1	2 x Females	None	None	None	2 x Females	3 x Females		Better-off	2005
8	Naseem Begum	42 Years	Widow	Tibba Badar Shaheer		Widow is a Trained Birth Attendant (TBA), and earns from the work she does in villages.	2007	1	2 x Females 2 x Males	1 x Female	1 x Female	None	None	1 x Female	2 x Male goat sold in market to pay for her children school fees	Better-off	2005
9	Lateefan Bibi	65 Years	Widow	Tibba Badar Shaheer		Son is a daily wage labour.	2005	1	5 x Males	1 x Male	1 x Male	None	2 x Males	1 x Female 2 x Males	2 x Male goat utilized at household level for grand son's birth ceremony	Poor	2005
10	Shareefan Bibi	70 Years	Widow	Tibba Badar Shaheer		Son is a rickshaw driver, and gives me allowance from his daily work.	2005	1	2 x Male	1 x Male	1 x Male	None	1 x Male	None	The mother goat and her male off-spring were sold. Since, the beneficiary could not afford for their fodder.	Very Poor	2005
11	Taj Bibi	70 Years	Widow	Tibba Badar Shaheer		Son is a driver at a private office. He earns PKR 4,000/month. He has his family to look after, and gives widow subsistence allowance.	2005	1	2 x Female 2 x Males	1 x Female	1 x Female	None	2 x Males 1 x Female	2 x Females 2 x Males		Poor	2005
12	Raham Mai	80 Years	Widow	Tibba Badar Shaheer		Her 3 x sons are daily wage labourers. And, she is looked after by her sons.	2005	1	None	None	None	None	None	None	The goat received from the NRSP died.	Very Poor	2005
13	Fazlaan Bibi	38 Years	Unmarried	Tibba Badar Shaheer		She is unmarried, and lives with her brother's family. Her brother and his son, work in a university as chowkidars. She does fancy work on the charpoyis, and stitches clothes in the village.	2005	1	1 x Female 1 x Male	1 x Female	None	None	None	None	The male goat was sacrificed on eid. While the mother goat died in 2006.	Poor	2005
14	Anna Bibi	45 Years	Widow	Tibba Badar Shaheer		3 x sons are earning, and 2 of them drive rickshaw drivers, whilst the third is a daily wage labourer. The widow has a buffalo, and she earns by selling her milk.	2005	1	1 x Male 1 x Female	1 x Female	1 x Female	None	1 x Male	1 x Female	The male goat was sold for Rs. 5,000. This amount and some other saving was utilized to purchase a calf. The calf is now a full-bred buffice, and soon will reproduce.	Better-off	2005
15	Alam Khatoon	44 Years	Widow	Goth Lal (Goth Mahrab)		She is the only earning member. She is a daily wage labourer, and finds daily work	2005	1	1 x Female 3 x Males	1 x Female	2 x Males	None	1 x Male	1 x Female 1 x Male		Destitute	2005

S.No	Name	Age	Marital Status	Location		Occupation (if any)	Goats Received		Goat Capital						Poverty Ranking (Category)		
				Urban	Rural		Year	Number	Goat off-spring	Goat off-springs Returned	Goat Off-springs Died	Goat off-springs Sold	Goat (off-spring) Retained	Number of goat at household	Remarks	Category	Poverty Ranking Conducted (Year)
16	Sardaraan Bibi	70 Years	Widow		Goth Laal (Goth Mahrab)	Her son is a daily wage labourer, and works in the constructions, earns PKR 200/day.	2005	1	7 x Females 1 x Male	1 x Female	2 x Females	1 x Male	4 x Females	5 x Females	The male goat was sold for Rs. 7,000	Destitute	2005
17	Shammo Bibi	70 Years	Widow		Goth Laal (Goth Mahrab)	Son works in Multan City, sends money from there after every two months.	2005	1	6 x Females	1 x Female	2 x Females	None	3 x Females	4 x Females		Destitute	2005
18	Aqeela Bibi	32 Years	Widow		Rangpur (Goth Mahrab)	Does embroidery and stitching. And work during the wheat and cotton harvest.	2005	1	5 x Males 3 x Females	1 x Females	None	1 x Male	5 x Males 2 x Females	5 x Males 3 x Females	One of the female off-spring reproduced 3 x Male goat, and that is the reason why the number of goat in this household is greater. One of the male goat was sold for Rs. 3,000 to pay for children's school fees. The mother goat has now died	Destitute	2005
19	Atta Elahi	65 Years	Widow		Ditta Baloch (Goth Mahrab)	Owms a 2 kamal agriculture land. Works in fields. Two of the sons are also working.	2005	1	2 x Females 2 x Males	1 x Male	1 x Male	None	2 x Females	3 x Females		Destitute	2005
20	Karam Khatoon	70 Years	Widow		Ditta Baloch (Goth Mahrab)	Son is a Hafiz-e-Quran, and is a Qari. Earns by teaching Quran in the village, and working in the mosque.	2005	1	4 x Males 2 x Females	1 x Male	1 x Female	1 x Male	1 x Male 1 x Female	2 x Females 1 x Male	The male goat was sold for Rs. 1,500 to pay for urgent expenses at home	Destitute	2005
21	Ghulam Sakina	60 Years	Widow		Mangreja (Goth Mahrab)	Son is a daily wage labour. Earns PKR 100/day. Sometime he gets works, and sometimes unable to get meaningful day job.	2005	1	4 x Females 2 x Males	1 x Female	None	2 x Males	2 x Females	3 x Females	Two (2) male goat were sold for Rs. 8,000 to buy clothing, food, other essentials for the last Eid-ul-Azha	Destitute	2005
22	Sunheri Bibi	32 Years	Married		Riddan Bastee	Her husband is alive and is a daily wage labour, earns PKR 150/day.	2006	1	None	None	1 x Female	None	None	None	Distributed goat died on the very second day of distribution.	Poor	2007
23	Hajira Bibi	55 Years	Widow		Maluk Shah - Riddan Bastee	2 sons are working, while one is a carpenter, and works in a local shop, the other is a daily wage labour. Both can earn PKR 250/day.	2006	1	4 x Males 1 x Female	1 x Male	None	1 x Male	2 x Males 1 x Female	2 x Females 2 x Males	One (1) Male goat was sold for Rs. 3,000 to pay for necessary expenses	Destitute	2007
24	Noor Jehan	61 Years	Widow		Riddan Bastee	Her son owns a small restaurant, but he has his family to look after. She gets PKR 1,000/month from Punjab Government's Food Ration Scheme, and lives on that.	2006	1	None	None	None	None	None	None	The goat had not reproduced, and she had to pay for her food, and it was becoming unaffordable, therefore, goat was sold for Rs. 2,500 to pay for the house expenses.	Poor	2007
25	Sabara Bibi	40 Years	Widow		Riddan Bastee	She runs a small shop in the home, where she sells clothing, threads, buttons, etc. Earns PKR 150/daily.	2006	1	None	None	None	None	None	None	The goat was sick and it was becoming unaffordable to keep it. The goat was then donated to the nearby mosque. The respondent says she was pressured to get the goat, however, it was not possible for her to keep it at home. The home is not very big.	Poor	2007
26	Faiz Elahi	65 Years	Widow		Maluk Shah - Riddan Bastee	1 son who is a chrowkidar in the government school.	2006	1	1 x Female	None	None	None	None	None	The goat which was distributed to this household, was sold by them for Rs. 5,000. Since, according to them, they were unable to pay for its food.	Destitute	2005
27	Ghulam Fatima	50 Years	Widow		Channar Bastee (Riddan Bastee)	On charity and zakat	2006	1	1 x Female 2 x Males	1 x Female	None	2 x Males	None	None	The goat which was distributed to this household she died, after reproducing three (3) off-springs. The two (2) male goat were sold for Rs. 4,000 and 1,000 respectively.	Destitute	2005
28	Hutto Mai	80 Years	Widow		Channar Bastee (Riddan Bastee)	2 x grandsons are working. They are married and earn for their family.	2005	1	1 x Female	1 x Female	None	None	None	None	The goat which was distributed died.	Poor	2005
29	Shareefan Bibi	70 Years	Widow		Chak 101 - Yazman	Son is a tailor, and have three (3) sons of his own. And, he earns for his family.	2005	1	None	None	None	None	None	None	The goat which was distributed was sold by the beneficiary for Rs. 3,000 to pay for her eye-operation.	Very Poor	2005
30	Razia Bibi	45 Years	Widow		Chak 101 - Yazman	Owms 1 acre agricultural land, and a burfiice.	2007	1	2 x Females 1 x Male	None	1 x Female	None	1 x Male 1 x Female	2 x Females 1 x Male	The male goat shall be sacrificed this coming eid-ul-azha. The distributed goat and her female off-spring is retained.	Very Poor	2007

RSPN Mission Statement

Harnessing people's potential by fostering and strengthening participatory, transparent and accountable organisations of the people for poverty alleviation and improvement in their quality of life

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International
Development



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