

Impact of Punjab Rural Support Program on Poverty Alleviation: A Case Study of District Layyah

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<https://doi.org/10.62345/jads.2023.12.4.93>

Abstract

The study examined the impact of the microcredit facility under Punjab Rural Support Program in reducing poverty in Layyah. Pakistan Rural Support Program focuses on alleviating poverty and harnessing development initiatives in rural regions. 100 respondents are inquired about family size, nature of work, level of schooling and microcredit facility to understand impacts of microcredit in reducing destitution. Pay differential is determined as pay after micro-credit and pay before micro-credit and pay differential is utilized to know impact of microcredit in reducing poverty. Two econometrics models have been developed, standard econometrics tests are applied on the model. The assessed results show that microcredit money improves the borrowers' pay and consequently reduces neediness in the region of Layyah. Level of training, family size, and nature of business are significant determinants of pay differential and destitution measures. The legitimacy of the evaluations has been checked utilizing different econometric tests. This study has proposed that to make the program more responsive, the easy availability of microcredit must be ensured and complexities in the aspect should be diminished, strategies and vision must be communicated and reached to people. The project scope of the plan can be enhanced and infrastructural techniques can be made exceptionally advantageous.

Keywords: Poverty Alleviation, Punjab Rural Support Program, Microcredit.

Introduction

The beginning of the word destitution is the word 'poor', and a 'poor' is the individual who lives hand to mouth, having an absence of fundamental offices of food, a safe house, instruction and wellbeing. Destitution has been in the rundown of center issues in less foster nations (LDCs) for a long. Destitution can be characterized as needs that arise as food, drinking water, training, sterilization, wellbeing, offices and safe houses. The UNDP Report 2020 characterizes an individual as poor in the event that the person gets US \$1.25 each day.

State-run administrations of LDCs are working to reduce destitution; to that end rustic, emotionally supportive network has been acquainted with better infiltration and to hit hard the center issue of

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Compliance with ethical standards: There are no conflicts of interest (financial or non-financial). This study did not receive any funding.

neediness. Provincial Help Projects (RSPs) have been begun in numerous nations of the world, including Pakistan. The RSPs have been perceived as the best methodology for destitution easing. It has worked on the way of life of the country's individuals to a more noteworthy degree. The viability of RSPs can be decided by the enormous number of recipients across the creating scene, which is practically 67.6 million. It is determined that this number of 67.7 million would increase to 100 million individuals by the end of 2021, according to the Asian Development Bank report of 2020. The perspective of the Asian Development Bank is upheld by Manzoor, et al. (2006), and study regarded microfinance as a viable device for destitution decrease in Pakistan.

The larger part of the populace in Pakistan is caught in the neediness and particularly outrageous destitution. There are different assessment methods for the estimation of destitution. As per the service of money reliable utilization based neediness approach, destitution head includes 12.4 per cent in 2010-11 when contrasted with 22.3 per cent in 2005-06. The metropolitan and country destitution headcount is 7.1 and 15.1 percent, respectively. Nonetheless, the World Bank destitution head count shows that in view of \$1.25 each day per grown-up, 21.04 per cent of the populace fell beneath the poverty line in 2014. In any case, the poverty line is \$2 each day per grown-up then 60.19 per cent of the populace falls underneath the destitution line (Monetary Study of Pakistan, 2022-23).

Microcredit is the monetary help to needy individuals to back their self-businesses. It urges low-pay gatherings to summarize their assets for the accomplishment of their business objectives. Needy individuals are regularly affected by the absence of monetary assets. This is a technique to draw them into independently employed processes for the beneficial and effective use of assets. The populace in Pakistan is expanding quickly, though assets need to adapt to populace development to fulfil the needs of respectable living. Restricting that family size might be given due consideration. Microcredit, independent work and family size are the fundamental parts of influencing extra cash and assisting with lightening mass destitution.

Country poverty decrease is considered as an initiative to support development around the world; in this way, it is critical to research whether the Punjab Rural Support Program (PRSP) has broadened micro-credit offices in the province of Layyah or not. Has PRSP's micro credit helped in provincial neediness reduction? Whether PRSP's micro-credit program been supportable for people with low incomes and an underestimated fragment of the general public? The current review is an endeavor to fill the above research gap. Observational consequences of the review can be utilized to plan advancement strategy in the chosen region of the review.

Study Objectives

The major objectives of the study include:

- To examine the role of PRSP's micro-credit provision in poverty alleviation in Layyah district.
- To suggest some policy guidelines in the light of the results of the study.

Review of Literature

Schultz (1964) while making sense of the reasons for rustic poverty in emerging nations, contended that conventional methods for development have been the primary source of destitution in these nations. He proposed that the country's neediness can be diminished by modernizing horticulture areas, presenting high-return seeds and expanding the utilization of manures and pesticides, tenderizing area changes, rearranging the land, and further developing the water system framework. Shirazi (1980) assessed the utilization of 'infaq' as a significant reason for the destitution status of a family. The study uncovered that the likelihood of being unfortunate

expands, assuming the family's size. As family size increases the standard of living decreases. A similar likelihood is adversely connected with the instructive level and number of workers in a family.

Adams and He (1995) analyzed pay disparity in Pakistan. The study recognized five primary sources of country pay. These sources are farm, non-structure, animals, and move and rental sources of the pay. This study brought up that administration work and the creation of money pull the pay disparity in the vertical course, though non-farm animals, untalented work, creation of food crops are the significant powers that pull the pay imbalance descending.

Hulme and Mosley (1996) evaluated the effect of microcredit money on poverty decrease in four nations, specifically Indonesia, India, Bangladesh and Sri Lanka. They assessed development paces of pay for the borrowers and non-borrowers or control bunch. They uncovered that the development of borrower's pay is quicker than the development of pay of control bunch. They inferred that micro credit money is a successful apparatus for destitution mitigation. Kamal (1995) concentrated on the provincial authority to reduce destitution's. He reasoned that charge arrangements of the public authority are the fundamental obstacles in destitution easing process.

Amjad and Kemal (1997) concentrated on the effect of macroeconomic factors on country poverty reduction in Pakistan. They evaluated different primary change approaches and presumed that neediness is the immediate result of such strategies. They further featured that unreasonable conveyance of land or disparity of land holding is the reason for outright neediness.

Khandker et al. (1998) concentrated on the job of micro credit money programs in destitution mitigation in Bangladesh. They examined the instance of Grameen Bank, Bangladesh Country Headway Board of Trustees (BRAC) and Bangladesh Rustic Improvement Board (BRDB). The chief confirmations uncovered that pay, creation and work expanded in reaction to this task, particularly in the non-farm areas of the country Bangladesh.

Rosintan et al. (1999) analyzed the connection between microcredit and independent work in Indonesia. They concentrated on the specific job of SFDP – Small Farmer Development Program – and reasoned that it has been successful in preparing unfortunate ladies. They likewise inferred that the preparation of SFDP and the credit office of BRI - Bank Rakyat Indonesia empowered them to procure pay through various financial exercises connected with exchanging, craftsmanship and winding around conventional garments.

Waheed (2001) concentrated on the job of micro credit presented by PRSP's - Punjab Rural Support Program - in elevating the poor and minimizing fragment of the general public. He presumed that 86.7 per cent of respondents appreciate better personal satisfaction as an aftereffect of getting from PRSP. PRSP credit office assisted with extending organizations of 49.2 per cent of the examined respondent and 19.2 per cent of their business who recently needed to be independently employed.

Siddiqui (2001) analyzed the commitment of ladies to monetary exercises and poverty mitigation in Pakistan. The study uncovered that significant determinant of ladies' efficiency is schooling and wellbeing status.

According to Cui et al. (2023), China's designated destitution mitigation strategy can significantly work on the financial advancement of rural regions, yet whether it can work on provincial versatility for reasonable improvement has yet to be examined. In view of anatomizing the meaning of rural financial versatility and proposing a hypothetical system for the impact of approaches, this concentrates exactly examinations of the ramifications of neediness easing strategies on provincial monetary flexibility utilizing relapse investigation procedures in light of field study information from 338 towns in Lankao region, China. It is shown that provincial

financial flexibility is associated with their opposition, variation, and change abilities. Poverty reduction strategies have altogether worked on the monetary strength of towns due to the public authority's endeavors to update creation/employment factors, streamline the financial construction and grow rural capabilities have stirred the driving force of endogenous improvement in country regions. Contrasted and obstruction and changeability, destitution easing strategies decidedly affect the versatility of provincial economies. The adequacy of destitution mitigation arrangements was more noticeable in the southeast, where neediness was more terrible. The suggestions proposed in light of these outcomes are a significant reference to advancing provincial financial versatility and practical advancement in agricultural nations.

Chaudhry and Imran (2003) investigated the situation with the Bahawalpur locale for destitution. They presumed that foundation improvement, more agrarian creation, advancement of the non-farm or customary rural economy, better personal satisfaction, and instructive and well-being offices were the significant determinants of provincial neediness in the said locale.

Anwar et al. (2004) explored the effect of uncalled-for conveyance of provincial agrarian land and destitution in Pakistan. They announced that provincial neediness is profoundly reliant upon the inconsistent dispersion of cultivable land, which eased back down the trickledown impact of the development of efficiency in the horticulture area on destitution lightening.

Sabir (2004) looked through the foremost determinants of the neediness of little farmers in Pakistan. He figured out that less farm yield, bigger family size alongside high reliance proportion, less schooling of the top of the family and absence of fitting framework as the driving variables which push the destitution high in little farmers of Pakistan. In any case, a customary stockpile of manures and its low buy costs, accessibility of water system water, and off-ranch work open doors are those elements which pull the occurrence of destitution down among individuals.

Parker et al. (2008) concentrated on the connection between Framework Guideline (IRs) and Destitution Decrease in Agricultural Nations (DCs). The review reasoned that improvement in the framework quality prompted an expansion in productivity. It additionally diminished the expenses of creation, which eventually prompted an expansion in horticulture yield.

Chaudhry (2009) looked for the neediness decrease programs in Southern Punjab of Pakistan. He reasoned that micro credit money was the intense device for neediness lightening. Nonetheless, these projects could be more powerful if full-scale financial steadiness was guaranteed.

Saboor et al. (2009) analyzed the relationship between microcredit and destitution reduction in Pakistan. The study found that microcredit positively impacts on income generations and it could expand the pay of the borrower in the review region.

Shirazi and Khan (2009) made sense of that PPAF (Pakistan Poverty Alleviation Fund) has diminished the general poverty level in Pakistan. Borrowers have appreciated higher pay during the review time frame. Additionally, Waheed (2009) found that micro credit availability along with training are the essential apparatuses to create higher pay and diminish destitution in provincial areas of Punjab. Nawaz (2010) attempted a similar examination for Bangladesh and showed it to be a significant instrument to reduce poverty.

Noreen (2010) and Akram and Hussain (2011) concentrated on the effect of microfinance on destitution. They presumed that micro credit money could be useful in poverty reduction. In the first place, the job of the Punjab Rural Support Program (PRSP) in destitution decrease has been examined while considering borrower's current income pay as a seat mark for poverty.

Zubair et al. (2023) explored that in Pakistan, individuals with low wages, for the most part, get advances from casual sources. The absence of pay, what assets compel them to take advances to meet the necessities of life, and the obstacle of guarantee leaves them helpless before the casual

roads. Pakistan is an unfortunate country with few noticeable indications of destitution. This study analyzed whether PRSP (Punjab Rural Support Program) further developed family government assistance and created organizations, as seen by borrowers from PRSP. In this exploration, the specialist chose an example of 160 respondents with the assistance of basic arbitrary testing strategies. A very arranged poll was used as an instrument for information assortment. The relationship between factors and factual examination was finished through SPSS programming. The outcomes affect improvement in the social and monetary circumstances of individuals encountering poverty. In addition, it has been equipped for expanding independent work in Muzaffargarh. These advances lead to the advancement of little business ventures. Eventually, the scientist inferred that PRSP plays out a superior job with respect to destitution easing through the various kinds of drives taken in the chose areas of region Muzaffargarh, Punjab, Pakistan. Nonetheless, micro-credit money is useful in the event that it can upgrade the pay differential, or at least pay after micro-credit money and pay before micro-credit money. Likewise, micro-credit money is powerful on the off chance that it can push borrowers out of the neediness trap. Concentrates connected with the advancement of such destitution measures are uncommon in our insight. Furthermore, PRSP mediations in destitution decrease in Layyah has likewise not been as expected tended to. The research is an endeavor to fill the above research gap.

Research Methodology

The research has altered the model embraced by Waheed (2009). The effect of micro credit money program is decided by analyzing the distinction between the pay when micro credit money program. The accompanying form of the model is assessed.

$$\Delta I = \beta_0 + \beta_1 MF + \beta_2 F_Size + \beta_3 Emp + \beta_4 Edu + U \quad (1)$$

Where " ΔI " is the log of contrast of pay when micro credit money, " MF " is the log of measure of micro credit money taken by a person, " F_Size " is the family size of the borrower, " Edu " is the long stretches of tutoring, and " Emp " is the faker for business status, or at least, it is equivalent to one on the off chance that individual is independently employed and zero in any case. The individual with low family size and has acquired an adequately huge measure of credit, then, at that point, it is normal that his pay after micro credit money will be more prominent than before micro credit money. It is conceivable that micro credit money office may not diminish destitution to the helpful degree because of improper utilization of assets, etc. In this specific situation, pay differential might exist yet it could be less. It is in this specific circumstance, that the accompanying variant of the model is likewise assessed.

$$D_Y = \alpha_0 + \alpha_1 MF + \alpha_2 F_Size + \alpha_3 EmP + \alpha_4 Edu + U \quad (2)$$

Where " D_Y " is a fake variable is equivalent to one, if individual pay differential (pay after less before micro credit money office) is more noteworthy than normal pay differential for entire example and zero in any case. If person whose pay differential is more prominent than normal pay differential for entire example, then it implies that micro credit money has worked in raising the pay level over the normal pay.

There are a few reasons which inspired us to choose Layyah as a review region. Greater part of its populace lives in the provincial regions and relies upon farming and animals. PRSP is the most seasoned local area based association which has been engaged with the micro credit money office in this region. PRSP micro credit funding has for the most part been amassed in human resource development (HRD) to the degree of 6887, 6668, and 5734 in Phalia, Layyah and Malakwal regions separately. A rundown of this large number of borrowers alongside their places of residence had been taken from PRSP zonal office. A helpful based example of 100 respondents

was chosen from Layyah, Phalia and Malakwal for example just those borrowers are reached who are monetarily possible in term of time and cash use. A very much organized survey was intended to gather information connected with different socio and monetary perspectives. A pilot study, limited to 25 people, was likewise embraced to decide the reaction pace of the respondents.

Results and Discussion

The arrangement of the test is 70% of male respondents while, staying, 30% are female borrowers. A sum of 49%, both male and female, are in age from 30 to 35 years. Micro credit financial institutions are all started in a single time span. Our examination uncovered that 23.23 per cent of the borrowers had a family size of five. Around 16% of borrowers had a family size of eight youngsters. Strangely, 50% of the borrowers are independent workers. The review uncovers that education is 81.2 per cent, which is higher than the public proficiency pace of 65%. Anyway, some respondents still needed to finish their essential instruction. The net proficiency rate is 74.75%, subsequent to barring the people who had not finished their essential education, the greater part of whom have completed up to class 10.

Normal pay's differential, that is, pay later and before micro credit, is Rs 2,221.1, which implies that the pay of borrowers has expanded by the sum of Rs 2,221.1. The typical measure of micro finance (MF) is given by Rs 13,106 with a standard deviation of Rs 4,233.3. Different factors can likewise be deciphered in a similar style.

It has shown that the main coefficient of family size is inconsequential. The indication of the coefficient of micro credit money is positive and profoundly critical also. It is 1.69, which shows borrower's pay is exceptionally versatile. For example, micro-credit money increments by one per cent, and pay increments by 1.69 per cent, which like this suggests that micro-credit money is useful in destitution easing.

The coefficient of the faker variable for the status of the business is likewise sure and critical. The evaluations, show that independently employed borrower pay increases by 0.29 focuses more than a not independently employed. The impact of long periods of training on borrower's pay differential is likewise certain and huge. The size of its effect is 0.016, and that implies that one year of training adds to the pay differential by 0.016 focuses. R-Square of the model is 93%, which is extremely high and demonstrates a decent fit. The assessed results are as per prior investigations for Pakistan like Amjad and Kemal (1997), Malik and Nazli (1999) and Waheed (2001).

The demonstrative tests show that appraisals experience heteroscedasticity. The Breusch Godfrey F test and chi-square is given by 3.56 and 13.04 separately with more modest probability values, which leads us to dismiss invalid speculation of no heteroscedasticity. Jarque-Bera test esteem is 4.81 with a p-worth of 0.08, which shows that residuals are not normally distributed.

Standard error might be bigger than regular standard error on the off chance that there is heteroscedasticity, which, like this, makes deduction conflicting. White's heteroscedasticity method is one of the strategies to address the differences in the standard errors. The upsides of coefficients are as yet unaltered; notwithstanding, the upsides of standard errors have been changed alongside their probabilities.

The assessed procedure is the most extreme probability of Twofold logit. Quadratic slope moving for calculation streamlining is selected from three presumptions connected with the enhancement of calculation, which are quadratic slope climbing, Newton - Raphson, Berndt - Corridor - Lobby - Hausman. The assessed results are like a past model with regard to its indications of the coefficients. Even so, the greatness of effect is quite different from the principal model. The effect of micro credit money is as yet sure on "d_y". The coefficient is 5.287 and is profoundly huge also.

Family size has a positive and significant effect. It may be because of kid work, where more youngsters mean more pay. In any case, dissimilar to the past model, the status of work doesn't seem, by all accounts, to be critical, yet it has a positive effect. Concerning, it is as yet sure and huge. It implies that training assumes its expected part in pay age, and thus, lack decreases. The worth of McFadden pseudo- R-Square is given rather than basic R-Square, which needs to be more pertinent in the ongoing settings. The worth of R-Square is 38%, which is genuinely high for such a subjective reaction variable relapse model.

Conclusion and Recommendations

The synopsis of the result uncovers that microfinance decidedly affects pay differential and destitution measures. Training estimated likewise decidedly influences pay age and thus poverty and neediness in the review region. Nonetheless, the effect of the status of work and family size on income is blended. For instance, the nature of work emphatically and essentially influences pay differential while the model with explicit destitution measure, however, decidedly yet irrelevantly influences pay age. That's what it intends, assuming a borrower is independently employed; he is probably going to create more pay than utilized in borrower government, semi-government and confidential areas. Family size bears no critical effect on the pay differential.

Nonetheless, its effect is positive and critical in expanding borrower's pay differential over the example pay differential. It implies that a bigger family size is likely in an ideal situation than those borrowers who have a more modest family size. It could be because of the youngster's work. Youngsters work in the fields, shops and other pay-creating exercises especially; families with additional kids are in an ideal situation in busy times of horticulture exercises where work turns out to be short in supply. On the equilibrium of the proof gathered, this study has proposed that to make the program more responsive, the interest rate should be diminished, advance size and complicated framework needs to be relaxed. The project scope should be broadened and more plans needs to be introduced. The improvement in rural areas can be exceptionally advantageous with microfinancing.

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