



IMPACT ASSESSMENT OF THE LOANS PROVIDED BY ZTBL TO FARMERS

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ABSTRACT

This research study evaluates the impact of loans provided by Zarai Taraqati Bank Limited (ZTBL) on farmers livelihood. Using primary data sources, the study examines how ZTBL's credit facilities have influenced farmers' output, income levels and financial well-being. Data for the impact assessment was collected through focal persons nominated from ZTBL field offices, who gathered farmers' success stories and impact assessments. The findings highlights the impact assessment of ZTBL loans provided to the farming community.

INTRODUCTION

ZTBL (erstwhile ADBP) is an agriculture financing institution, categorized as a Specialized Bank that was established in February 1961 as a Corporation by merger of Agriculture Development Finance Corporation (ADFC) & Agriculture Bank of Pakistan (ABP). In 2002, ADBP was converted from Corporation into Public Sector Company as ZTBL.

ZTBL has a proven track record of approximately six decades for extension of banking and financing services to farmers and agriculturists of the country along with introduction to latest agriculture technologies and modern technical knowhow. In the past, ZTBL, under project financing, has catered to large scale agro based industry credit requirements, where the Bank pioneered various initiatives contributing growth to the agriculture sector of the country like Introduction of Combine Harvesters, UHT treated milk processing units, initiated the concept of Itwar Bazaar, development of poultry & potato chips Industry etc. in the country.

The main purpose of the Bank is to provide sustainable rural finance and services particularly to small farmers and low-income households to strengthen the rural and agricultural sector, mitigate poverty, capital market and investment activities and other banking business.

ZTBL commands a significant market share in the agriculture loan outstanding portfolio of the banking sector. ZTBL's branch network consists of 501 branches and 31 Regions. In line with meeting the demand of mechanization, the Bank has concentrated its efforts and attention towards provision of more credit for livestock, dairy farming, poultry farming and fish farming.

During the last five years, the Bank has been awarded with credit and entity rating of AAA/A-1+ by JCR-VIS, with stable outlook, being the highest in the standard and industry. Agriculture remains the backbone of Pakistan's economy, contributing approximately 24% to the GDP and employing over 37.4% of the labor force of the country. Despite its importance, many farmers lack access to formal financial institutions, relying instead on informal credit sources with high-interest rates. ZTBL, the premier agricultural bank of Pakistan, provides loans to farmers to improve productivity and ensure food security. This study aims to assess the effectiveness of ZTBL loans in addressing the financial needs of farmers and their overall impact on the sector.

OBJECTIVES OF THE STUDY

- To assess the financial and economic stability of farmers who have availed ZTBL loans.
- To evaluate the impact of ZTBL loans on farmer's livelihood.

METHODOLOGY

to conduct this research a mixed-methods approach, combining both qualitative and quantitative techniques to assess the impact of ZTBL's loans. Primary data has been collected directly from the field to ensure an accurate and comprehensive understanding of the effects of institutional credit on farmers. To facilitate this process, focal persons were nominated from ZTBL's field offices, playing a crucial role in assisting research team. These focal persons not only supported real-time data collection but also gathered success stories from farmers.

FARMERS CASE STUDIES

Inspiring Success Story of Faiza Batool, who availed the loan from ZTBL on financing product for Women Empowerment in Garments Sector



Faiza Batool, resident of *Nagar GB*, availed loan from ZTBL Ghulmat Branch, Gilgit Region. During a Zarai Baithak organized by ZTBL, she discovered that beyond traditional agriculture ZTBL is also financing for a unique opportunity i-e “Women Empowerment in the Garment's Sector.” This scheme is aimed to provide employment opportunities and financial support to women who are willing to work in the garment industry.

Inspired by ZTBL's commitment, Faiza pursued her entrepreneurial dreams. With a ZTBL loan, she established a garment shop in nearby market, specializing in hand-embroidered Phulkari Chadars and ladies suits. Her success became an inspiration for other women in underdeveloped areas. By availing loan facilities provided by ZTBL, these women were encouraged to utilize their skills and contribute to their household income, empowering themselves and their families.

Beyond economic growth, Faiza's venture preserved cultural heritage by showcasing traditional handcrafted garments. Her remarkable journey, intertwined with ZTBL's support, represents the potential for

change when determination meets opportunity. Together, ZTBL and Faiza Batool have woven a narrative of empowerment, economic progress and cultural preservation.



Empowering Rural Women in the Garment Sector: A Case Study of Bibi Salma's Journey with ZTBL





An enthusiastic woman of Nazeemabad, Hunza, Bibi Salma, In a small village near Sost, Bibi Salma dreamed of creating a better future for herself and the women in her community. With limited financial resources but an unwavering entrepreneurial spirit, she saw an opportunity in the garment sector a field traditionally overlooked in rural areas. Determined to turn her vision into reality, she sought financial support from Zarai Taraqati Bank Limited (ZTBL).

With a loan secured from ZTBL's Sost Branch, Bibi Salma embarked on her journey to establish a small-scale garment workshop. The financial assistance enabled her to purchase sewing machines, raw materials, and essential equipment, laying the foundation for her business. Her venture soon became a beacon of opportunity for other women in the community, many of whom were eager to contribute and gain financial independence.

As her work flourished, employment opportunities expanded, and more women joined hands with Salma. The project not only provided them with a stable income but also instilled confidence and a renewed sense of self-worth. The economic ripple effect of Salma's success was felt throughout the village. Increased economic activity stimulated local businesses, contributing to overall community development. Bibi Salma's journey is a testament to how ZTBL's financial solutions extend beyond traditional agriculture, unlocking new opportunities and paving the way for economic resilience and social empowerment.

Empowering Women in the Garment Sector: A Case Study of Aisha Bano's Journey with ZTBL

In the beautiful valley of Aliabad, Hunza, Aisha Bano had a dream to start her own garment business and help other women in her community. However, like many rural women, she struggled to find the financial support needed to turn her dream into reality.

Determined to succeed, Aisha approached the nearest ZTBL branch in Aliabad. With the bank's guidance, she applied for a loan designed to support women entrepreneurs. Once approved, she used the funds to buy sewing machines, quality fabrics, and other essential materials.

With hard work and dedication, Aisha's business quickly took off. As her workshop grew, she started hiring local women, providing them with jobs and a steady income. Aisha's success inspired many in her community. Her small workshop became a place of hope and opportunity, proving that with the right support, women can achieve financial freedom and uplift their families.

Her story is a shining example of how ZTBL's financial assistance is helping women turn their dreams into reality.



Muhammad Baqir: Growing Success with ZTBL's Kisan Rozgar Scheme

Muhammad Baqir, a resident of Sikanderabad Nagar. He wanted to start a fresh and dry fruit shop but lacked the financial resources to turn his idea into reality. That changed when he discovered Zarai Taraqati Bank Limited (ZTBL)'s **Kisan Rozgar Scheme (KRS)**.

With the financial support from ZTBL, Baqir set up his shop in the busy bazaar of Ghulmat. He carefully planned the shop's location and made sure it was clean, well-organized, and attractive to customers. His efforts paid off, as people loved visiting his store for fresh, high-quality fruits.



The loan also helped Baqir maintain a steady supply of fruits all year round, even during off-seasons. This meant his customers always had access to fresh produce, and his business kept growing. As his shop became successful, he was able to hire local workers, creating jobs and supporting his community.

His story is a perfect example of how financial support, hard work, and smart planning can change lives. With ZTBL's help, he not only built a successful business but also contributed to his village's growth and prosperity.

Maqsood Ahmed: Transforming Poultry Farming with ZTBL's Support

In the remote village of Seet Pur, Muzaffargarh, South Punjab, Maqsood Ahmed, a dedicated farmer, was searching for ways to improve his income and uplift his community. He had always been interested in poultry farming but lacked the financial means to start his own business.



When he learned about ZTBL's financing options for Golden/Misri chicken farming, he saw an opportunity to turn his dream into reality. This breed, known for its high-quality meat and eggs, had strong demand in the local market. Without wasting time, Maqsood visited the ZTBL branch in Seet Pur, where the bank staff guided him through the loan application process

With ZTBL's financial support, Maqsood set up his poultry farm with great care. He built well-ventilated, hygienic sheds to ensure the best environment for his Golden/Misri chickens. He sourced healthy chicks from trusted suppliers, ensuring that the breed's natural characteristics were maintained.

As his farm grew, Maqsood noticed a rising demand for desi chicken meat and eggs in the market. He explained to the ZTBL team that due to the superior quality and production costs of Golden/Misri chickens, farmers could sell their products at premium prices, making poultry farming a profitable venture.

Beyond his own success, Maqsood's initiative brought economic benefits to his community. His farm created job opportunities for local workers, giving them stable incomes. Moreover, he shared his knowledge and experiences with fellow farmers, encouraging them to explore poultry farming as an additional source of income.

Thanks to ZTBL's support and Maqsood's hard work, a small idea turned into a thriving business. His story proves that with the right financial assistance and dedication, rural entrepreneurs can build sustainable livelihoods and contribute to community development.



Aftab Ahmed: Growing a Thriving Flower Business with ZTBL's Support

Aftab Ahmed, a resident of Gujranwala District, always had a passion for agriculture but lacked the resources to start his own business. His journey toward success began when he attended a Zarai Baithak organized by Zarai Taraqati Bank Limited (ZTBL). During the event, he learned about ZTBL's financing options for horticulture, specifically for flower production. Aftab visited the Nokhar Branch of ZTBL in Gujranwala Region and applied for a loan to establish his flower farming business.



The loan covered essential costs such as land preparation, seed procurement, irrigation systems, fertilizers, pest management, harvesting, labor charges, and marketing activities. To ensure the success of his venture, Aftab carefully selected the best location for his flower farm, considering factors like soil quality, sunlight exposure, and proximity to the local market.

Gujranwala has a strong demand for flowers, making the flower business a highly profitable choice. Aftab focused on growing popular varieties such as roses, marigolds, and jasmine, which are widely used in weddings, religious ceremonies, and cultural festivals. He established strong relationships with local flower shops, event planners, and direct customers, ensuring a steady market for his produce.



Through consistent quality and reliable service, Aftab built a solid reputation in the market. His flowers were always fresh and vibrant, attracting repeat customers and new referrals. Over time, his business expanded, leading to higher profits and a sustainable livelihood.

Nazeer Ahmed's Journey from Struggling Farmer to Dairy Entrepreneur with ZTBL's Support

Nazeer Ahmed, a hardworking farmer from Muzaffargarh in southern Punjab, faced many difficulties in his agricultural journey. He learned about the financing opportunities offered by Zarai Taraqati Bank Limited (ZTBL). He was surprised to find that ZTBL not only provided loans for traditional farming inputs like seeds and fertilizers but also supported innovative agricultural projects.

Motivated by this opportunity, Nazeer Ahmed approached the ZTBL branch in Chowk Munda to apply for a loan under the Prime

Minister Youth Business & Agriculture Loan Scheme. With the financing approved, he invested in high-yield dairy cattle known for their disease resistance. He built well-ventilated sheds with modern facilities to ensure the health and productivity of his animals. Additionally, he purchased advanced milking machines and chilling equipment to maintain milk quality and freshness.

Nazeer Ahmed's success transformed not only his life but also the lives of many in his community. His dairy farm created job opportunities, providing stable incomes for local families. His achievements encouraged other farmers to explore modern farming practices and seek financial support for their agricultural ventures. Recognized for his accomplishments, Nazeer became a role model for aspiring entrepreneurs in the agricultural sector.



Looking ahead, Nazeer Ahmed plans to expand his business by establishing a milk processing plant. He aims to continue working with ZTBL to explore new financing options and innovative solutions that can contribute to the growth of the dairy industry and the agricultural sector as a whole.



Amjad Ali: Transforming Desert into Green with Renewable Energy

Yazman, Bahawalpur, known for its arid climate and desert-like landscape, presented immense challenges for local farmers. Water scarcity and limited access to electricity made traditional farming methods difficult, restricting agricultural productivity. However, Amjad Ali saw the hidden potential of his land and sought a sustainable solution through the financial support of Zarai Taraqiati Bank Limited (ZTBL).

Amjad Ali applied for a loan under ZTBL's financing scheme for Agri Land Development through alternate and renewable energy. Recognizing the feasibility of his project, the bank approved his

loan. With the funds, he meticulously planned the transformation of his farm, focusing on renewable energy integration and sustainable land development techniques.



Understanding the crucial role of energy in modern farming, Amjad Ali installed solar panels on his farm. He collaborated with renewable energy experts to assess his energy needs and implement a comprehensive solar energy system. This transition not only provided a clean and reliable electricity source but also significantly reduced his dependency on traditional power sources.

With financial support from the bank, Amjad Ali initiated a structured land development plan. He consulted experts in soil management and irrigation techniques to enhance the fertility of his arid land. By implementing efficient irrigation methods and water conservation practices, he effectively addressed the water scarcity challenge.

He introduced high-yielding and drought-resistant crops such as dates, olives, and native fruits, optimizing his farm's productivity. The integration of renewable energy with sustainable farming led to remarkable results, benefiting both the environment and the local community. Amjad Ali actively shares his knowledge and experiences through workshops and seminars, encouraging fellow farmers to adopt renewable energy and sustainable agricultural techniques. His efforts have not only revitalized his land but have also inspired others to transform the agricultural landscape of the region.

Manzoor Ahmed: A Case Study on Agricultural Entrepreneurship and Post-Harvest Management

Manzoor Ahmed, a farmer from Karampur, a village near Yazman, faced persistent challenges in managing his agricultural produce. Like many small-scale farmers, he struggled with poor post-harvest management, which often led to significant crop losses. Limited storage options forced him to sell his produce immediately after harvest, often at lower prices, reducing his profitability.



Recognizing the need for a sustainable solution, Manzoor Ahmed decided to invest in a small on-farm storage facility. He secured financing to construct a godown, allowing him to store harvested crops under controlled conditions. This investment transformed his approach to farming and marketing. With proper storage in place, he no longer needed to sell his produce at market lows. Instead, he monitored price trends and sold his crops when market rates were more favorable. This strategic approach significantly improved his earnings and financial stability.



Beyond his own success, Manzoor Ahmed's initiative had a broader impact. His experience demonstrated to fellow farmers how proper post-harvest management could enhance profitability. He actively shared his knowledge, encouraging others to explore storage solutions and strategic selling practices.

This case study highlights the importance of infrastructure investment in agriculture. It underscores how small interventions, such as storage facilities, can lead to improved financial outcomes, better resource management, and greater economic stability for farmers.
