



---

## **Role of Punjab rural support programme in increasing economic status and poverty reduction in Muzaffargarh, Punjab (Pakistan)**

**Asim Zubair<sup>1</sup>, Dr. Aneela Afzal<sup>2</sup>**

<sup>1</sup> M.Phil. Scholar PMAS Arid Agriculture University Rawalpindi, Pakistan

<sup>2</sup> Assistant Professor PMAS-Arid Agriculture University Rawalpindi, Pakistan

---

### **Abstract**

In Pakistan, the poor mostly get credits from casual sources like friends or relatives. Absence of pay and assets constrain them to take advances to meet fundamental necessities of life and the obstacle of security leave them helpless before the casual roads. Pakistan unique position as a poor country with few visible signs of poverty. Pakistan is indeed success in eliminating the worst form of poverty. The present quantitative analysis was done to study the role of Punjab rural support programme in poverty reduction: A case study of district Muzaffargarh. In this quantitative research investigator chose sample of 160 respondents with the help of simple random sampling techniques. Data was collected in 2019. In this research researcher utilized the questionnaire as a means for data gathering. The researcher concluded that PRSP is performing a better role regarding poverty alleviation in the selected localities of District Muzaffargarh.

**Keywords:** Punjab rural support program, poverty reduction, Muzaffargarh

---

### **1. Introduction**

Poverty can be painful not having the money to purchase your clothes. In poverty poor are in a worst form of their living they even cannot buy second hand or used clothes because they cannot afford this. The root of the word “poverty” is the “poor” and a ‘poor’, according to [World Bank (2018)]<sup>[38]</sup> could be an individual in the event that he or she gets less than US \$1.9 per day. The report expound that this sum is not enough to empower an individual to urge the specified calories required for a day work.

Poverty is an unpredictable and multidimensional marvel, which goes beyond the concept of income and includes social, economic and political deficiencies. Poverty has been in the rundown of center issues in less developed nations since long. Poverty can be characterized as the lack of essential human needs, for example, sustenance, drinking water, training, education, sanitation, wellbeing offices and safe house and so forth [Tahir *et al.* (2016)]<sup>[29]</sup>.

Poverty is a revile. Poverty is widespread in Pakistan and is predominantly a rural phenomenon, it's a big problem for making progress. [Reba and Israr (2011)]<sup>[25]</sup>. Poverty decrease should be the main objective of every government. For this purpose, their primary focus should be on health and education (Memon, Magsi, & Magsi, 2015)<sup>[14]</sup>.

In Pakistan poverty, as I would see it, is extremely steady and excessively complicated, and it can't be limited to few elements [Miankhail (2009)]<sup>[15]</sup>. GDP growth rate is consistently diminishing in Pakistan. Power, gas deficiencies, rising of oil costs, decrease in yields development, cement, and decreasing of textile other little risks items, there are many other major things which are creating unemployment like inflation and extremism/terrorism. Tahir *et al.* (2014)<sup>[30]</sup>.

There are some other proposed applicable factors that are linked to poverty in Pakistan, for example, economic growth,

investment and trade openness, these highly are connected to poverty in Pakistan. They further exhibited that rise in economic growth rate and investment diminishes poverty while opposite to this trade openness and inflation are the big causes of poverty in Pakistan Abbas *et al.* (2018)<sup>[1]</sup>.

According to [PES (2016-17)], poverty is being decreased since a decade ago in Pakistan. As per (World Bank, Report, 2018)<sup>[39]</sup> In Pakistan poverty is dropped from 64.3% in 2002 to 29.05% in 2014. As per Pakistan's first since forever report on multidimensional poverty UNDP (2016)<sup>[31]</sup>, 39% of the Pakistani's are living under poverty line [Yaseen Mishal (2017)]<sup>[40]</sup>.

Microcredit has produced significant excitement and trust in quick poverty alleviation. In 2006, Mohammad Yunus and the Grameen Bank were granted by the Nobel Prize for Peace because they played a role in reduction of poverty. Their efforts were appreciated by Nobel Prize for Peace [Khan (2016)]<sup>[12]</sup>.

Micro credit is just like an action, which directly linked to the individual. Suppose if men or women are empowered through microcredit, its mean that they themselves would be able to change destination by their self. The most ideal approach to take care of individual is strengthening him/her potentially let he/she do their own thing [Gibben (1992)]<sup>[10]</sup>.

Micro credit is the money related help to poor individuals to back their private organizations and help them financially. It urges low income people to whole up their assets for the accomplishment of their business objectives. Usually, Poor individuals are reserved by an absence of budgetary assets. This is a policy to involve them in self-employed procedures for the effective use of resources. In Pakistan papulation is increasing quickly, though the assets are not adapting to such development to meet the demands of honorable living. It is, in this way, Micro credit, self-

employment help to alleviate mass poverty [Tahir *et al.* (2016)]<sup>[29]</sup>.

### 1.1 Conceptual Framework

The conceptual framework of the study is an investigative instrument with numerous modifications with backgrounds. It is utilized to create theoretical disparities to organize thoughts. Basically, it is the investigator understanding of how the specific variables in his study connect with each other. Here in this research Microcredit is the independent variable which have direct effect on dependent variable that is destitution decline.

Pakistan is a developing country where one third population of Pakistan approximately 39% living below poverty line. Pakistan stand out amongst the most populated countries in the world with maximum poverty rate. The major reason of poverty is unequal distribution of resources; people have lack of confidence they do not have any power to change their lives. Although microfinance organizations are playing a vital role for poverty lessening and enriching the living standard of poor individuals. Pakistan is one of the poor nations in which there is not enough resources for poor people, and they are unable to fulfil their basic needs. The most ideal tool for reducing poverty is microcredit by which we can empower individual. Through which they can improve their lifestyle. Microfinance help people to give them loan which empower to set a new business and promote their setup plan which is good.

PRSP is additionally assuming a significant job in poverty eradication. If we look at the performance of PRSP, we can say PRSP playing a most important role in changing benefices lives. They are changing their lives in a positive. Now, micro credit is accessible in remote areas of Pakistan [PRSP (2018)]<sup>[23]</sup>.

### 1.2 Research Questions

There were some questions which we examined here in this research like what is demographic and socio economics condition of the people in Muzaffargarh and what is the association between poverty and PRSP credit system in rural households along with this was also to see this that either PRSP altered the lives of the people in Muzaffargarh or not.

### 1.3 Purpose of the study

In this research the main focus was to see PRSP effect on people, s lives after taking loan. Either PRSP changing their lives after taking loan or not. In this regard we also judged the perception of the people regarding PRSP loan system. We also had to explore people perception's regarding Punjab Rural Support Programme credit provision on their livelihoods.

## 2. Litertautre Review

Poverty is being a noteworthy issue since the development of humankind. Today, it has turned into a major wonder. As indicated by [UNESCO (2015)]<sup>[32]</sup> poverty is, the absence of cash or materials which are important to get fundamental needs, for example, shelter, food and garments. Poverty has turned into a multifaceted idea which is affected by social, political and financial components. The percentage of the universal population living in extreme poverty has been diminished from 37.1% to 9.6% falling lower to 10% for the time between 1990 to 2015. According to [Iqbal *et al.* (2015)]<sup>[11]</sup> Extreme poverty is a worldwide challenge which isn't just seen in developing nations

yet in addition looked by created economies. Poverty is an extraordinary problem in the process for financial development and communal advancement. Poverty is a key obstacle that makes problems to achieve the monetary targets and it additionally make communal problems that become a cause for different illegal exercises.

According to [Mustapa *et al* (2018)]<sup>[16]</sup> Pay can be improved or expanded through the microfinance credit office. Micro loan become a cause for opening new profession, broadening the managements or area of activity of existing business or become a cause of another beneficial work that later constructive outcome on pay creating exercises.

As [Asghar (2018)]<sup>[2]</sup> stated that microcredit is viewed as a noteworthy device in lessening poverty and assumes an encouraging job during the time spent monetary improvement; along these lines, it ought to be given to encounter the current requirements of poor people. Small scale credit is commonly viewed as a compelling instrument for achieving poor people and invigorating the change of the endless loop of neediness into a righteous cycle of monetary advancement.

According to [Beg (2016)]<sup>[4]</sup> concluded that in developing nations, many of the needy individuals have benefited microfinance and its development has caught the eye of numerous partners to quantify the money related maintainability of such institutions. The budgetary services are given to needy individuals that upgrade extending in economy and along these lines, monetarily denied individuals become some portion of economy advancement.

According to [Basheer (2017)]<sup>[3]</sup> In Pakistan; the government money related establishments like Khushali Bank (KB), First Women Bank (FWB), Pakistan Poverty Alleviation Fund (PPAF) and Zarai Taraqiati Bank Limited (ZTBL) and private money related establishments like Kashf establishment and a few NGOs are struggling hard for the strengthening of the individuals by giving them the little credit on simple terms to make them empower to win for their family by buying a few resources that can help them in gaining for their family or by putting this little credit in some productive land that will empower them to acquire for their family and along these lines will enable them in their family and will give them a superior status in their family and the general public.

### 2.1 Empowerment theory

The term empowerment originates from American community psychology and is linked with social researcher [Rappaport (1987)]<sup>[24]</sup>. The base of empowerment is closely connected to Marxist sociological theory the main idea of empowerment is to give power. Power is what we want or what we wish to do rather than what other want and what is appropriate for themselves [Weber (1946)]<sup>[35]</sup>. According Weber to it is also stated that empowerment is the process of change from one status to another status, from one position to another position that could be achieved by giving power to individual.

It is the power that encourage power to control over their lives. It helps people to do anything for themselves; to empower themselves [Page and Czuba (1999)]<sup>[21]</sup>. The literal meaning of empowerment is that an individual is being encouraged to make decision for themselves. They should give awareness regarding political structure and decision making in the financial and political spheres. [Rowlands (1995)] states that empowerment

focus on decision making and make an individual capable to make right decision for themselves. The empowerment also means to help people to increase their resources regarding income and have better health. (Mosedale, 2005). According to (Rowlands, 1997), She believes that empowerment is a personal improvement.

**2.1.1 Application of the Theory**

Empowerment is important to bring social change in the society, to keep going in the development phase; empowerment is essential because empowerment improves the standard of education, health and it minimizes the level of poverty. Most of the social issues are just because of the unequal distribution of the resources. Empowerment can enhance effective changes on progress and poverty mitigation in the developing countries like Pakistan. The most important thing for any individual is a combination of freedom which enhances choices and opportunities to choose to live the life one wants and can be only occurred by giving empowerment.

**3. Materials and Methods**

A Universe is the accumulation of things or individuals that what we need to study, universe has significant significance in the social science research. In the statistical sense the term universe means the whole of objects under investigation. It might be picked on geological premise of population"[Whitely *et al.* (2013)] [36]. Universe of the present research was Muzaffargarh. As indicated by [Black (2001)] [5] sampling is " group chosen from an extensive population in order to guarantee that for the; characteristics being researched the gathering is common". Sample was chosen with help of Simple Random Sampling Method, a sample of 160 Household was chosen. Afterward the accumulation of information, the scholar utilized SPSS computer software for the purpose of data examination. Then information distributed and translated in the rate tables. A well-developed questionnaire was structured to achieve the objective of the study.

**3.1 Chi-Square Test**

Chi square experiment was likewise utilized to understand the link among PRSP credit and poverty reduction in the study area. This was used to see connection among some independent & dependent variables. This was computed with the help this method:

$$X^2 = \frac{\sum (fo-fe)^2}{fe}$$

Where

O = Noticed

E = the Expected value

S = the sum of value

**3.2 Poverty Measures**

To show destitution profile of respondents in the investigation region, different ways were utilized to guess the level and symptoms of financial condition. For this squared poverty gap & headcount poverty gap utilized in this study. In this Headcount shows the complete number of poor people before and after taking the loan while Poverty gap shows the proportion of the deprived person in the overall section. While Squared Poverty gap estimates intensity of neediness dependent on dimension of pay setbacks underneath the destitution line by needy people

[Olubanjo (1998)] [19]. Financial condition is that the condition of an individual that he or she lacks a quantity of cash. For financial condition estimates; three measures were utilized in the examination [Foster *et al.* (1984)] [8], provided as below:

**3.2.1 Poverty**

$$P_0 = \frac{1}{N} \sum_{i=1}^N I(y_i < z) = \frac{N_p}{N}$$

Where,

$P_0$  = headcount destitution

N = overall populace

$y_i$  = income of respondents ( $y_i = Y_F + Y_{NF}$ )

z = poverty line

$N_P$  = number of poor

**3.2.2 Poverty Gap**

A fairly popular neediness is destitution gap indicators, that include up how much individuals overall drop underneath the destitution mark and express it such as the rate of destitution line.  $G_n$  is the destitution gap while z are considered the destitution mark. Destitution gap index may be composed in this form.

$$P_1 = \frac{1}{N} \sum_{i=1}^N \left( \frac{G_n}{z} \right)$$

**3.2.3 Squared Poverty Gap**

Squaring Destitution Gap Index, measure ultimately puts more influence on observations drop well below the destitution line. This is basically subjective measure of destitution gap index it may be composed as:

$$P_2 = \frac{1}{N} \sum_{i=1}^N \left( \frac{G_n}{z} \right)^2$$

**4. Results and Discussions**

**Table 4.1:** Socio-economic Conditions of the Selected Respondents

	Frequency	Percent
Married	126	78.8
Single	27	16.9
Widower	7	4.4
Total	160	100.0

Table number 4.1 portrays that 78.8% defendant's married position was wed, 16.9% defendant's married position was Single whereas 4.4 percent respondents were having the status of Widower. Majority of the 78.8% respondent's marital status was married.

**Table 4.2 Socio-Economic Condition of the People**

Here it has been described the socio-economic condition of the people before and after getting loan in the investigated areas.

**Table 4.2:** Descriptive Statistics

	N	Min.	Max.	Mean	Std. Dev.
Bullock/Ox (before)	160	0	2	.35	.585
Bullock/Ox(after)	160	0	3	.47	.624
Buffalo(before)	160	0	3	.49	.824
Buffalo(after)	160	0	5	.66	1.033
Cow(before)	160	0	8	1.54	1.737
Cow(after)	159	0	8	2.14	2.085
Goats/Goats(before)	160	0	5	.90	1.361
Goats/Goats(after)	160	0	13	1.59	2.369
Donkey(before)	160	0	11	.22	.931
Donkey(after)	160	0	1	.24	.427
Poultry(before)	160	0	11	1.66	2.195
Poultry(after)	160	0	15	2.63	3.261
Televisions(before)	160	0	3	.75	.476
Televisions(after)	160	0	2	.87	.357
dish antennae (before)	160	0	1	.38	.487
dish antennae (after)	160	0	1	.56	.498
Radios(before)	160	0	2	.13	.350
Radios(after)	160	0	2	.17	.397
Refrigerator(before)	160	0	1	.31	.462
Refrigerator(after)	160	0	1	.48	.501
motorized four wheelers (cars, jeeps, buses) (before)	160	0	1	.04	.191
motorized four wheelers (cars, jeeps, buses) (after)	160	0	1	.07	.264
non-motorized vehicles (carts, bicycles etc.) (before)	160	0	3	.39	.655
non-motorized vehicles (carts, bicycles etc.) (after)	160	0	3	1.09	.739
computers/ laptops(before)	160	0	2	.32	.530
computers/ laptops(after)	160	0	2	.34	.487
sewing machines(before)	160	0	1	.41	.493
sewing machines(after)	160	0	2	.57	.509
Telephone(before)	160	0	5	1.16	1.168
Telephone(after)	160	0	5	1.74	1.141
washing machine(before)	160	0	2	.29	.481
washing machine(after)	160	0	2	.45	.512

Table number 4.2 depicts Socio-economic condition of the people before and after getting loan. According to the results of this table, there is big difference between before and after condition of the people. So, we can say that people have improved their socio-economic condition after getting loan from PRSP. This table shows that PRSP has a positive effect on their lives and they are improvising their lifestyle after getting loan from PRSP. This shows a huge difference in socio economics conditions off he benefices of PRSP and has a positive effect on socio economics condition after getting loan.

In Muzaffargarh generally individuals have their own residential areas. They are living there for so many years. Muzaffargarh is comprised on a village's zones. Lion's share of its populace lives in villages. In past most of the People were much poor but after flood 2010, different NGOs specially PRSP started their work for the betterment of the poor individuals by giving them interest free loan. In Muzaffargarh majority people's source of income was daily wages. Still economically they are not good enough. Just because of their poverty even they do not have concreted house, mostly people were living in boundary wall because of their poverty. They cannot afford concreted house. The wage of the individuals was not enough to construct concrete house. So, by this we can judge the level of poverty in Muzaffargarh. People in Muzaffargarh are compromising on so many things just because of poverty. Indeed, they don't have adequate money to purchase best food easily. But the most important thing was this that the

people were confident, and they were having a hope of betterment in their area. They were much satisfied about the fulfilment of their basic needs. When a question was asked about their living zones, type of house and satisfaction of their essential needs. The respondents were much certain and clear around this. They clarified that PRSP is playing an imperative part within the advancement of the region and PRSP is reducing their issues related to their fundamental needs. This is attempting to empower the individual by giving them loan. For the most part respondents said that PRSP is working in numerous divisions, but its center was to diminish the destitution by small scale loan.

**Table 4.3:** Total household monthly income after loan

	Frequency	Percent
Better	80	50.0
Same	67	41.9
Worse	13	8.1
Total	160	100.0

Table 4.3 portrays the household monthly income condition after taking loan from PRSP, 50% respondents responded that their monthly income get into better condition, 44.4% respondents were in same position and 8.1% responded in worse option. Majority of them 50 percent said about better.

In Muzaffargarh generally individuals have their own residential areas. They are living there for so many years. Muzaffargarh is

comprised on a village’s zones. Lion’s share of its populace lives in villages. In past most of the People were much poor but after flood 2010, different NGOs specially PRSP started their work for the betterment of the poor individuals by giving them interest free loan. In Muzaffargarh majority people’s source of income was daily wages. Same research was expressed by [Waheed (2009)]<sup>[34]</sup>. He said that smaller scale loan may be a special window of opportunity to guarantee that smaller scale loan can really change advancement and offer employment and trade and financial development at the grassroots. [Nabi *et al.* (2018)]<sup>[17]</sup> stated in his research in Bangladesh expressed that micro credit programmes have not only minimize poverty in Bangladesh but also improved the household capacity to sustain their increase over income. He said that small scale credit may be a major tool in Bangladesh for diminishing destitution.

Same study conducted in Caprivi Region Namibia by [Simataa (2013)]<sup>[26]</sup>. His findings specify that savings and credit association have a positive contribution to the socio-economic development in the livelihood that include improved income, greater health and good and healthy food. Improved standard of education. These all are improved through micro credit. Though Savings and credit Associations are facing great problems regarding low income packages. Certain researches concluded that MFIs should emphasize on the individual financial development and every individual should be encouraged to save their money and then investment should be made among poor. This will help in decrease of poverty.

**Table 4.4:** Table Have you made any savings after taking microfinance loans? In rupees

	Frequency	Percent
0	19	11.9
5000-25000	102	63.7
26000-50000	38	23.8
Above 50000	1	.6
Total	160	100.0

Source: Field Survey Data, 2019

Table number 4.4 portrays that that 11.9 percent respondent’s saving was zero, 63.7 said they were having saving of 5000-25000 and 23.8 percent respondent’s saving was between 26000-50000 while 0.6 percent respondent’s saving was above 50000. This table shows that people have improved their livs.

**Table 4.5:** Microcredit is providing opportunities for establishing new businesses in your village

	Frequency	Percent
Disagree	10	6.3
neither disagree nor agree	55	34.4
Agree	88	55.0
strongly agree	7	4.4
Total	160	100.0

Table number 4.5 portrays that 6.3 percent respondent responded that they were disagree about the opportunities for establishing new business, 34.4 percent were in neutral form, 55 percent responded in agree option while 4.4 percent respondent responded in strongly agree option. Mostly were agree about this

that PRSP is giving them opportunities to start their own business.

**Table 4.6:** Microcredit has improved life of those who have availed it

	Frequency	Percent
Strongly disagree	1	.6
Disagree	16	10.0
neither disagree nor agree	62	38.8
Agree	75	46.9
strongly agree	6	3.8
Total	160	100.0

Table number 4.6 portrays that 0.6 percent respondent responded that they were Strongly disagree about the improvement in their lives by taking loan, 10 percent respondent were disagreed,38.8 percent responded in neutral, 46.9 percent respondent said about agree option and 3.8 percent were strongly agree about this option. This table shows that the mostly people were satisfied by the PRSP they were thinking that PRSP is playing a most important role in changing their lives in positive way.

**Table 4.7:** Poverty Levels of Respondents before and after Loan, Poverty Measures

Poverty Measures	Before Loan	After Loan
Headcount Poverty Index	00.45	00.27
Poverty Gap Index	00.16	00.07
squared destitution gap index	00.07	00.03

The headcount poverty index, squared poverty gap index and poverty gap index these all seem to be much lesser in the respondents after receiving loan in the research area. Basically, headcount index is the total ratio of the populace existing in family units with the income per capita under the poverty line. The poverty gap index indicates the average poverty gap in population under the poverty line. The squared poverty gap index explained as the average of the weighted amount of the individual PG where the weights are proportionate poverty gaps themselves (i.e. the square); in the word’s PGs are squared.

As exposed on table, the headcount poverty index before loan was 45 percent associated with the condition after getting loan which is 27 percent. This suggests that 27 percent respondent remains poor after getting loan however number decreased in terms of percentage. The poverty gap before loan was 16 percent and 07 percent after getting loan in the selected respondents.

Finally, general squared poverty gap index was calculated. This portion proposes that a change is made between the poor and the poorest. There seen a difference between squared poverty gap index before getting loan (07%) and after loan (03%). Details are obtainable in the below table.

#### 4.1 Testing of the Hypothesis

**Hypothesis**  
Association between types of small-scale business and mobilization through PRSP.

Ho: There is no association between PRSP loan and economically improvement of benefices

Hi: There is an association between PRSP loan and economically improvement of benefices

## Do you think that PRSP NGO's is Increasing economics status of the beneficiaries?

### Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.320 <sup>a</sup>	4	.017
Likelihood Ratio	14.107	4	.011
Linear-by-Linear Association	3.152	1	.025
N of Valid Cases	160		
a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is .478.			

Overhead graph indicates that the link among "There is an association between PRSP loan and economically improvement of benefices". The achieved outcomes demonstrate meaningful effects. So, alternate hypothesis can be presumed true and this is decided that PRSP improving economic status pf the benefices.

### 4.2 Conclusion and Recommendations

The research was done in District Muzaffargarh. The present research was about the Punjab Rural Support Program association and its services which gave to the person through credit. The target of this study was to examine "The Role of Punjab Rural Support Programme in Poverty Reduction in Muzaffargarh". We additionally look at the services which are given to the person. As per our examination, Organization is working effectively because the staff of the organization is quiet and calm. Punjab Rural Support Programme changed the lives of poor individuals through Individual strengthening by giving them loan. It fills in as a main push for poor people and furthermore vital in decreasing their poverty level. The research spoke to a family unit structure and effect of credits on family's salary, business and lessening poverty. Findings of the study suggest that livelihood of the households in Muzaffargarh did had changes after receiving loans. It is concluded that PRSP perform better role regarding poverty alleviation through the different types of program in Muzaffargarh District. PRSP performing the better role to eliminate the poverty through different projects in selected areas of Muzaffargarh. Such as to provide the basic needs, to give the micro credit and to give the technical training to their target community.

Following recommendations are suggested.

- The loan sum may not be fixed, and amount of loan should be given as per required for the business.
- The loan sum may not be overestimated and not underestimated for smoothness of business. As the overvalued sum is being abuse by the clients while undervalued loan sum is caused the biggest reason for failure of the business.
- There ought to be a procedure of confirmation through which it will be watch that either credit come to the individual or not.
- The credit department of PRSP ought to be much effective to monitor the use of micro credit.

### 5. Acknowledgements

First of all, I thank Allah, the Almighty, for giving me the strength to carry on this project and for blessing me with many great people who have been my greatest support in my life. I would

like to take this opportunity to express my deepest regards and gratitude to my teacher and supervisor Dr. Aneela Afzal. Dr. Aneela Afzal's pains-taking corrections and paternal patience maintained me to wade in this sea of knowledge. I would like to thank all respondents of my study for giving their precious time and cooperation without which it would have been impossible to achieve success. My gratitude and love to my all family members for their prayers and support during the entire course of my study.

### 6. References

1. Abbas SK, Hassan HA, Asif J, Zainab F. How Income Level Distribution Responds To Poverty: Empirical Evidence From Pakistan, 2018.
2. Asghar N. Microfinancing for poverty reduction: An empirical study of rural areas of Tehsil Gujrat-Pakistan. IJAME, 2018.
3. Basheer MF. Empowering women through micro finance: a case of Pakistan. EPRA International Journal of Multidisciplinary Research. 2017; 3(2):101-108.
4. Beg K. Determinants of Financial Self Sufficiency of Andhra Pradesh Microfinance. Journal of Business & Financial Affairs, 2016.
5. Black TR. Understanding social science research. Sage, 2001.
6. Black TR. Understanding social science research. Sage, 2001.
7. Duncan GJ, Magnuson K, Kalil A, Ziol-Guest K. The importance of early childhood poverty. Social Indicators Research. 2012; 108(1):87-98.
8. Foster J, Greer J, Thorbecke E. A class of decomposable poverty measures. Econometrica: journal of the econometric society, 1984, 761-766.
9. Foster J, Greer J, Thorbecke E. A class of decomposable poverty measures. Econometrica: journal of the econometric society, 1984, 761-766.
10. Gibben. The World Bank and African Poverty. The Journal of Modern African Studies. 1992; 30(2):193-220. Retrieved from <http://www.jstor.org/stable/161189>
11. Iqbal Z, Iqbal S, Mushtaq MA. Impact of microfinance on poverty alleviation: The study of District Bahawal Nagar, Punjab, Pakistan. Management and Administrative Sciences Review. 2015; 4(3):487-503.
12. Khan S. *Women's Empowerment Through Poverty Alleviation: A Socio-Cultural and Politico-Economic Assessment of Conditions in Pakistan*, 2016, 1.
13. Kumar R. Research methodology: A step-by-step guide for beginners. Sage Publications Limited, 2019.
14. Memon AW, Magsi I, Magsi H. Prevalence of rural poverty in Sindh, Pakistan: case of Tando Allahyar District. Euro Acad Res, Euro Acad Res. 2015; 2:13296-307.
15. Miankhail SB. Causes & Consequences of Poverty in Pakistan. Journal of Finance and Economics. 2009; 2:2-44.
16. Mustapa W, Al Mamun A, Ibrahim M. Development Initiatives, Micro-Enterprise Performance and Sustainability. International Journal of Financial Studies. 2018; 6(3):74.
17. Nabi MG, Islam MA, Bakar R, Nabi R. Islamic microfinance as a tool of financial inclusion in Bangladesh, 2018.
18. Nabi MG, Islam MA, Bakar R, Nabi R. Islamic microfinance as a tool of financial inclusion in Bangladesh, 2018.

19. Olubanjo OO. Profile of the poor and poverty alleviation in the countryside: The case of four spatial settlements in Ogun State, Nigeria. *The Nigerian Rural Sociologist*. 1998; 2(1):31-40.
20. Olubanjo OO. Profile of the poor and poverty alleviation in the countryside: The case of four spatial settlements in Ogun State, Nigeria. *The Nigerian Rural Sociologist*. 1998; 2(1):31-40.
21. Page N, Czuba CE. Empowerment: What is it. *Journal of extension*. 1999; 37(5):1-5.
22. PES. Pakistan Economic Survey. Ministry of Finance, Government of Pakistan. Retrieved from, 2016-17. [http://www.finance.gov.pk/survey/chapters\\_17/pakistan\\_es\\_2016\\_17\\_pdf.pdf](http://www.finance.gov.pk/survey/chapters_17/pakistan_es_2016_17_pdf.pdf)
23. PRSP. Annual Report, 2018. Retrieved from <http://www.prsp.org.pk/Partner/Financial.aspx>
24. Rappaport J. *American journal of community psychology*. 1987; 15(2):121-148.
25. Reba A, Israr DM. *The Role of NGO'Sin The Development of Basic Education in Peshawar, Pakistan*, 2011, 1.
26. Simataa LM. *Microfinance and poverty alleviation: a study of three savings and credit associations. Caprivi region, Namibia*, 2013.
27. Simataa LM. *Microfinance and poverty alleviation: a study of three savings and credit associations. Caprivi region, Namibia*, 2013.
28. Singh YK. *Fundamental of research methodology and statistics*. New Age International, 2006.
29. Tahir M, Khilji BA, Hussain SW, Hussain I. *Impact of Punjab Rural Support Program on Poverty Alleviation: Case study of District Mandi Bahauddin Business and Economic Review*. 2016; 8(SE):53-66.
30. Tahir SH, Perveen N, Ismail A, Sabir HM. *Impact of GDP Growth Rate on Poverty of Pakistan. A quantitative. Euro-Asian Journal of Economics and Finance*, 2014, 2(19).
31. UNDP. *Multidimensional Poverty in Pakistan*. United Nations Development Programme. Retrieved from, 2016. [http://hdr.undp.org/sites/default/files/2016\\_human\\_development\\_report.pdf](http://hdr.undp.org/sites/default/files/2016_human_development_report.pdf)
32. UNESCO. *Poverty*. United Nations Educational, Scientific and Cultural Organization. Retrieved from, 2015. <http://www.unesco.org/new/en/social-and-human-sciences/themes/international-migration/glossary/poverty/>
33. Waheed S. *Pakistan Economics and Social Review*. 2009; 47(1):31-47.
34. Waheed S. *Pakistan Economics and Social Review*. 2009; 47(1):31-47.
35. Weber M. *From Max Weber: essays in Sociology*. ed. GERTH, HH and MILLS, C. Wright, 1946.
36. Whitley BE, Kite ME, Adams HL. *Principles of research in behavioral science*. Routledge, 2013.
37. World Bank. *Annual Report, World Bank*. Retrieved from, 2017. <http://pubdocs.worldbank.org/en/908481507403754670/Annual-Report-2017-WBG.pdf>
38. World Bank. *Annual Report*,. World Bank,. Retrieved from, 2018. <https://openknowledge.worldbank.org/handle/10986/30326>
39. World Bank. *Report*. World Bank. Retrieved from, 2018. <https://openknowledge.worldbank.org/handle/10986/30326>
40. Yaseen A, Mishal I. *Impact of Globalization on Poverty in Pakistan. International Journal of Economics & Management Sciences*. 2017; 6(1):1-4.