ASSESSMENT OF THE EFFECT OF KASSALA SMALL-SCALE ENTERPRISES PROGRAMME IN POVERTY ALLEVIATION AND RURAL DEVELOPMENT

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Dedication

I dedicate this modest effort to:

The Soul of my mother... and to

My father...

My husband

My brothers...

My sisters...

May sons Abdalla and Ali and my daughter Fatima

And to all whom I admire

With deep love and respect
ACKNOWLEDGEMENTS

Firstly my special praise and thanks to Allah the mightily who gave me the health and patience to conduct this study. I would like to express my appreciation and gratitude to my supervisor Dr. Abdel Raouf Suleiman Bello for his encouragement, guidance and useful comments that enabled me to carry out this study.

I am greatly indebted to the staff members of Kassala Small Scale Enterprise Programme (KSSEP) for their help and encouragement. Special thanks and appreciation are due to the staff members of the Agricultural Extension of Kassala State for their assistance.

I wish to express my sincere thanks to Mr. Abubakr A. Sadig, Mrs. Fatima M. Ali, Gamal M. Nour Eldim F, Omima Gafaar, Tayba Nour Eldaim, Haitham Osman, Amal Abdalla and Malik Ballah, for their encouragement. My sincere thanks are extended to my father and sister Fowzia for their help and continuous support during this study.

Special thanks and appreciation are due to my husband Musa for his great and valuable assistance and patience during the course of my study.

At last, I am indebted to my family for their personal sacrifices and patience during the course of the study.
This study was conducted to investigate the effect of Kassala Small Scale Enterprises Programme (KSSEP), on poverty alleviation and rural development on Kassala State.

KSSEP was developed and introduced by the Agency for Cooperation and Research in Development (ACORD) in Kassala State in 1991, to improve the standard of living of the poor communities in the targeted areas.

A credit system was implemented to finance income-generating activities (IGA), to improve households income, as well as non-income generating activities such as maintenance of buildings, purchase of TVs and some furniture. In addition ACORD introduced the participatory approach, and an attempt to improve, the environment of the beneficiaries in the study area.

Both primary and secondary data were collected and used. The primary data was obtained through a field survey by means of an interview schedule (questionnaire), observations and group discussions. Secondary data was obtained from the official reports, theses, papers, books and other relevant sources.

The study used descriptive statistical methods as a tool of data analysis. The study adopted the purposive sampling procedure for selecting four offices. The accidental sampling procedure was used for the selection of 132 respondents.
The main results revealed that KSSEP has been a participatory approach and credit system to promote rural development and poverty alleviation in the study area. It was also evident that capacity building through training was effective. One of the significant roles in the success of the participatory approach had been due to involvement of the local committee as revealed by the study.

The study suggests some recommendations which including;

Development of policies and activities for increasing the access of the poor to employment opportunities, and the expansion on income-generating activities and improving the quality of social services.

Promotion of effective participation of rural women in income-generating activities, which was introduced by ACORD to improve family income and hence to promote the rural development process in the study area.

More emphasis on local communities participation through local committees that can be obtained through relevant training as a prerequisite to the fulfillment of sustainable rural development.
ملخص الأطروحة

هدفت هذه الدراسة إلى معرفة مدى تأثير مشروع تنمية الأعمال الصغيرة في تخفيف الفقر وتحقيق التنمية الريفية بولاية كسلا.

أنشئ هذا المشروع في عام 1991م بولاية كسلا بتمويل من الوكالة الدولية للبحث والتنمية (ACORD) بغرض تحسين المستوى المعيشي للمجتمعات الريفية في المناطق المستهدفة.

بني المشروع نظام السلفقات لتمويل الأنشطة المقدرة للدخل والأنشطة الأخرى غير مقدرة للدخل كتحسين المباني وشراء الأجهزة مثل التلفاز والآلاتات كمحاولة لتحقيق بيئة السكن للمجتمعات المستهدفة في منطقة الدراسة.

أعتمدت الدراسة على منهج الإحصاء الوصفي باستخدام المعلومات الأولية التي تم جمعها عن طريق المسح الاجتماعي باستخدام الاستبان والمقابلة، حلقات النقاش والملاحظة. تم جمع المعلومات الثنائية عن طريق وثائق المشروع، الرسائل، التقارير، المطبوعات والمراجع والمصادر الأخرى المناسبة.

استخدمت الدراسة نظام العينة القصدي لإختيار أربعة مكاتب كما استخدمت العينة العفوية لإختيار 132 مستهدف.

توصلت الدراسة لعدة نتائج أهمها: تبني المشروع منهج المشاركة ونظام التسليف لتحقيق التنمية الريفية وتخفيف الفقر بمنطقة الدراسة. توصلت الدراسة إلى ضرورة الاهتمام ببناء القدرات من خلال التدريب وضرورة الاهتمام باللجان المحلية لتحقيق منهج المشاركة.

إقتربت الدراسة بعض التوصيات أهمها:

تطوير سياسات وبرامج تغني بإيجاد فرص عمل للجرافاء ومحدودي الدخل، علاوة على التوسع في المشروعات المقدمة للدخل وتحسين نوعية الخدمات الاجتماعية، وتشجيع المشاركة المرأة في الأنشطة المقدرة للدخل التي تقدمها منظمة أكورد لزيادة دخل الأسرة وبالتالي المشاركة في عملية التنمية الريفية وتطوير مشاركة المجتمعات المحلية من خلال برامج التدريب والعلوم كمطلب لتحقيق التنمية الريفية المستدامة.
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LIST OF ABBREVIATIONS

ACORD: Agency for Cooperation and Research in Development.

CSOs: Civil Society Organizations.

FAO: Food and Agriculture Organization.

GOAL: An Irish International NGO

HHs: Households.

IA: Improvement Approach.

IDPs: Internally Displace Persons.

IFAD: International Fund for Agricultural Development.

IGA: Income Generating Activity.

ILO: International Labor Organization.

KSSEP: Kassala Small Scale Enterprise Programme.


NGOs: Non-governmental Organizations.

PA: Participatory Approach.

RAA: Rural Animation Approach.

RD: Rural Development.
RLF: Revolving Loan Fund.

SD: Sustainable Development.

SPSS: Statistical Package for Social Sciences.

TA: Transformation Approach.


UNICEF: United Nations Children’s Fund
CHAPTER ONE

INTRODUCTION

1.1. Background Information

Kassala Small Scale Enterprise Programme (KSSEP) is a form of integrated rural development programme. It was developed and introduced by the Agency of Co-operation for Research and Development (ACORD) in 1991.

The main objectives of the programme are to alleviate poverty through improvement of the family income and transferring ownership of means of production to the target groups. To attain these objectives, KSSEP used to establish a sustainable financial system targeting the poor segments, specially female-headed households focusing on the widows and the divorced to improve and sustain the quality of their life. This is to be achieved through provision of social services and income-generating activities.

KSSEP provided credit services covering the whole of Kassala State, with particular emphasis on the rural areas.

1.2. Problem statement

Various studies conducted on the experience of KSSEP (GOAL 2002 and Dawood, S. 2001) indicate that it had succeeded to create considerable socio-economic transformation in the study area, and mobilized the targeted groups to join and participate effectively in the programme activities.
This study is an attempt to investigate the extent to which KSSEP had succeeded to alleviate poverty and promote the processes of rural development in the study area.

1.3. Research Objectives

The main objectives of this study are:

- To see to what extent the KSSEP succeeded to meet the needs of the targeted groups and improved the family income.
- To see to what extent the KSSEP has succeeded to encourage the beneficiaries to have access to formal financial institutions.
- To examine the degree of success of the development approach adopted by KSSEP in promoting popular participation of the targeted groups to ensure future sustainability.
- To propose some recommendations for enhancing performance, and helping in the development process.

1.4. Research Assumptions

To attain the objectives of this study the following assumptions were put to be examined.

KSSEP has succeeded to create considerable socio-economic transformation for the targeted group and the study area.
KSSEP has succeeded to establish strong local institutions which enabled the beneficiaries to plan, implement, manage, monitor and evaluate of their development activities.

The development approach adopted by KSSEP has succeeded to mobilize the target group to join and participate effectively in KSSEP activities.

1.5. Research methodology and instruments of data collection

1.5.1. Research methods

The study adopted the descriptive statistics methods. The Statistical Package for Social Science (SPSS) was used for data management and analysis.

1.5.2. Instruments of data collection

The study was based on primary and secondary data. Primary data was collected by using a questionnaire as the main tool of data collection. It consists of two main parts. The first part covers the socio-economic characteristics of the respondents. The second part covers the KSSEP’s provided activities and services. However, observation, interview and group discussion were also used. Secondary data was obtained from the official reports, publications, theses, papers and other relevant sources.

These instruments were used to investigate the main problems in the area and the role of KSSEP and its socio-economic impact in the area of the study.
Statistical techniques used were frequency distribution and percentage.

**1.5.3 Sample design**

The study used purposive sampling technique to select 4 offices out of 5 offices. A sample of 132 households was selected accidentally from the above mentioned 4 offices (Table 1.1), because there are no official records (sample frame) for the beneficial in the selected offices.

<table>
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<td>Alhalanga</td>
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<td><strong>Total</strong></td>
<td><strong>132</strong></td>
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1.6. Organization of the study

This study consists of five chapters and one appendix:

Chapter one is an introductory chapter laying out general background about KSSEP, problem statement, the research objectives, the research assumptions, methodology and organization of the study. Chapter two; is devoted to literature review and it consists of two sections: Section one covers concepts, definitions and approaches of rural development, and section two covers issues related to poverty including concepts, definitions and measurement of poverty. Chapter three; consists of two sections. Section one provides information about the socio-economic settings and environment of the study area, section two is a descriptive one about the KSSEP background, objectives, approaches, activities and development. Chapter four provides analysis and discussion of the data and results obtained. Chapter five; presents summary, of research conclusions and the suggested recommendations. The single appendix carries the questionnaire for primary data collection.
2.1. Rural development (RD)

2.1.1. Concepts and definitions

Rural development is a process of socio-economic transformation of the rural societies. Its aim is to secure better livelihood for rural people through interventions by governments, NGOs, and international agencies. Rural Development (RD), is viewed as a multi-dimensional process going beyond economic growth as it focuses on poverty alleviation and equality. According to Lele, U. (1975), the concept of rural development is defined as. “Improving living standard of the mass of low-income population residing in rural areas and making the process of their development self-sustaining” (Lele, U. 1975: 20).

This definition indicates that rural development has three important features. Firstly: It is concerned with improving the living standards of the subsistence population, which involves mobilization and allocation of resources. Secondly: Is the participation of the rural population in all phases of the development process; and thirdly are the development programmes which should be built on a sustainable manner and self-reliance to enable the rural people to have more contribution to the development process.
According to the World Bank, (RD) is defined as:

“A strategy designed to improve the economic and social life of a specific group of people of rural poor. It involved extending the benefit of development to poorest among those who seek livelihood in rural areas. The group include small farmers, tenants and the land less” (Chamber, 1983: 147).

This definition considers rural development as a strategy to help the poor people, to express their needs and to participate and seek to gain benefits from the future development.

According to Oakley and Garforth, RD is: “A process integrated with economic and social objectives which must seek to transform rural society and provide a better and more secure livelihood from the rural people” (El Nour 2002:15).

According to the Working Group Committee of the Human Environment of Kenya, rural development is: “ A series of quantitative and qualitative changes occurring among a given rural population and whose converging effects indicate in the time arise in the standard of living and favorable change in the way of life”. (Adla, 2000:8).

Rural development is concerned not only with physical and economic achievements, but rather with development of the rural people themselves, through the gaining of a clear insight into their problems.
and also developing their attitudes and abilities to change, transform and mobilize themselves to participate in their own future development programmes.

According to Hold Graft (1984) the community development programme is defined as:

“A process of methods of programme which involves people’s participation on community basis in the solution of their common problems, teaches and in sites upon the use of democratic process in the joint solution of community problems and activities that facilitate the transfer of technology to people for more effective solution of their common problems. (Adam, M. 1996:35).

As from the previous definition, that development involves a form of team work cooperating in addressing common problems through community participation. It is also evident that some form of a democratic process needs to be established for effective community development.

2.1.2. Rural development objectives

The objectives of rural development as indicated by Todaro (1994), include the following:

To increase the availability and widen the distribution of the basic life sustaining goods such as food, shelter, health and production.
To raise the levels of living including higher income, the provision of more jobs, better education and greater attention to cultural and humanistic values, all which severe not only enhance material well being but also, to generate greater individual and national self-esteem.

To expand the range of economic and social choice to the individual and the nation by freeing them from servitude and dependence not only in relation to other people and in relation to the nation and states, but form the forces of ignorance and human misery (Al Shafa, M. 2004).

Moreover according to Postash, I. (1986), the rural development objectives are:

Improving and providing of social services such as (education, health, housing, nutrition, environment, hygiene and water … etc.).

Providing better socio-economic conditions through introducing relevant income-generating activities along with appropriate technology.

Mobilizing rural communities on their potential as well as activating it by training and learning.

Changing and improving peoples attitude towards adoption of new technologies (Mona, B. 2003).

2.1.3. Rural development policies

Rural development policies are distinct from other policies by their effects on output, growth and income distribution. They attack poverty through various measures which help to raise the productivity
of the specific population. According to Faris, A. (1999), three types of anti-poverty strategies of relevance to rural development can be distinguished: The First type promotes the redistribution of existing productive assets notably, land, water and related services to increase productivity. The Second type of strategies leads to the redirection of the flow of realized increase in total income or consumption from the rich, via fiscal measures and through access of the poor to income generating activities. The Third type is the conventional strategy of overall GNP growth, which is supposed to benefit all groups of population through market forces with minor intervention of the government in prices and wages and irrespective of the initial distribution of land capital and human abilities (Faris, A. 1999: 18).

2.1.4. Some rural development approaches

In order to achieve development in developing countries, there are some rural development approaches adopted and used by governments, national and international agencies to achieve socio-economic transformation. Long N. (1977) mentioned that the rural development strategies are based on two main approaches, the improvement approach and transformation approach.

2.1.4.1. Improvement Approach (IA)

This approach aims to effect the encouragement of agricultural development within the existed peasant production systems. It seeks to foster development through mobilization of non-human resources and
to promote popular participation, which is necessary for successful rural development programmes.

According to the World Bank (1960), the improvement approach is described as follows:

“Aiming at the progressive improvement in the peasants methods of crop and animal husbandry by working on the peasant on both the psychological and technical plans to include an increase in his productivity without any radical change in the traditional social and legal system” (Long, N. 1977: 145).

This approach, as indicated by Bello, A. (1998) attempts to foster development in the existing production system. It takes the existing social and economic systems and try to provoke change through diffusion of the green revolution techniques (i.e. seeds, fertilizers, extension and other inputs), to the small farmers. Projects based on the improvement approach do usually cover different aspects of rural society such as education, health, water, income generating activities and capacity building.

Moreover, the improvement approaches may take the following forms.

2.1.4.1.1. Participatory Approach (PA)

The participatory approach may take different forms. It is a bottom-up approach, which aims at encouraging popular participation to involve the targeted groups in all the stages of the development process through
establishment of relevant institution (i.e. village development committee … etc).

The term participatory is defined by the World Bank as a process whereby illegitimate interest in the project, influence the decision which affect them.

There are different levels of community participation identified by the World Bank, including the following:

Information sharing; people are told about a development project and how it may be affect them so that they can determine their level of participation.

Consultation: people to be consulted through key issues and provide vital feedback to the project managers.

Decision-making: people should be involved in the designing and implementation of the projects activities, and thus influence its development at every stage.

Initiating action: people organize themselves to take action in the face of the shared problems or the areas of interest, rather than responding to the initiative of outside agencies.

2.1.4.1.2. Rural Animation Approach (RAA)

Rural animation is a form of participatory intervention, which attempts to help rural people to identify their needs by involving them in all phase of the development process.
According to Adam, M.E. (1987) rural animation is: “An educational and political movement aimed at awakening rural people to realize their potential. It is concentrates on the recruitment and training of villagers as animators” (Adam, M.E 1987: 69).

In this respect, the UNICEF (1996) views this approach as an attempt to identify needs by involving seek in communal activities. To achieve development, in turn, the concept of animation attempts to meet the following objectives:

Enable people to build capacities of their local institutions and knowledge-base.

Consider people as subjects of change.

Assist people to collect data concerned with their poverty and to acquire basic management and technical skills to plan and manage activities.

Assist people to understand the causal factors of their poverty and estimate their real life situation and experience.

To bring people to contact with formal agencies and institutions. (Gaafar, B. 2002).

Generally the rural social animation approach, focuses on animators (by recruitment and training), who have different functions. The main function of animator(s) is to seek services from the government and other relevant institutions, to make them servants rather than bases of people. The purpose was not to stir up political opposition in the country-side, but to develop, self-confident leadership to help implement government plan.
2.1.4.2. Transformation approach (TA)

This approach aims at creating radical change in the system of production. According to Long, N. (1977) this approach is:

“An attempt to establish new forms of agricultural and social organizations and makes radical break with existing peasant systems in terms of the scale of operation, production techniques and socio-legal structures. Thus to improve the productivity and organization of production of peasant farmers” (Long, N. 1977: 45).

Generally speaking, the transformation approach seeks to create new forms of production relations to meet the needs of the new system and of forms of production.

The transformation approach (TA) includes resettlement projects, land reform programmes, co-operative farming systems and the establishment of capitalist farming systems. An example of TA includes major projects established in Sudan (i.e. Rahad Scheme and New Halfa “resettlement project” scheme. Another example of TA is the Ujamaa Policy and Programme of Tanzania, which was implemented in 1967. Its aim was to establish socialist forms of production.

2.1.5. Sustainable Development (SD)

Sustainable development is very complex and difficult to define. Unlike other orthodox conceptions of development, it is concerned directly with a number of interrelated and interdependent, and
sometimes conflicting objectives and variables. It focuses the attention
directly on the environmental, cultural, socio-economic, ecological,
technological, political, ideological, demographic, physical, biological
humanitarian aspects of life of the poor and disadvantaged people
(Medani, A. 1994:).

The concept of sustainable development as applied in the third world is
directly concerned with the improvement of the poor standards of
living at grassroots level, which can be quantitatively measured in
terms of the increased food, real income, educational services, health,
sanitation, water supply, emergency food stock, cache –etc.

activity which aims at razing systematically, the level of social welfare
with the maximum care and protection of the existing natural resources
and with the minimum cost and damage to the environment” (Medani,

The definition indicates that, sustainable development attempts to
maximize benefits by using natural resources without neglecting their
protection.
Thus, Allens (1980) defined sustainable development as

“A development which is likely to achieve lasting satisfaction of human needs, which are different and they vary among the same society classes within the same community according to age, educational level, culture and social status, to meet the aspirations of present and future generation, we need a lasting satisfaction for human needs through development programmes” (Mona, B. 2003:21).

This definition reveals that the sustainable development (SD) attempts to achieve the satisfaction of basic needs which are different with various people at different situations through various development programmes.

FAO defined SD as:

“The management and conservation of natural resources base, and the orientation of the technological and institutional change in such a manner as to ensure the attainment and continued satisfaction of human needs for present and future generation” (Niveen, S. 2003:19).

This definition considers SD in all sectors, and it should be attained through organized and adequate use of the different resources to satisfy the needs of present and future generations.

Recently, there is a strong tendency amongst most scholars, writers and development experts to consider sustainable agriculture as the most relevant approach to achieving sustainable development in the Third World Countries.
Sustainable development aims to achieve different objectives. One of the main objectives of sustainable development, therefore, is to alleviate poverty by improving people’s incomes and entitlements and access to food.

2.2. Poverty

2.2.1. Concepts and definitions

The Poverty Phenomenon is considered as one of the most crucial problems facing the World. The data from different sources showed that about one billion people live below the poverty line all over the world. Therefore, the problem of poverty requires considerable efforts from researchers, development planners, national governments and the international community, to develop relevant methodologies and approaches to deal with its causes and bring about practical recommendations that can help in its alleviation. This is mainly because poverty is a multi-dimensional phenomenon with economic, social, political and other dimensions.

These dimensions differ from one country to another and from one community to another. All these dimensions generate different definitions and concepts of poverty.


Extreme Poverty: Is lack of income necessary to satisfy basic food needs. Usually defined on the basis of minimum calories requirement (often called absolute poverty).
Over all poverty: Is lack of income necessary to satisfy essential non-food needs, such as clothing, energy and shelter.

Human poverty: Refers to the lack of basic human capabilities; illiteracy, malnutrition, abbreviated life span, poor maternal health, illness and preventable farms of diseases.

Moreover the World Bank (1990) defined poverty as: “The lack of income necessary to satisfy human necessities. (Jazairy et al, 1992)

This definition indicates that to eradicate poverty, focus showed not be only on poverty caused by income but also poverty caused by lack of basic human development.

According to Lliffe, J. (1987), poverty is defined as:

“The ability to attain a minimum standard of living and it is linked to lack of education, skills and equitable distribution of wealth and productive resources between people and regions. In other words, those who can not acquire the basic minimum needs of food, shelter, clothes, health and education, are known as poor” (Ismail, D. 2004:17).

This definition mainly links poverty with the basic needs including education, food, shelter and health. Overall, the definition deals with resource allocation between people and regions.
According to Sen, K. (1981) absolute poverty is defined as:

“The condition of insufficient necessary resources to attain the required nutrition rate, this is determined by poverty line, which means the minimum level food which the individual become in a healthy State. It can be measured according to the components of food stuff or the quality and quantity of food” (Ismail, D. 2004:22).

With respect to this definition it is clear that Sen has focused his views on the quantity and quality of food.

Moreover Zakaria. et al, (2002), defined the absolute poverty as. “A minimum level of income that is necessary to satisfy the minimum acceptable standard of living of economic social and cultural dimensions” Zakaria et al (2002: 4)

This definition, considered poverty as multi-dimensional, which needs minimum level of income to improve the condition of living.
Moreover, Townsent (1984) defined poverty as:

“A relative deprivation, poverty is seen as a process of catching deprivation by which people gradually slip out of the mainstream of the social life, almost un-noticeably, without being the stereotype papers in rags. In addition he lays great tress on the need for participation in the custom, leisure pursuits, and political culture of everyday life, if people’s circumstance militates against the participation then they are relatively deprived, thus deprivation has to be maintained both materially and socially” (Yusra, M. 2003:19)

2.2.2. Poverty Measurement

The most common practice to measure poverty is based on income and on consumption.

Al Tahir, M. (1996) reported that, poverty line is a measure of income or consumption, which all persons with equivalent income below which are considered as poor. A person is considered poor if his/her consumption on income level falls below some minimum level necessary to meet basic needs. The minimum levels are usually called poverty lines. Therefore, poverty lines are away in time and place.

In a study by the Ministry of Manpower, Sudan Government (1997), It is indicated that the cost for minimum needs for daily subsistence of an individual was DS 244 in 1996.

According to UNDP (1996), poverty may be measured by:

**Head Count Index:** Measure of the proportion of the population whose income is below poverty line.
**Income Gap Index**: It represents the amount of money needed to raise the income of all poor individuals to the level of poverty line, as a proportion of the poverty line.

**The Severity Index**: Measures the distribution of welfare of those having income below poverty line, e.g. it can distinguish between the poor and the poorest.

### 2.2.3. Poverty in Sudan

Poverty in Sudan, has escalated due to the long-lasting civil war in the Southern Region of Sudan for nearly 50 years since independence. This civil war has a heavier negative impact on poverty. Poverty intensified both in magnitude and severity. The percentage of people in Sudan who live below the poverty line, are estimated to be about 90% of the total population of the country. These negative impacts, had attracted the World’s attention. As a consequence, many international NGOs started operating their activities in Sudan and in particular in the poorest parts of the country such as Kassala State.

#### 2.2.3.1 Poverty in Kassala State

Poverty has been experienced in Kassala State for over thirty years. The State was a host to refugees from Eritrea and Ethiopia fleeing the Eritrean-Ethiopian war. In addition, the occurrence of natural disasters (i.e. drought and Gash River floods) led to a huge influx of displaced populations into Kassala town, causing a serious stress on the already ailing social services and infrastructures. The situation worsened with

2.2.3.2. Causes of Poverty in Sudan

Annual report FAO (2000) explained that, poverty results from a combination factors, and the extent varies from country to country. but there are common elements.

The causes of poverty in Sudan are summarized by Zakaria et al (2002) as follows:

The weakness of the development programmes in the preceding four decades.

Increase of inflation rates.

Deterioration of fiscal and human capital.

Accumulation of foreign debts.

Deterioration of the exchange conditions for Sudan export.

Natural disasters such as drought, desertification and flood.

Continuity of civil war in the Southern and Western regions of the country.

Tribal conflicts and migration from rural to urban areas.

2.2.4. Poverty Alleviation and Eradication

The IFAD, (1992) emphasized that the new development paradigm conceives that poverty alleviation is not just a mechanism to get the poor to cross a given threshold of income or consumption, but
as a sustained increase in productivity and an integration of the poor into the growth process. Accordingly, the poor must have access to resource, policy and institutional framework in such a way to enable them utilize the resources effectively (Francis, *et al* 2000: 22).

ILO report (1981) stated that participatory projects show high standards of promotion of people’s self-reliance without having to depend on external agents, in addition to raising the people’s awareness and capabilities, and eventually with drawing learning behind self-reliance, forward-moving people’s process (Omaya, G. 2000).

Some recent poverty programmes, such as the South Asia Poverty Alleviation Programme and Area Development Scheme in the Arab States, are giving more emphasis to fostering formation of community organizations to directly articulate people’s needs and priorities.

Zakat, as a poverty alleviation and eradication measure, appears especially promising in Sudan. Zakat is considered one of the five pillars of Islam. It can be an effective instrument of poverty eradication by moving in the direction of financing and supporting income-generation projects for the poor. The intensifying severity of poverty, and prevailing of famine has led donor countries, agencies and government authorities in Sudan to coordinate efforts towards alleviation and eradication poverty.

The Bank of Sudan, is providing a significant support, directives and efforts to alleviate poverty effects and to increase family income.
Rehiman (1996) revealed that, in Sudan the announcement of monetary policies of the Bank of Sudan (1994 - 1995) to alleviate poverty, had given a boost to the process of group and individual project formation, efforts taken by banks and other agencies such as the Sudanese Agricultural Bank, farmers Bank,. IFAD, UNDP, and serving NGOs (OXFAM, CARE, ACORD. etc) for implementing the linkage programme of informal groups with formal credit institutions have provided further help for this approach) (AlShaffa, 2004:14).
3. Kassala State

3.1. Location

Kassala State is located between latitudes 14.5° - 17° North and longitudes 34.40° - 37° East. The State shares boundaries with Eritrea from the East, Red Sea State from the North, Gadarif State from the South and West, Khartoum and River Nile States from the West. (Map 3-1).

Administratively; the State is divided into five localities; namely, Kassala, Atbara River, Al Gash, Seeteet and Hamashkuraip. It covers an area of about 42282 km². Kassala town is the capital of the State. The total population of the state is about 1.5 million persons. About 350000 persons live in Kassala Town, of which about 45000 are refugees and displaced people (KSSEP 2003).

The State Ministry of Social Affairs in Kassala State had estimated the number of population who live under poverty line in the State to be about 90% of the total population (Social Affair Report, 1998).
3.1.2 Climate

According to Ahmed, N. (1998), Kassala State is characterized by semi-arid tropical climate with 4 month rainy season, and high temperature throughout the year. The rainy season starts from June to September with more rainfall during July and August. The average range of annual temperature is 33-47°, and an average range of annual rainfall 100 – 150 m/year.

3.1.3 Vegetation

The main types of vegetation in the State include trees such as: Cafour (*Eucalyptus spp.*), Miskeet (*Prosopis spp.*), Altemer Ainda (*Albiza indica*). Also there are some shrubs such as, Kitir (*Acacia mellifera*). The types of grass species, Um Libeina (*Euphorbia indica*) dominates in the State and is considered as the main source of animal food (Kassala Forest Administration 2000).

3.1.4 Economic Activities

Generally, the income of population in the State depends on two main economic activities namely agricultural activities and livestock production. Other economic activities (i.e. trade, wage labour, government employment hand-craft and others) are also practiced in the State.

3.1.4.1. Agricultural Activities

Agriculture represents the major economic activity in Kassala State. The available land in the State was estimated to be about 400,000
feddans, of which only about 160,000 feddans are under cultivation. According to the Horticultural Department in Kassala State, horticultural farming represents about 38.8% of the total arable land in the State, and flooded irrigation farming depends on various factors, such as the amount rainfall and the annual flow of valleys. The horticultural farming produce different types of fruits such as Mango, Banana, Citrus and Guava. The main vegetables are tomato, onion and watermelon.

3.1.4.2. Livestock production

Livestock production is considered the second major economic activity of this State. About 53% of the State population is classified as rural sedentary, 35% is considered as urban population, and 12% as nomadic and semi-nomadic population.

The total number of livestock was estimated as 532,323 cows, 1,256,625 sheep, 1,006,643 goats and 545,885 camels, (Ministry of Animal Wealth, 2000). These animal resources are used mainly for milk and meat production.

3.1.5. Social services

The main basic social services in the State, include the following.

3.1.5.1. Education

The basic educational services in the state include preschool, elementary basic level school, secondary level school, adult and higher education. The percentage of enrollment in the State is different from
town to town. It also varies between males and females in the same town. The percentage of enrollment in the State is about 70.8% boys and 29.2% girls. The table (3-1) shows the numbers of basic and secondary schools in Kassala town, the high level educational services in the State including Kassala University, which has five faculties namely Medicine Education, Agriculture, Economics and Computer Sciences, as well as an Ahilia University and an Open University.

### Table (3 - 1):

Number of schools in Kassala town.

<table>
<thead>
<tr>
<th>Types</th>
<th>Basic level</th>
<th>Secondary level</th>
<th>Total number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boys</td>
<td>59</td>
<td>13</td>
<td>72</td>
</tr>
<tr>
<td>Girls</td>
<td>50</td>
<td>11</td>
<td>61</td>
</tr>
<tr>
<td>Total</td>
<td>109</td>
<td>24</td>
<td>133</td>
</tr>
</tbody>
</table>

Source: Kassala Education Department (2004).

3.1.5.2 Water services

The underground water, in addition to the seasonal rainfall sources in the State, are considered as main sources for supplying drinking and irrigation water. However, the State is yet suffering from shortage of water.
3.1.5.3. Health services

The State offers health services through health institutions which were established by the government and some NGOs. There are 12 hospitals in the State, five of them in Kassala Town. Also, there is one midwives school in the State. Generally, the situation of health services in the State is too poor and requires considerable attention from both government and voluntary institutions.
3.2. Agency for Cooperation and Research in Development (ACORD)

3.2.1 Background

The Agency for Cooperation and Research in Development (ACORD), is an international non-governmental organization. Its presence in Sudan is dated back to the 1980s. The main objective of this organization is to contribute to poverty eradication among the rural families in the targeted area. ACORD had established some offices in different States such as Port Sudan, Red Sea Hills, Kassala, Juba and Khartoum. (ACORD, 2001).

ACORD started the Kassala Small scale Enterprise Programme (KSSEP) in 1991 in Kassala Town. The programme was aimed to promote the concept of self-employment and self-reliance among the poor Sudanese and refugees. In the targeted area, particular attention is given to female-headed households (i.e. widowed, displaced, divorced and others of special need).

The main objective of the programme is to contribute to poverty reduction and to establish a sustainable pro-poor financial institution. The programme provided credit delivery through various methods of Islamic finance (i.e. Murabaha, Musharaka, Mudaraba and Hire Purchase), to achieve poverty alleviation and promotion of rural development. The programme provides a package of services including financial support, training and capacity building, research and empowering popular local organizations. The programme contributes to
increase awareness-raising about HIV/AIDS, encouraging testing, training for counselor and lab techniques (KSSEP, 2000). The programme contributed considerably to improve house building, water and electricity services by providing loan for that (KSSEP, 2003).

The programme has established employment and new businesses opportunities, especially for women in terms of businesses capital and training skill, increasing poor families income and improving food, education, health and clothing for the poor, mainstreaming of women productive businesses and facilitate access their to the economic resources to enable them to cope with the changing gender roles created by poverty and conflict.

The programme is arranged to work with the local structure to facilitate credit services to the poor people. Local structure undertake the whole process of loans delivery, rather than financial control taken by programme, client screening home, businesses, visit/feasibility studies, drawing contracts, monitoring and repayment collectives are completely done by them (KSSEP, 2001).

As indicated is (Kassala Report, 2004), the programme introduced a food security component in 2003 to reduce the impact of war and on food in the targeted area. Such a component provided support to assist and enhance regeneration of traditional livelihood mechanisms, reduce the spread of HIV/AIDS and building local capacities to promote and advocate participatory research techniques gender mainstreaming, human rights and peace building.
The project focuses on:

- Improving the livelihood by supporting agriculture, livestock and poultry.
- Contributing to improve the environmental health.
- Accessibility to water resources.
- Promotion of health, hygiene and sanitation issues.
- Capacity building that addresses skill-promotion.
- Advocating for development and right issues (KSSEP, 2003).

- The programme believe that the poverty rate is increasing due to these indicators:
  - Quality and quantity of family food (having only two meal-per day, which is also very poor).
  - Very few families still have animals, normally goats, where most of families were using cows.
  - Most of the households lack electricity and sufficient dirking water.
  - Low rates of marriage.
  - Simple ceremonies on death and marriage events.
  - High school enrolment and high drop-out especially among girls.
  - Increase of dependency rate per individual bread-winner.
- Decrease in family income (per-capita) (KSSEP, 2002).

3.2.2 KSSEP Objectives

As indicated in its leaflet (2000) the objectives of KSSEP are:

- To assist in the development and expansion of small and micro-enterprises through the provision of micro-credit from revolving Loan Fund (RLF) and credit-related activities to the poor.

- To empower women economically, by increasing their accessibility to credit, technical and managerial information.

- To motivate and support formation of group, and local structures in order to strengthen local capacities.

- To mobilize local financial resources and work in partnership with the local organization and groups.

- To achieve these objectives the programme provides the following:

  - Provision of small business capital using the system of revolving loan funds (RLF).
  
  - Facilitation of formal and informal training.

- Supporting local structures

- Researching into small business needs, potentials and impact.

3.2.3. Criterion of Selecting Beneficiaries:

As indicated in KSSEP, strategy (1996) the criteria used for selecting each beneficiary is following.
- Being in Kassala for not less than one year.
- Having family responsibilities (i.e. family dependents).
- Known and familiar in the area residence.
- Has low income (measured by average monthly income per family members head). In addition to that other poverty indicators measurement should be taken in housing condition and education level.
- Accepting the programme conditions.
- Must provide the accurate information necessary to his/her social state and business.
- Has experience in the proposed business.
- The business must be legitimate, sensible and viable.
- The credit assistance is more suitable for beneficiaries.

3.2.4 KSSEP Activities and Services

The programme adopted various approaches to reduce poverty. It provides credit, research, training and capacity building to local communities.

The programme provides credit for both income-generating activities (IGA) and non-income generating activities. The (IGA) such as poultry projects, agriculture activities, livestock, petty trade ... etc. the non-IGA such as home improvement (purchase TV, maintenance building…etc). However, the programme provides formal and informal training and
businesses consulting for new beneficiaries, the training activities include: organization, management, participatory planning and dynamics of effective included workshops and seminars to strengthen them and the staff capacities.

It is worth mentioning that, planning and implementation of credit activities were arranged in a way that ensured effective participation of the beneficiaries with equals for men and women. Thus to attain its objectives in a sustainable manner, the programme depends mainly on community-based Organizations (CBOs) in undertaking their activities and services.

### 3.2.5 Programme Achievements

According to the programme reports (2000-2004), the programme fulfilled the following:

- Assisted about 5,520 beneficiaries, more than 60% of them were women, through providing credit for IGA and non-IGA.
- Provision of more than 85 different types of income-generating activities (IGA).
- Helping about 1300 families to access the safe drinking water; and water for their animals.
- Coordinating with agricultural extension to provide seeds, fertilizer, extension and to identify training needs to build local structure capacities.
- Contribution in improving the educational level in the state particular among women, the programme had organized about 9 literacy classes for adult women and also as training centers to provide women with new skills.

- Assisting to cultivate small forest over an area of 8 feddans.

- Introduction of food security projects to assist people who are stressed and shocked by war and drought. It targeted about 13,000 household. (HHs).

- Initiation of HIV/ AIDS activities aiming at contribution, with other stakeholders, to reduce the spread of the disease, through awareness raising, training and capacity building, support to participatory learning and action and network and advocacy. This activity targets IDPs area, women, Civil Society Organisations (CSOs), youth and public (Kassala markets, mosques).

- Provision of different types of training for about 1825 beneficiaries particularly women who received different types of training such as management, credit saving, business management, skill upgrading, marketing bookkeeping…etc.).

- Organisation of some workshop related to reduce poverty.
3.2.6. Procedures for credit delivery

KSSEP has provided credit for the poor population through income-generating activities and social services (home improvement) especially for the most poor.

It was according to a brochure published by KSSEP (2000), that the programme credit ceiling is 75.000 SD as maximum size for an individual income-generating activity, but the credit increase in groups. The repayment of credit has different period depending on the type and methods of repayment. The Murabaha has 8 months while Musharaka has 4 months to repay the credit. The programme uses three kinds of guarantee system: personal guarantor, bank cheque and saving collateral fund.

3.2.7. KSSEP Organization structure

The organization structure of KSSEP is divided into different departments, each one has its own responsibility towards achieving the KSSEP objectives as follows:

**The Credit Department** which runs the whole budget of KSSEP, the credit (income -outcome) and acts as supervisor for its four offices branch.

**The Administrative Department**: It supervises all other departments of KSSEP.

**The Capacity Building Department** is responsible for the training and research programmes.

**The Food Security and VIH/Aids Department**, it is responsible for awareness and capacity-building in the targeted area.
CHAPTER FOUR
RESULTS AND DISCUSSION

This chapter presents and discusses the results of the study. It consists of two parts, the first part shows the main socio-economic characteristics of the respondents and the second part deals with effects of KSSEP in the study area.

4.1. Socio-economic characteristic of respondents

4.1.1. Sex

Table (4.1) shows the frequency distribution and percentage of the respondents by sex. It indicates that the females headed households and the male-headed households, are representing 68.2% and 31.8% respectively. This result indicates that most of beneficiaries of KSSEP are women.

<table>
<thead>
<tr>
<th>Sex</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>42</td>
<td>31.8</td>
</tr>
<tr>
<td>Female</td>
<td>90</td>
<td>68.2</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>

4.1.2. Age structure

Table (4.2) shows the frequency distribution and percentages of the respondents according to their age. It reveals that 82.6% of the respondents were economically active and fall within the age group ranging between (20 – 49 years). It also shows that 17.4% of the respondents ages were above fifty years. This result indicates that KSSEP focuses on the economically active age groups due to fact that they have more experience and interest in their proposed business.

Table 4.2:
Frequency Distribution and Percentages of Respondents By Age Groups

<table>
<thead>
<tr>
<th>Age groups</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 – 29</td>
<td>20</td>
<td>15.2</td>
</tr>
<tr>
<td>30 – 39</td>
<td>45</td>
<td>36.6</td>
</tr>
<tr>
<td>40 – 49</td>
<td>42</td>
<td>31.8</td>
</tr>
<tr>
<td>50 above</td>
<td>25</td>
<td>17.4</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>


4.1.3. Educational level

Table (4.3) shows the frequency distribution and percentages of the respondents according to their educational level. It indicates that 59.5% of the respondents received formal education, 27.6%, 15.2%, 15.2 and
6.5%, represent primary, intermediate, secondary and university levels respectively. It also shows that 32.6% of the respondents were illiterate, and 7.9% of the respondents attended Khalwa.

**Table 4.3:**

**Frequency Distribution and Percentages of Respondents**

**By Educational Level**

<table>
<thead>
<tr>
<th>Education level</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illustrate</td>
<td>43</td>
<td>32.6</td>
</tr>
<tr>
<td>Khalwa</td>
<td>10</td>
<td>7.9</td>
</tr>
<tr>
<td>Primary</td>
<td>30</td>
<td>22.6</td>
</tr>
<tr>
<td>Intermediate</td>
<td>20</td>
<td>15.2</td>
</tr>
<tr>
<td>Secondary</td>
<td>20</td>
<td>15.2</td>
</tr>
<tr>
<td>University</td>
<td>9</td>
<td>6.5</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>


**4.1.4. Marital status**

Table (4.4) shows the classification of the respondents by marital status. It indicates that 95.5% of the respondents are married or have been representing 36.2%, 34.8 and 24.5% married, widowed and divorced respectively. It also shows that 4.5% of the respondents
unmarried. This result indicates that the majority of the beneficiaries have been married.

Table 4.4:
Frequency Distribution and Percentages of Respondents
By Marital Status

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unmarried</td>
<td>6</td>
<td>4.5</td>
</tr>
<tr>
<td>Married</td>
<td>48</td>
<td>36.2</td>
</tr>
<tr>
<td>Widowed</td>
<td>46</td>
<td>34.8</td>
</tr>
<tr>
<td>Divorced</td>
<td>32</td>
<td>24.5</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>


4.1.5. Family Size

Table (4-5) shows that the frequency distribution and percentages of the respondents according to their family size. The family size of the respondents ranged between 2-13 members. It indicates that the average of the respondents family size were 7 persons. The respondents with large the family size 5-10 persons constitute majority at 54.1%. Also the results show that the respondents who have family sizes above 10 persons constitute 17.4%. This result explains that the targeted groups of KSSEP are people with large family responsibilities.
Table 4.5:
Frequency Distribution and Percentages of Respondents By Family Size

<table>
<thead>
<tr>
<th>Family size</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 – 4</td>
<td>37</td>
<td>28.5</td>
</tr>
<tr>
<td>5 – 7</td>
<td>42</td>
<td>31.8</td>
</tr>
<tr>
<td>8 – 10</td>
<td>30</td>
<td>22.3</td>
</tr>
<tr>
<td>11 – 13</td>
<td>23</td>
<td>17.4</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>


4.2. Socio-economic Effect

As indicated in Chapter Three, KSSEP contributes to poverty alleviation and rural development through adopting a credit delivery system and a participatory approach.

4.2.1. Credit Delivery System

4.2.1.1. Types of Activities

Table (4-6) shows the frequency distribution and percentages of the respondent according to their activities. It indicates that 87.2% of the respondents received credit for income-generating activities (IGA) (i.e. Animal Husbandry, Agricultural activities and petty-trading etc…). It also shows that 12.8% of the respondents received credit for non-income generating activities (home improvement). This result indicates
that KSSEP provides credit delivery for IGA and Non-IGA (home improvement) to improve the quality or life of the poor people.

Table (4-6):
Frequency Distribution and Percentages of the Respondents According to their Activities.

<table>
<thead>
<tr>
<th>Activities</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>IGA</td>
<td>115</td>
<td>87.2</td>
</tr>
<tr>
<td>Non IGA (home improvement)</td>
<td>17</td>
<td>12.8</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>


4.2.2. Benefits of IGA

Table (4-7) shows that frequency distribution and percentages of the respondents according to their benefits. It shows that 77.3% of the respondents succeeded to obtain benefits from their IGA. It also shows 9.9% of the respondents are not able to obtain benefits from their IGA. It also shows that 12.8% of the respondents have no IGA.
Table (4-7):
Frequency distribution and Percentages of respondents according to benefits.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit</td>
<td>102</td>
<td>77.3</td>
</tr>
<tr>
<td>No benefits</td>
<td>13</td>
<td>9.9</td>
</tr>
<tr>
<td>No-IGA</td>
<td>17</td>
<td>12.8</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>


4.2.2.1. Effect of IGA on nutritional level

Table (4-8) shows that 76.5% of the respondents were able to achieve positive changes in their nutritional level at different degrees representing 19.7% 45.4% and 11.4% as low, middle and high respectively. It also shows that 10.7 of the respondents were not able to achieve a positive change. It also shows that 12.8% of the respondents had no IGA.

From the group-discussion most of the respondents commented that:

“they are able to obtain positive changes in their quantity and quality of food to some extent”.

This result indicates that KSSEP aims to improve the livelihood of the poor people and make them enjoy.
Table (4-8):
Frequency Distribution and Percentages of the Respondents
According to their Nutritional Level

<table>
<thead>
<tr>
<th>Nutritional level</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>26</td>
<td>19.7</td>
</tr>
<tr>
<td>Middle</td>
<td>60</td>
<td>45.4</td>
</tr>
<tr>
<td>High</td>
<td>15</td>
<td>11.4</td>
</tr>
<tr>
<td>No change</td>
<td>14</td>
<td>10.7</td>
</tr>
<tr>
<td>No/ IGA (irrelevant)</td>
<td>17</td>
<td>12.8</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey (2003)

4.2.2.2. Effect of IGA on Educational level

Table (4-9) shows that 79.5% of the respondents are able to achieve positive results in their educational levels in different degrees, from their IGA representing 40.9%, 25% and 13.6% as low, middle and high respectively. It also shows that 7.7% the respondents are not able to obtain positive changes from their IGA. It also shows that 12.8% of the respondent’s activities are not IGA.

From the group discussion, most of the respondents commented that:

“... They feel, they are quite happy to have sustainable sources of income that enable them to complete their kids education”
### Table (4-9):

**Frequency Distribution and Percentages of the Respondents According to the change in their Educational Level**

<table>
<thead>
<tr>
<th>Change in Educational level</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>54</td>
<td>40.9</td>
</tr>
<tr>
<td>Middle</td>
<td>33</td>
<td>25.0</td>
</tr>
<tr>
<td>High</td>
<td>18</td>
<td>13.6</td>
</tr>
<tr>
<td>No change</td>
<td>10</td>
<td>7.7</td>
</tr>
<tr>
<td>No IGA (irrelevant)</td>
<td>17</td>
<td>12.8</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey (2003)

#### 4.2.2.3. Effect of IGA on Health Level

Table (4-10) shows that 69.8% of respondents were enabled to achieve positive changes in their health level in different degrees representing 26.5%, 30.5% and 12.8%, low, middle and high respectively. It also shows that 17.4% of the respondents were not able to achieve positive change in their health level. It also shows that 12.8% of the respondent’s, activities are no-IGA.

From the group discussion some of the respondents commented that:

“they succeeded to solve their health problems and create healthy environment for their children”.
Table (4-10):  
Frequency Distribution and Percentages of the Respondents  
According to Their Health Level.

<table>
<thead>
<tr>
<th>Health level</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>35</td>
<td>26.5</td>
</tr>
<tr>
<td>Middle</td>
<td>40</td>
<td>30.5</td>
</tr>
<tr>
<td>High</td>
<td>17</td>
<td>12.8</td>
</tr>
<tr>
<td>No change</td>
<td>23</td>
<td>17.4</td>
</tr>
<tr>
<td>No IGA (irrelevant)</td>
<td>17</td>
<td>12.8</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>


4.2.3. Other benefits of KSSEP

As indicated in Chapter Three, KSSEP provides credit, training, research and support building of local structures capacities.

Training:

KSSEP provide different kinds of training (i.e. management, marketing, bookkeeping… etc) to enable the beneficiaries to sustain development activities after KSSEP ends its credit programme.

Table (4.11) shows that 54.6% of the respondents received different kinds of training offered by KSSEP, representing 17.4% 12.8%, 14.5% and 9.9%, in management, marketing, bookkeeping and other training representing. However, 45.4% of the respondents did not receive any
training. It was observed that the training were a very important issue of KSSEP”.

Also in this context the Head of Local Committee stated that:

“KSSEP provides a wide range of training programme for the beneficiaries and local committees to ensure participation of them in poverty alleviation and rural development”.

These arguments were confirmed by Khadiga Hassan one member of the Local Committee member who stated that:

“Most of beneficiaries stated that their IGAs are progressing well and they received relevant training by KSSEP which enables them to play an effective role in poverty alleviation and rural development.

Table 4.11:
Frequency Distribution and Percentages of Respondents

According to Types of Training

<table>
<thead>
<tr>
<th>Types of training</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management</td>
<td>23</td>
<td>17.4</td>
</tr>
<tr>
<td>Marketing</td>
<td>17</td>
<td>12.8</td>
</tr>
<tr>
<td>Book-keeping</td>
<td>19</td>
<td>14.5</td>
</tr>
<tr>
<td>Other training</td>
<td>13</td>
<td>9.9</td>
</tr>
<tr>
<td>No training</td>
<td>60</td>
<td>45.4</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>

4.2.4. Local committee

As indicated in chapter three the local committee plays a vital role in poverty alleviation by helping the poor people to access microfinance, particularly the women.

Table (4.12) shows 75% of the respondents believed that the Local Committee have a positive and effective role in the socio-economic situation of the beneficiaries representing 26.5%, 31.1% and 17.4%, very good, good and weak roles respectively.

It was observed that the Local Committee helps the beneficiaries to participate in the decision-making process. Also some respondents expressed their positive view about the local committee, which help them to select relevant income-generating activities.

Moreover, from the group discussion, some respondents commented that:

“The local committee has an effective role in their positive change through its various assistance that enabled them to lead their activities in a sustainable manner.

This indicate that KSSEP puts sufficiently focus on the Local Committee to enable it to attain its objectives.
Table 4.12:
Frequency Distribution and Percentages of Respondents According to their views about the Role of the Local Committee.

<table>
<thead>
<tr>
<th>Role of local committee</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very good</td>
<td>35</td>
<td>26.5</td>
</tr>
<tr>
<td>Good</td>
<td>41</td>
<td>31.1</td>
</tr>
<tr>
<td>Weak</td>
<td>23</td>
<td>17.4</td>
</tr>
<tr>
<td>No role</td>
<td>33</td>
<td>25.0</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>


4.2.5. Sustainability of KSSEP (IGA)

Table (4.13) shows that 73.5% of the respondents were able to continues their income generating activities after the KSSEP credit ended. However, about 26.5% (12.8% of them have non-IGA, and 13.7% of the respondents were not enable to continue their activities). This result indicates that sustainable rural development can not be achieved without building the capacities of the beneficiaries by relevant training.

From the group discussion, some respondents commented that: their income generating activities continued due to provision of relevant training and their participation in all phase of their development process.
It was observed that the relevant training and full participation of the beneficiaries, led the development process in a sustainable manner

**Table 4.13:**

**Frequency Distribution and Percentages of Respondents According to Their Sustainability of the IGA and non-IGAs Activities.**

<table>
<thead>
<tr>
<th>Nutritional level</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sustainability</td>
<td>97</td>
<td>73.5</td>
</tr>
<tr>
<td>Non-sustainability</td>
<td>18</td>
<td>13.7</td>
</tr>
<tr>
<td>Non-IGA (irrelevant)</td>
<td>17</td>
<td>12.8</td>
</tr>
<tr>
<td>Total</td>
<td>132</td>
<td>100</td>
</tr>
</tbody>
</table>

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

This study was conducted to investigate the effects of KSSEP in poverty alleviation and rural development in Kassala area. The programme was established in 1991 to improve the livelihood conditions of poor people in targeted areas.

Both primary and secondary data were collected and used. The primary data was obtained through a questionnaire, group discussions, interviews and observations. The secondary data was collected from KSSEP documents, theses, books and other relevant sources. The purposive sampling procedure was used to select the four offices, while the accidental sampling procedure was used to select 132 respondents.

The main findings drawn from the study were:

i- It was evident from the study that KSSEP succeeded in increasing the beneficiaries’ income through the introduction of income-generating activities such as animal husbandry, petty trading …etc, as well as financing other services such as home improvement.

ii- It was evident that the KSSEP has adopted a credit delivery system and a participatory approach to alleviate poverty and promote rural development in the study area.
iii- The study concludes that the programme had improved the socio-economic services of the targeted groups, by assistance of development and expansion of small and micro-enterprise, moreover, strengthen local capacities and mobilize local financial resources.

iv- Women represented the majority of the beneficiaries from KSSEP (68.2%). Such a feature enabled of the programme to establish a balance in education between males and females.

v- KSSEP succeeded in fulfilling its objectives due to the fact that it was based on an economically productive age group ranging between 20-49 years.

vi- KSSEP IGAs had covered the majority of the beneficiaries (87.2%) and the remainder (12.8%) benefited through home-improvement loans.

vii- It is also evident that IGA, had positively promoted the nutritional, educational and health status as expressed by the response of the beneficiaries showing percentages of 76.5%, 79.5% and 69.8%, respectively.

viii- It can be argued that capacity building through training (> 50%) reflected significantly on sustainable rural development. This is also clear from the observation that 73.3% of the beneficiaries were able to continue after repayment of KSSEP loans.
One of the significant causes of the success of the participatory approach, had been the involvement of the local committee. This is evident from the appreciation expressed by 56.7% of the respondents.

KSSEP played an important role in poverty alleviation through participation of the beneficiaries in all phases of the development process after providing them with the relevant training. It is undoubtedly that IGAs are reflected on peoples income and standard of living and thus in poverty alleviates.

**5.2. Recommendations**

Based on the findings and conclusions, the study proposes the following recommendations:

i- Design and improvement policies and activities that should be geared towards increasing the access of the poor to employment opportunities, income-generating activities and improving the quality of their social services.

ii- More weight should be given to women’s participation in income-generating activities, which were introduced by ACORD to improve their family income and hence to promote the rural development process in the study area. However, the education sector is expected to concentrate on girls-education in the study area.
iii- In–depth studies and research are needed to develop sustainable income-generating activities that are compatible with each community’s circumstances.

iv- Improvement of more effective participation of local communities, particularly local committees through relevant training programmes, as a prerequisite to effect sustainable rural development.

v- Improvement of local and regional marketing systems are needed through provision of training and other supports.
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Appendix (1)

جامعة الخرطوم
كلية الزراعة
قسم الإرشاد الزراعي والتنمية الريفية

إستمارة بحث عن دور منظمة آكورد في تخفيف الفقر
وخدمة التنمية الريفية (ولاية كسلا)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1/</td>
<td>اسم المبحوث: ..................................................</td>
</tr>
</tbody>
</table>
| 2/ | المحلة: ..........................................................
| 3/ | النوع: ذكر ( ) أنثى ( ) |
| 4/ | العمر: .............................................................. |
| 5/ | المهنة الأساسية: ................................................ |
| 6/ | الحالة الاجتماعية: ............................................... |
|   | عازب ( ) متزوج ( ) |
|   | مطلق ( ) أرمل ( ) |
| 7/ | حجم الأسرة: ........................................................ |
| 8/ | المستوى التعليمي .................................................. |
| 9/ | تصنيف أفراد الأسرة الذين تعولهم |
القسم الثاني: المشاركة والإستفادة من نشاطات منظمة أكورد:

1/ هل شاركت في نشاطات منظمة أكورد؟ نعم ( ) لا ( )

2/ حدد نوع النشاط (أ) خدمي (ب) إستثماري ( )

2-1 كأ هو نوع الاستثمار؟ ( )

2-2 هل شاركت في اختيار المشروع؟ نعم ( ) لا ( )

2-3 هل تدير هذا المشروع بنفسك؟ نعم ( ) لا ( )

2-4 ما هي صيغة التمويل التي تم بموجبها منحك هذا المشروع؟

2-5 ما هي الفوائد التي جنبتها من هذا المشروع؟ حدد نوع الإستفادة؟

2-6 هل يوجد هذا المشروع أي مشاكل؟ نعم ( ) لا ( )

إذا كانت الإجابة بنعم حدد:

2-7 لماذا تقترح لحل هذه المعوقات أو المشاكل؟

2-8 الدخل الشهري أو السنوي من المشروع؟

2-9 هل يتم إشراك المستفيدين الآخرين في تحديد المشاريع؟ نعم ( ) لا ( ) أحياناً ( ) لا أعلم ( )

2-10 هل أكملت سداد السلفية الخاصة بالمشروع؟ نعم ( ) لا ( )

2-11 إذا كانت الإجابة بلا لماذا؟

2-12 كيف العلاقة بين المستفيد والمشروع بعد الإنتهاء من السداد؟ ضعيفة ( ) قوية ( ) لا توجد علاقة ( )
2- هل يوجد تغيير إلى الأفضل في الآتي نتيجة لمشاركةك في نشاطات المنظمة؟

<table>
<thead>
<tr>
<th>المستوى</th>
<th>القليل</th>
<th>متوسط</th>
<th>كبير</th>
<th>لا يوجد</th>
</tr>
</thead>
<tbody>
<tr>
<td>الغذائي</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>التعليمي</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>الصحي</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>الدخل</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3- هل تقدم المنظمة خدمات أخرى غير التمويل؟ ( ) نعم ( ) لا

4- هل تعرف لجنة المنظمة؟ ( ) نعم ( ) لا

4-1. إذا كانت الإجابة بلا لماذا؟

4-2. ما رأيك في أداء هذه اللجنة؟

4-3. فعالة جدا ( ) غير فعالة ( )

4-3. هل توجد علاقة بينك ولجنة المنظمة؟ ( ) نعم ( ) لا

4-4. إذا كانت الإجابة بنعم ما هو نوع هذه العلاقة؟

5-1. جيدة جدا ( ) وسط ( )

5- ما هي مقترحاتك لتطوير عمل لجنة المنظمة؟

6- هل تلقيت أي تدريب في المنظمة؟ ( ) نعم ( ) لا

6-1. إذا كانت الإجابة بنعم حدد نوع التدريب؟

7- هل سيستمر المشروع بعد وقف التمويل؟ ( ) لا ( ) لا أدرى

7-1. إذا كانت الإجابة بلا لماذا؟
8/ هل تقترح إدخال أي خدمات أو مشروعات أخرى بواسطة المنظمة؟

-------------------------------------------------------------------------------------------------------------------------

-------------------------------------------------------------------------------------------------------------------------

9/ لماذا تقترح لتطوير عمل المنظمة؟

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