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Keywords: *BRSP, impact of microcredit, agricultural development.*

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Impact of Microcredit on Agricultural Development in District Mastung Balochistan: A Case Study of Balochistan Rural Support Programme (BRSP) Pakistan

Ms. Irfana Noor Memon [α], Sanaullah Noonari [σ], Syed Taimoor Shah [ρ], Moula Bux Peerzado [ω], Ghulam Mustafa Panhwar [¥], Asif Ahmed Sethar [§], Ghulam Yasin Kalwar [χ], Mukhtiar Ali Bhatti [ν] & Abdul Shakoor Jamro [θ]

Abstract- Balochistan Rural Support Programme (BRSP) is a non-governmental organization working in rural areas of Balochistan province since 1983. Its head office is situated in Quetta, Baluchistan, Pakistan, sub-office is located in Islamabad, and a number of district offices are located in various districts of Balochistan. It is clear that majority of the respondents 90 percent of the sample were male and 10 percent were females in district Mastung Balochistan. The respondents 86.66 percent had availed the loan facility only for once and that too for the first time. 11.66 percent had availed this facility twice and only 11.66 percent of them took loan three times. The respondents 40.00% were 25000, 16.66% were 40000.00, 20.00% were 50000.00, 13.33% were 60000.00 and 10.00% were above 80000.00 rupees amount loans. 30.00% were get for seed, 23.33% were Pesticide, 26.66% were Fertilizer and 16.66% were Others purposes. 93.33% respondents believe that micro-credit is the reason for increased agriculture production. 6.66% respondents think that micro-credit has no effect on the agricultural production. 76.66% said that micro-credit plays a positive role in agricultural development. The 81.66% respondents have improvement in their household living standards due to the microcredit facility and 18.33% respondents said that micro-credit has no improvement in HH living standard.81.66% of the respondents and 18.33% respondents said that micro-credit has no improvement in food/diet standard.83.33 % of the respondents and 16.66% respondents said that micro-credit has no change health status. 26.66% respondents said that the BRSP staff behavior was satisfactory to some extent and 6.66% say not at all.100% received lump sum amount for agricultural purpose.70.00% respondents were returning the credit amount biannually and 30.00% respondents were returning the credit amount monthly .61.66% of the respondents repaying of microcredit was easy and they were repaying the microcredit easily. For 38.33% respondents the repayment of microcredit was not easy.100.00% respondent's perception regarding loan amount was that it should be increased for the betterment of farmers and for more productive results in agricultural development.

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Keywords: BRSP, impact of microcredit, agricultural development.

I. Introdution

Balochistan Rural Support Programme (BRSP) is a non-governmental organization working in rural areas of Balochistan province since 1983. Its head office is situated in Quetta, Baluchistan, Pakistan, sub-office is located in Islamabad, and a number of district offices are located in various districts of Balochistan. BRSP was initiated with the support of GTZ (German Agency for Technical Co-operation), Germany in 1983. In the mid 90s, BRSP worked in 13 districts of Balochistan with 250 staff members; however BRSP had to scale down its operations substantially in the subsequent years as GTZ withdrew its support. BRSP resumed its operations in 2001 with financial support from Pakistan Poverty Alleviation Fund (PPAF) (BRSP, 2013).

Mastung is a district located in the northwest of Balochistan province Pakistan. Prior to 1991 Mastung was a part of Kalat District. However for administrative purposes in 1991 it was separated from Kalat and made a new district. The district consists of three tehsils: Dasht Kardigap Mastung Prior to 2006 within these there were 12 union councils: Khadkocha, Ghulam Parenz, Karez Noth, Mastung-1, Mastung-2, Sorgaz, Dasht, Isplinji, Kanak, Shaikh Wasil, Kardigap and Soro. In 2006, one additional union council formed with the name of Alizai, bringing the total union councils to 13. In 2005 the population of Mastung district was estimated to be over 180,349. Over 99% of the people in the area are Muslim and Baloch by casts. The major tribes of Mastung district are: Syeds, Dehwar, Qalandrani, Kurd, Babri, Sarparah, Lashari, Rodeni, Muhammad Shahi, Bangulzai, Satakzai, Shahwani, Sumalani, Raisani, Sarangzei, Nausherwani, Tareen, Lehri,Alizai Daday zai Rind, and Hindus. The local languages spoken are Persian and Brahvi (GOB, 2013).

Microcredit can play an important role in agricultural development. One element of an effective

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strategy for poverty reduction is to promote the productive use of farm inputs. This can be done by creating opportunities for raising agricultural productivity among small and marginalized farmers. Microcredit is particularly relevant to increasing productivity of rural economy, especially agricultural productivity in such an environment where economic growth is occurring, microcredit also has the capacity to transmit the benefits of growth more rapidly and more equitably through the informal sector. It is well documented that for many small scale farmers, lack of access to financial services is a critical constraint for the establishment or expansion of viable agricultural enterprises. Microcredit may enable small and marginalized farmers to purchase the inputs they need to increase their productivity, as well as financing a range of activities adding value to agricultural output. However, much remains to be done, to integrate microcredit institutions fully into the mainstream of rural financial systems and for commercial banks to recognize their full potential (Nosiru *et al.* 2010).

Rural financial market facilities the economic growth and rural poverty reduction through smooth financial intermediation. Financial intermediary's help to mobilize funds, channel them from surplus units to the deficit units create money and smoother the payment system. The efficient provision of loans, deposits, payments, and insurance service encourages rural entrepreneurship and help to rural economy to grow. Presence of financial services helps to rural economy to grow and reduce the poverty. Access to working capital can substantially accelerate the adaptation of modern agricultural technologies and production and thereby improving the ability of the rural sector to meet then subsistence need of the poor. It also helps to produce the surplus in primary and intermediary products required for urban consumption, export, and avoid environmental degradation (World Bank, 2003).

Access to finance is a crucial issue in the productivity of agriculture in Bangladesh. If the farmers in Bangladesh are categorized based on land ownership, then we will find that most of the farmers are either marginal farmer or land less farmers producing crop by taking land lease from the affluent people. So, sometimes it is extremely difficult for the marginal farmers to get access to credit as the credits are not collateral free. The lack of deposit facilities force households to rely on inefficient and costly alternatives. The lack of access to medium- and long-term finance inhibits investment by a majority of small and marginal agricultural households in Bangladesh. This inadequate fund of marginal farmers has negative impact on the agricultural productivity of the whole country. In addition capitalists groups are reluctant to invest on agriculture as return from investing is double/triple in other sectors compared to agriculture. Micro credit has been successful in reaching the rural poor with credit for self-employment, supporting women's empowerment and significantly contributing to poverty alleviation. Nevertheless, micro credit has only had a marginal impact in the agriculture sector as microfinance institutions (MFIs), to a great extent, limit their lending to those possessing less than half an acre of land (the functionally landless). Poor farmers' access to agricultural credit remains very limited. They are usually missed by regular credit facilities. As a result marginal and small farmers are frequently termed as "missing middle" (Raman *et al.* 1995).

Micro Finance Institution loans are used for agricultural production, trading, processing and transport, resulting in an increase in the use of agricultural inputs and increased output of agricultural production. This leads to enhanced employment opportunities in these sectors for the wider community and reduction in the prices of such products due to increased supply. They also state that trading activities financed by MFIs can help to establish new marketing links and increase the income of traders, and this can lead to reduced migration due to increased employment opportunities and increased income (Zohir *et al.* 2004).

The initiative primarily aimed at developing the socioeconomic condition of poor rural areas of Balochistan. Later in 1991, it was transformed into a company limited and a non-profit organization named as "Balochistan Rural Support Programme" under the new organizational and administrative structures. Prosperous Balochistan where people especially the poor and women are provided with equal livelihood opportunities are not socially and economically excluded. To harness potential of the rural poor to help themselves, assume control of local development and improve their standard of living. Balochistan Rural Support Programme is governed by Board of directors that has 15 members, including Chief Executive officer and a Chairman. Further structure of organization is; Senior Managers reportable to CEO, Managers; reportable to Senior Managers / CEO, Deputy Managers, Assistant Managers, and Senior Officers. Objective of BRSP is to improve the living condition and quality of life of the disadvantaged rural population through social mobilization and institutional development, to nurture and foster human resources at community level and enable them to plan, implement and manage development initiatives for sustainable development, to organize and improve services in sectors; health, education, rural enterprise, physical infrastructure, agriculture, livestock, water and sanitation, and women empowerment in rural areas (GTZ, 2013).

In Bangladesh, formal financial institutions like government and private commercial banks, State-owned agricultural or rural development bank (for example, BRDP in Bangladesh), savings and loan cooperatives, microfinance banks, leasing, housing and

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consumer finance companies can offer a wide range of financial products. In between stand financial Nongovernment Organizations (NGOs), self-help groups, small cooperatives and credit unions. Formal services such as microfinance cannot replace loans from friends, relatives, friends, and moneylenders but they do complement them and enable the liquidity constrained rural population to access a wider range of financial services. Microfinance emerged as a noble substitute for informal credit and is considered to be a powerful instrument for poverty alleviation among people who are economically active but financially constrained (Murdoch *et al.* 2002).

In order to improve farmers' conditions, there is a need to improve the agricultural production of their farms. Increase in agricultural production will enhance the demand for inputs but the majority of farmers lack financial resources for adopting agricultural innovations. Rural credit in the form of loans, cash or commodity is the only alternative left for the farmers' improvement purpose. Different institutions are providing credit for agriculture. These institutions are commercial banks, provincial co-operative banks, other provincial co-operative societies, central co-operative banks, agricultural co-operative societies, Zarai Taraqiati Bank Limited (ZTBL), Khushali Bank, governmental organizations and non-governmental organizations (NGOs) like Aga Khan Rural Support Program(AKRSP), National Rural Support Program(NRSP) and Punjab Rural Support Program(PRSP) (Jaffar *et al.* 2006).

Microfinance (MF) has become a buzzword among the development practioners. The term 'microfinance' means providing very poor families with very small loans (microcredit) to help them engage in productive activities or develops their tiny businesses (The Microfinance Gateway, 2008). According to the Consultative Group to Assist the Poor (CGAP), microfinance is the supply of loans, savings and other basic financial services to the poor, including working capital loans, consumer credit, pensions, insurance and money transfer services. Similarly, Hossain (2002) defines MF as, the practice of offering small, collateral free loans to members of cooperatives who otherwise would not have access to the capital necessary to begin small business or other income generating activities. The term 'microfinance' is often used in a much narrower sense, referring principally to microcredit delivered through NGOs for tiny informal business of micro-entrepreneurs (Christen *et al.* 2003).

Objectives

The general objective of this study was:

1. To investigate the impact of BRSP micro credit scheme on agricultural development.
2. To study the role of micro credit in increasing agricultural production in the study area.
3. To examine the appropriate utilization of micro credit.

II. Materials and Methods

This chapter includes information regarding methods and techniques used to conduct this study. The chapter discusses the details about the study design and how it was carried out. The present research study was all the agricultural credit borrowers of district Mastung who received micro-credit from BRSP for agricultural purpose only.

a) Population

Balochistan Rural Support Program (BRSP) is working in the Mastung district consists of three tehsils

- Dasht
- Kardigap
- Mastung

The targeted population of this study consisted of the micro-credit borrowers of tehsils Mastung, Dasht and Kardigap who borrowed loan from BRSP for agricultural purpose from January 2010 to April 2014. There were total 60 agricultural credit borrowers in the above mentioned Tehsils, who borrowed loan from BRSP for their agricultural purpose in the above said period. The population of the study was homogenous as all of them borrowed loan from BRSP only for agriculture purpose. Majority of the population were having poor economic conditions. Population of the present study had also the similar characteristics of belonging to rural background, low level of education and agricultural occupation.

b) Sample

The present study aimed to be conducted in district Mustang. Therefore to get a representative sample, the researcher applied stratified simple random sampling technique to collect the data from Tehsil Mastung, Dasht and Kardigap. This technique was followed to ensure equal participation of all the strata of the population.

c) Sample Size

It was a survey study and stratified simple random sampling technique was considered suitable to make the sample size representative and for the better generalization of the sample results over the population. According to Gay (2010) that the bigger is the population then smaller will be the sample. The population of the study was 60 respondents therefore the respondents were considered appropriate for representation of the sample. There were 20 micro-credit borrowers in Tehsils Mustung who borrowed loan form BRSP for agricultural purpose. In Dasht from 20 respondents were selected in the sampling frame. While in Kardigap, there were 20 selected using simple random sampling techniques.

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d) Technique of Data Collection

The researcher used survey method to carry out this research study. Keeping in mind the sample size and scope of the present study the survey method was best to be used to collect data from the large pool of cases.

e) Type of Study

There are two types of studies qualitative and quantitative studies. The Present study is quantitative in nature. This study is conducted by using the quantitative methods and procedures. The study focused on investigating the core research question and verification of proposed hypothesis. As the quantitative research is based on specific to general approach, so this study also aimed to examine the specific objectives and then generalizing the results over the population through making inferences from the sample. Therefore survey was conducted to measure the impact of BRSP Micro-credit scheme on the agricultural development.

f) Tool for Data Collection

A close ended structured questionnaire was developed to collect data from the respondents.

g) Interview Questionnaire

Close ended structured questionnaire is a quantitative tool of data collection, which was advocated by Emile Durkheim (1858 - 1917). It is mostly used in survey method to collect data from large number of cases. It is a positivist research method. It includes the low level of involvement of the researcher and high level of involvement of the respondents. A close ended questionnaire is a series of questions asked to individuals to obtain statistically useful information about a given topic. With proper formulation and responsibly administered, structured questionnaires become a useful tool to collect data by which statements can be made about specific groups or people or whole population. So a close ended structured questionnaire was developed for the data collection of the present study. The researcher conducted face to face interviews with each respondent to fill up the questionnaires. It increases not only the accuracy of given information but also assures the high response rate.

h) Aspects Related to Contents

- The wording of questions was easy and to the point so that the respondent could easily understand the questions and answer them in a better way.
- Close ended questions were asked so that the respondents do not lose focus of the topic.
- Simple language was used so that respondents could understand and answer the questions to meet the objectives of the study.

i) Aspects Related to Lay out

The questionnaire was divided into following parts

1. Includes the general profile of the respondents
2. Measures agricultural development
3. Measures the economic impact of micro-credit on the borrowers
4. Includes collecting information regarding impact of micro-credit on living standard of the borrowers
5. Includes information about procedures and process of BRSP micro-credit program.

j) Pre Testing and Validity of the Questionnaire

Pre testing is a method to check whether the tool for data collection is reliable and validate to meet the research's objectives. It is applied on the smaller unit of the sample. Prior to conducting the actual field work and data collection the instrument of data collection was tested to check the accuracy and how well the instrument is measuring the objectives of the research. The pre-testing was done on 05 respondents of the sample. General discussion were done with the respondents in pre testing phase to make the questionnaire more reliable and valid according the objectives of the study. Further minor changes were made after consultation with the supervisor, District Manager, BRSP and with seniors in the field of research under consideration. A large number of studies regarding the subject matter have been read by the researcher to construct the validated questionnaire. Through the information collected after pre-testing the questionnaire regarding times of getting loan, utilization of amount, methods adopted for crop production and agricultural production were modified in and finalized for the actual study and data collection. The district manager BRSP also helped in the modification of questionnaire and those suggestions were incorporated in finalizing the questionnaire.

k) Data Collection and Field Experiences

The data was collected in one month. The researcher first contacted the District Manager, BRSP for the field work and data collection. Before starting the data collection in field; permission was taken from the District Manager, BRSP. He was also briefed regarding the research project. The District Manager appointed social organizers of each Tehsil for the assistance of researcher in the data collection. The researcher personally went to the each respondent and filled up the questionnaire through face to face interviews with them. In the first place the informed consent was taken from the respondents. Secondly they were briefed about the purpose and objective of the research. Thirdly they were given full choice not to answer any question. The researcher faced many issues during the data collection process. Firstly the population was quite scattered and study was aimed at the district level so it was quite hectic and time taking process. Secondly at times respondents were not available on the site so the researcher had to contact them again. Thirdly it was quite difficult to get information from the female respondents. They were quite hesitant and reluctant.

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Majority of the respondents were illiterate so the researcher had to explain them the questions in detail. It was also observed that they were little bit unhappy due to low amount of loan offered. The inhabitants of the study area were belonging to the rural areas with low socioeconomic conditions. The majority of the people were involved in the agricultural activities. In many villages of the area women were participating in the agricultural activities.

l) Method of Data Analysis

Data was analyzed by using Statistical Package for Social Sciences (SPSS) software version 17.0. Both descriptive and inferential statistics were used to examine the relationship between the dependent and independent variables. In the first place the impact of micro-credit on agricultural production, economic status and living standard of the borrowers was described by using graphs and frequency tables with their interpretation. Secondly Chi square test was applied to test the association among the variables and to make inferences form the sample. The first section of the analysis includes interpretation of the frequency tables and graphs. The second section includes the results and interpretation of the chi square test.

III. Results

Analysis and interpretation of data are the most important step in scientific research. Without these steps generalization and prediction cannot be achieved which is the target of scientific research. Generalization and conclusion are drawn on the basis of characteristics and attitudes of the respondents.

a) Sex of respondents

Table 1 : Distributions of the respondents according to their sex

Sex	Frequency	Percentage
Male	54	90.00
Female	06	10.00
Total	60	100.00

Table-1 it is clear that majority of the respondents 90 percent of the sample were male and 10 percent were females in district Mastung Balochistan.

b) Age of respondents

Table 2 : Distributions of the respondents according to their age

Age	Frequency	Percentage
< 25 years	10	16.66
25-50 years	38	63.33
>50 years	12	20.00
Total	60	100.00

Table-2 it is clear that majority of the respondents 63.33 percent belonged to the age group of 25 - 50 years and 20.00 percent to more than 50 years where as 16.66 percent respondents were less than 25 years of age in district Mastung Balochistan.

c) Education level of respondents

Table 3 : Distribution of the respondent according to their education level

Education level	Frequency	Percentage
Illiterate	26	43.00
Primary	15	17.00
Middle	82	23.33
Matriculation	10	15.00
Collage/University	01	1.66
Total	60	100.00

Table-3 it is clear that majority of the respondents 43.33% farmers were illiterate, while about 17.00% farmers were Primary level of education, 23.00% were middle, 15.66% matriculation and 1.66% bachelor/master education .

d) Marital status of respondents

Table 4 : Distributions of the respondents according to their marital status

Marital status	Frequency	Percentage
Single	13	21.67
Married	42	70.00
Widow /widower	05	08.33
Total	60	100.00

Table-4 it is clear that majority of the respondents 70.00 percent were married, 22 percent were single and 8 percent were widow/widower in district Mastung Balochistan .

e) Housing conditions of respondents

Table 5 : Distribution of respondents according to their housing conditions

Housing conditions	Frequency	Percentage
Pacca	35	58.33
Kacha	15	25.00
Mixed	10	16.66
Total	60	100.00

Table-5 it is clear that majority of the respondents 58 percent of the sample respondents had Pacca houses as against 17 percent who had mixed devilling. About 25 percent of the respondent had Kacha houses.

f) Occupation of the Respondents

Table 6 : Distribution of the respondent according to their occupation

Occupation	Frequency	Percentage
Agriculture	41	68.33
Labour	9	15.00

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Business	5	8.33
Private job	3	5.00
Govt. Job	2	3.33
Total	60	100.00

Table-6 shows that majority of the respondents 68.33 percent had agriculture as source of their family income followed by labour 15.00 percent, business 8.33 percent, private job 5.00 percent and government job 3.33 percent.

g) Source of information BRSP

Table 7 : Distribution of the respondent according to their source of information

Source of Information	Frequency	Percentage
Newspapers/Media	10	16.66
Friends / Relatives	40	66.66
BRSP staffs	l0	16.66
Total	60	100.00

Table-7 it is clear that majority of the respondents 66.66 percent respondents received information about BRSP credit programme from the Friends / Relatives, 16.66 received information from Newspapers/ Media and16.66 BRSP staffs respectively.

h) Agriculture Land Tenure Status of the Respondents

Table 8 : Distributions of respondents according to their agriculture land tenure

Agriculture Land Tenure	Frequency	Percentage
Owner	28	46.66
Tenant	18	30.00
Owner cum Tenant	14	23.33
Total	60	100.00

Table-8 it is clears that majority of the respondents 46.66 percent 46.66% were owner ship, 30.00% were tenant farmers and 23.33% were owner cum tenant respondents.

i) Farm Size of the Respondents

Table 9 : Distributions of respondents according to agricultural farm size (acres)

Agricultural Farm Size	Frequency	Percentage
Less 5 acres	22	36.66
5-8 acres	18	30.00
8-10 acres	10	16.66
Above 10 acres	10	16.66
Total	60	100.00

Table-9 it is clear that majority of the respondents 36.66% were less 5 acres, 30.00% were 5-8 acres, 16.66% were 8-10 acres and 16.66% were above 10 acres farm size respondents.

j) Times of Received the Amount

Table 10 : Percentage distribution of the respondents' regarding incidence of received amount from BRSP

Times of Received Amount	Frequency	Percentage
Once	52	86.66
Twice	07	11.66
Thrice	01	11.66
Total	60	100.00

Table-10 it is clears that majority of the respondents 86.66 percent had availed the loan facility only for once and that too for the first time. 11.66 percent had availed this facility twice and only 11.66 percent of them took loan three times

k) Amount of loan received by the respondents

Table 11 : Distributions of respondents according to their amount of loan received

Received Loan Amount Rs.	Frequency	Percentage
Rs.25000.00	24	40.00
Rs.40000.00	10	16.66
Rs. 50000.00	12	20.00
Rs.60000.00	8	13.33
Rs.80000.00	06	10.00
Total	60	100.00

Table-11 it is clear that majority of the respondents 40.00% were 25000, 16.66% were 40000.00, 20.00% were 50000.00, 13.33% were 60000.00 and 10.00% were above 80000.00 rupees amount loans.

l) Purpose of Loan by the respondents

Table 12 : Percentage distribution of the respondent regarding their purpose before getting loan

Purpose of Getting Loan	Frequency	Percentage
For Seed	22	30.00
For Pesticide	12	23.33
For Fertilizer	16	26.66
Others	10	16.66
Total	60	100.00

Table-12 it is clear that majority of the respondents 30.00% were get for seed, 23.33% were Pesticide, 26.66% were Fertilizer and 16.66% were Others purposes.

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m) Micro Credit is the Reason for Increased Agriculture Production

Table 13 : Percentage distribution of respondent's perception regarding micro credit as the reason for increased agriculture production

Increased Agriculture Production	No. Respondent	Percentage
Yes	56	93.33
No	04	6.66
Total	60	100.00

Table -13 shows the perception of respondents with regard to micro-credit as a source of increased agricultural production. It describes those 93.33% respondents believe that micro-credit is the reason for increased agriculture production. 6.66% respondents think that micro-credit has no effect on the agricultural production.

n) Positive Role of Micro-credit in Agricultural Development

Table 14 : Percentage distribution of respondent's perception regarding to what extent micro credit play positive role in agriculture development

To what extent	No. Respondent	Percentage
to great extent	46	76.66
to some extent	8	13.33
No Effect	6	10.00
Total	60	100.00

Table-14 shows that majority of the respondents i.e. 76.66% said that micro-credit plays a positive role in agricultural development to great extent , while 13.33% respondents described that it play role to some extent, only 10.00% respondents said that micro-credit has no role in agricultural development.

o) Improvement in House Hold Living Standard of the Respondents

Table 15 : Percentage distribution regarding change/improvement in HH living standard of the respondents due to micro credit

Improvement in HH Living Standard	No. Respondent	Percentage
Yes	49	81.66
No	11	18.33
Total	60	100.00

Table-15 shows that majority 81.66% respondents have improvement in their household living standards due to the microcredit facility and 18.33% respondents said that micro-credit has no improvement in HH living standard.

p) Change/Improvement in Food/Diet Patterns of the Respondents

Table 16 : Percentage distribution of respondents regarding change/improvement in their food/diet patterns

Change/Improvement in Food/Diet	No. Respondent	Percentage
Yes	49	81.66
No	11	18.33
Total	60	100.00

Table-16 shows that there was change/improvement in food/diet patterns of a considerable majority 81.66% of the respondents and 18.33% respondents said that micro-credit has no improvement in food/diet standard. Better financial position made them able to have better diet for themselves and for their family members.

q) Change/improvement in Health Status of the Respondent

Table 17 : Percentage distribution of respondents regarding change/improvement in health status

Change/improvement in Health status	No. Respondent	Percentage
Yes	50	83.33
No	10	16.66
Total	60	100.00

Table-17 shows that there was change/improvement in health status of a considerable majority 83.33 % of the respondents and 16.66% respondents said that micro-credit has no change health status. Therefore they became able to spend more money to maintain their health and get access to the health facilities.

r) Change/improvement in Children Education of the Respondents

Table 18 : Percentage distribution of respondents regarding change/improvement in children's education

Change/improvement in Children Education	No. Respondent	Percentage
Yes	45	75.00
No	15	25.00
Total	60	100.00

Table-18 shows that 75.00% respondents improved the educational status of their children due to increase in the income, while 25.00% respondents have no improvement in their children's education.

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s) Procedure of Getting Microcredit Facility is easy to avail from BRSP

Table 19 : Percentage distribution of respondents regarding microcredit facility is easy to avail

To what Extent	No. Respondent	Percentage
To great extent	34	56.66
To some extent	22	36.66
Not at all	04	6.66
Total	60	100.00

Table-19 shows that respondents were inquired about the procedure of getting loan in which majority of the respondents i.e. 56.66% responded that it was easy to great extent. 36.66% responded that it was easy to some extent and 6.66% responded that it was say not at all.

t) Behaviors of BRSP Staff with the Respondents

Table 20 : Percentage distribution of respondent's satisfaction regarding behavior of BRSP staff during getting microcredit facility

To What Extent	No. Respondent	Percentage
To great extent	40	66.66
To some extent	16	26.66
Not at all	04	6.66
Total	60	100.00

Table-20 shows that 66.66% respondents responded that the behavior of the BRSP staff was satisfactory to great extents. 26.66% respondents said that the BRSP staff behavior was satisfactory to some extent and 6.66% say not at all. Due to polite behavior of the staff it was easy for the respondents to negotiate and discuss with them regarding loan procedures.

u) Mode of Receiving the Loan Amount

If respondents receive loan amount in lump sum mode it becomes more helpful for them rather than receiving the amount in installments.

Table 21 : Percentage distribution regarding respondents' mode of receiving the amount

Mode of Received Amount	No. Respondent	Percentage
lump sum	60	100.00
Total	60	100.00

Table-21 shows that all the respondents i.e. 100% received lump sum amount for agricultural purpose, which shows that the BRSP gives the agricultural loan in lump sum form to make the procedure easy, flexible and more convenient for the borrowers.

v) Procedure of Repayment by the Respondents

Respondents were repaying the loan amount by two methods to the BRSP which were biannually and monthly.

Table 22 : Percentage distribution of respondents regarding procedure of repayment

Procedure of Repayment	No. Respondent	Percentage
Biannually	42	70.00
Monthly	18	30.00
Total	60	100.00

Table-22 indicates the procedure of returning credit amount to the BRSP, which shows that 70.00% respondents were returning the credit amount biannually and 30.00% respondents were returning the credit amount monthly. It shows that the trend of returning amount was seasonally.

w) Mode of Micro-credit Repayment

There are lots of micro-credit schemes running for improving the economic status of borrowers. Microcredit repayment is a good indicator to measure the economic condition of borrowers.

Table 23 : Percentage Distribution of respondents regarding mode of micro-credit repayment

Mode of microcredit Repayment	No. Respondent	Percentage
Easy	37	61.66
Difficult	23	38.33
Total	60	100.00

Table-23 indicates that for majority 61.66% of the respondents repaying of microcredit was easy and they were repaying the microcredit easily. For 38.33% respondents the repayment of microcredit was not easy.

x) Respondents opinion regarding increasing the Loan for Agriculture Purpose

Table 24 : Percentage distribution of respondent's opinion regarding increasing the loan for agriculture purpose

Respondents opinion about increasing agri-loan	No. Respondent	Percentage
Yes	60	100.00
No	0	0
Total	60	100.00

Table-24 indicates that for majority 100.00% respondent's perception regarding loan amount was that it should be increased for the betterment of farmers and for more productive results in agricultural development.

IV. Inferential Analysis

Inferential analysis deal with drawing conclusions, causes and effects and in some cases, making predictions about the properties of a population based on information obtained from a sample.

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Inferential analysis allows making broader statements about the relationships between data.

a) Hypothesis No. 1

Ho: There is no association between Micro Credit and Agricultural development

H1: There is association between Micro Credit and Agricultural development
Level of Significance Alpha: (α) = .05

b) Chi-Square Test

Chi square test was used to confirm the association between micro credit and agricultural development in which micro credit was used as an independent variable and the increased agricultural production, purpose fulfillment & perception about role of micro credit in agricultural development as dependent variables.

Null hypothesis was assumed as

Ho: There is no association between Micro Credit and Agricultural development. While alternative hypothesis was assumed as

H1: There is association between Micro Credit and Agricultural development.

Chi square test was applied to test the above stated hypothesis and for checking the association between the variables. The level of significance for the calculated was (α) = .05.

Table 25 : Association between micro credit and agricultural development

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.069a	4	.005
Likelihood Ratio	13.053	4	.011
Linear-by-Linear Association	10.637	1	.001
No. of Valid Cases		60	

Table-25 shows that there was a significant relationship between the two variables (Chi square value = 15.07, df =4, p=.001which is < .05). As the level of significance for the calculated value is less than .05, so the alternative hypothesis H1 i.e. there is association between micro credit and agricultural development is accepted. Hence the null Hypothesis Ho i.e. there is no association between micro Credit and Agricultural Development is rejected.

c) Hypothesis No. 2

Ho: There is no association between Micro Credit and improvement in the economic status of the borrowers

H1: There is association between Micro Credit and improvement in the economic status of the borrowers
Level of Significance Alpha: (α) = .05

d) Chi-Square Test

Chi square test was carried out to determine the association between micro credits as an independent variable on the seasonal income as a response variable.

Null hypothesis was assumed as Ho: There is no association between Micro Credit and improvement in the economic status of the borrowers. While alternative hypothesis was assumed as, H1: There is association between Micro Credit and improvement in the economic status of the borrowers.

Table 26 : Association between micro credit and improvement in the economic status of the borrowers

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.069a	4	.005
Likelihood Ratio	13.053	4	.011
Linear-by-Linear Association	10.637	1	.001
No. of Valid Cases		60	

Table-26 shows that there was a significant relationship between the two variables (Chi square value =32.22, df =4, p=.000 which is < .05). As the level of significance for the calculated value is less than .05, so the alternative hypothesis H1 i.e. there is association between micro credit and economic status of the borrowers is accepted.

Hence the null Hypothesis Ho i.e. there is no association between micro Credit and Improvement in the economic status of the borrowers is rejected.

e) Hypothesis No. 3

Ho: There is no association between Micro Credit and improvement in the living standard of the borrowers

H1: There is association between Micro Credit and improvement in the living standard of the borrowers
Level of Significance Alpha: (α) = .05

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f) Chi-Square Test

Chi square test was carried out to verify the relationship between micro credit and living standard of the respondents in which micro credit was used as an independent variable and household living standard, food quality, health practices, and education expenditure as dependent variables.

The third Null hypothesis for the present study was assumed as Ho: There is no association between Micro Credit and improvement in the living standard of the borrowers. While alternative hypothesis was assumed as, H1: There is association between MC and improvement in the living standard of the borrowers. Chi square test was applied to test the above stated hypothesis and for checking the association between the two variables. The level of significance for the calculated was (α) = .05.

Table 27 : Association between micro credit and improvement in the living standard of the borrowers

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.069a	4	.005
Likelihood Ratio	13.053	4	.011
Linear-by-Linear Association	10.637	1	.001
No. of Valid Cases		60	

Table-27 shows that there was a significant relationship between the two variables (Chi square value =28.96, df =4, p=000 which is < .05). As the level of significance for the calculated value is less than .05, so the alternative hypothesis H1 i.e. there is association between micro credit and living standard of the borrowers is accepted. Hence the null Hypothesis Ho i.e. there is no association between micro Credit and improvement in the living standard of the borrowers is rejected.

The above results show that the BRSP micro credit scheme had positive impact on agricultural development. It is clear from the results that the micro credit scheme significantly increased the agricultural production of the respondents and which substantively increased their seasonal income. Improvement in the economic status of the borrowers made substantial improvement in the living standard of the micro-credit borrowers.

V. Discussion

The main objective of the present study was to see the impact of micro-credit on agricultural development. It was assumed that micro-credit has positive impact on the agricultural development in district Mastung Balochistan.

In Bangladesh, formal financial institutions like government and private commercial banks, State-owned agricultural or rural development bank (for example, BRDP in Bangladesh), savings and loan cooperatives, microfinance banks, leasing, housing and consumer finance companies can offer a wide range of financial products. In between stand financial Nongovernment Organizations (NGOs), self-help groups, small cooperatives and credit unions. Formal services such as microfinance cannot replace loans from friends, relatives, friends, and moneylenders but they do complement them and enable the liquidity constrained rural population to access a wider range of financial services. Microfinance emerged as a noble substitute for informal credit and is considered to be a powerful instrument for poverty alleviation among people who are economically active but financially constrained (Murdoch *et al.* 2002).

The general objective of the present study was the role of micro-credit on agricultural development in district Mastung Balochistan. The targeted population of the current study consisted of Tehsil Dasht, Kardigap and Mastung. There were total 60 agricultural credit borrowers in the above mentioned Thesils who borrowed loan from BRSP. A close ended structured questionnaire was formulated to collect data from the respondents. Data was collected through face to face interviews with the respondents. Descriptive and inferential statistics were used to analyse the data. Chi Square test was used to measure association of the variables in SPSS. The results of the present study can be summarized as:

It is clear that majority of the respondents 90 percent of the sample were male and 10 percent were females in district Mastung Balochistan. The respondents 63.33 percent belonged to the age group of 25 - 50 years and 20.00 percent to more than 50 years where as 16.66 percent respondents were less than 25 years of age .The respondents 43.33% farmers were illiterate, while about 17.00% farmers were Primary level of education, 23.00% were middle, 15.66% matriculation and 1.66% bachelor/master education . 70.00 percent were married, 22 percent were single and 8 percent were widow/widower .58 percent of the sample respondents had Pacca houses as against 17 percent who had mixed devilling. About 25 percent of the respondent had Kacha houses. 68.33 percent had agriculture as source of their family income followed by labour 15.00 percent, business 8.33 percent, private job 5.00 percent and government job 3.33 percent. 66.66 percent respondents received information about BRSP

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credit programme from the Friends / Relatives, 16.66 received information from Newspapers/ Media and16.66 BRSP staffs .46.66 percent 46.66% were owner ship, 30.00% were tenant farmers and 23.33% were owner cum tenant respondents. 36.66% were less 5 acres, 30.00% were 5-8 acres, 16.66% were 8-10 acres and 16.66% were above 10 acres farm size respondents. 86.66 percent had availed the loan facility only for once and that too for the first time. 11.66 percent had availed this facility twice and only 11.66 percent of them took loan three times. The respondents 40.00% were 25000, 16.66% were 40000.00, 20.00% were 50000.00, 13.33% were 60000.00 and 10.00% were above 80000.00 rupees amount loans. 30.00% were get for seed, 23.33% were Pesticide, 26.66% were Fertilizer and 16.66% were Others purposes. 93.33% respondents believe that micro-credit is the reason for increased agriculture production. 6.66% respondents think that micro-credit has no effect on the agricultural production. 76.66% said that micro-credit plays a positive role in agricultural development to great extent , while 13.33% respondents described that it play role to some extent, only 10.00% respondents said that micro-credit has no role in agricultural development. 81.66% respondents have improvement in their household living standards due to the microcredit facility and 18.33% respondents said that micro-credit has no improvement in HH living standard.81.66% of the respondents and 18.33% respondents said that micro-credit has no improvement in food/diet standard.83.33 % of the respondents and 16.66% respondents said that micro-credit has no change health status.75.00% respondents improved the educational status of their children due to increase in the income, while 25.00% respondents have no improvement in their children's education.56.66% responded that it was easy to great extent. 36.66% responded that it was easy to some extent and 6.66% responded that it was say not at all.66.66% respondents responded that the behavior of the BRSP staff was satisfactory to great extents. 26.66% respondents said that the BRSP staff behavior was satisfactory to some extent and 6.66% say not at all.100% received lump sum amount for agricultural purpose.70.00% respondents were returning the credit amount biannually and 30.00% respondents were returning the credit amount monthly .61.66% of the respondents repaying of microcredit was easy and they were repaying the microcredit easily. For 38.33% respondents the repayment of microcredit was not easy.100.00% respondent's perception regarding loan amount was that it should be increased for the betterment of farmers and for more productive results in agricultural development.

VI. Conclusion and Suggestions

The core objective of the present research was to examine and assess the role of micro-credit on agricultural development. The study concluded that micro-credit play vital role in the development of agricultural sector. From the study it was concluded that microcredit have positive impact in the agriculture field, economic status, household living standards of the farmers.

Microcredit for agricultural purpose provides financial support to the farmers for enhancement of agricultural production which led them towards the increase in seasonal income also. The study concluded that agricultural loan has positive impact on the agriculture production therefore the respondents were tending towards getting the loan facility. Credit investments in the agriculture sector enhance the crop production and seasonal income. Majority of the respondents were belonging to low socio-economic status therefore greater part of the respondents got loan amount many times for agriculture purpose.

The study concluded that micro-credit has positive impact on the agricultural development but there is always need for improvement in any program. With reference to the results of the study and keeping in mind the field observations following recommendations have been made to make the micro-credit program more productive for the agricultural micro-credit borrowers.

- Amount of loan for agriculture purpose may be increased for making the agricultural field more productive for the credit borrowers.
- Modern facilities for agriculture processes ought to be given in the form of machinery at reasonable prices to make more production at economic rates.
- Common understanding about the BRSP'S objectives remains poor programme objectives should be discussed in community organization meetings frequently.
- Community organization leaders should be more active in solving the common community problems.
- Community organization leaders should be given more monetary incentives for managing community organizations.
- It was seen during the survey that loaness were not properly trained in the business against which the loan was sanctioned.
- It should be made compulsory for the MCOs to provide them guidance at their doorstep.
- BRSP should arrange a benevolent fund so that in case of any natural cal mill, if a person is unable to repay some of his instalments, his remaining instalments may be repaid from that fund.
- If a person is unable to repay his instalments because of sudden house hold needs, he should be given some relaxation period so that his feelings about BRSP.
- Agricultural loan facility may be expanded to the rural areas where credit facility is not available.

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- Interest rate must be at the lowest level for making the scheme more productive and beneficial for the credit borrowers.
- There should be proper monitoring and evaluation of the respondents after getting loan.

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