

NONGOVERNMENTAL ORGANIZATION ALTERNATIVES AND FRESH INITIATIVES IN EXTENSION

The Aga Khan Rural Support Programme Experience

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In the backdrop of the Ethiopian crisis a few years ago, the *London Economist* had sounded a note of warning to the advocates of nongovernmental organizations (NGOs) taking over countrywide implementation of emergency aid and development programs and had instead urged efforts at persuading governments to act like NGOs. The Aga Khan Rural Support Programme (AKRSP) is an experiment in demonstrating how governments can launch countryside development and extension programs in an effective and equitable way.

Conceptual Package

As against the traditional approach of having an army of extension workers for delivery of services, AKRSP relies on fostering rural cadres of extension workers from within the beneficiaries to undertake the job. However, there are certain prerequisites that have to be put in place before the poor of the world can be helped. The most important requirement is fostering a framework of grassroots institutions. Institution building thus becomes the sine quo non for all future developmental and extension activities.

AKRSP began its activities more than 9 years ago, on clearly established objective concepts and operational principles. Every village the Management Group (MG) of AKRSP visited was offered a development partnership with clearly articulated obligations encompassing willingness of villagers to (a) organize and cooperatively manage their affairs; (b) generate their own capital through savings; and (c) upgrade their human skills.

The villagers were offered help and assistance in undertaking their development needs, as perceived by them, in return for fulfillment of the terms of development partnership. AKRSP shied away from those villagers who failed to fulfill their obligations and did not adhere to the terms of partnership. A number of skeptics derided this approach and quoted the experience of cooperatives in the subcontinent. Our answer to these skeptics was and is, first that there is no better approach to help smallholders to rise about the level of subsistence, and second we would only know the response of the villagers to the offer of partnership once we make such an offer to them. We were quite clear in our minds, as taught to us by our mentor and teacher in rural development, Dr. Akhter Hameed Khan, that the theoretical framework of the program should be clearly spelled out before embarking

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on implementation of the program. A rural development program without a sound theoretical framework is like building a crooked wall, defying the law of gravity. We know that the capitalist and socialist models of rural development were not relevant to our situation for one reason or the other. It was the Raiffeisen model of cooperation, which held the greatest promise for the smallholders of northern areas of Pakistan, and for that matter for all subsistence agriculturists in developing countries.

Program Package

In 9 years of our work in the district of Gilgit and over 5 years in the districts of Chitral and Baltistan, the villagers responded to the terms of development partnership by organizing 1,477 village organizations (VO) embracing over 66,887 households (over half a million people), generating nearly a hundred million rupees as savings, kept in scheduled banks, and getting an army of rural cadres trained comprising 3,000 village managers, over 5,000 village level livestock, plant protection, marketing, poultry, and forestry specialists, half of whom are women. The VOs also responded to the call for evolving a program package by identifying the following: (a) organization and collective management; (b) land development; (c) increased productivity; (d) credit and banking; (e) marketing; (f) reduction in workload of women; and (g) coordination with social sector.

Catalyst for Organization

A question often asked is: what brings the villagers together? Our experience has shown that, left to themselves the villagers are capable of identifying a need, fulfillment of which would bring the village or the interest group, which has taken the form of a VO, together and serve as the glue to bind them in a continuing relationship. This portfolio of needs, falls in the productive sector, as against social sector and has to be identified through a process of diagnostic survey, entailing a series of dialogues with each and every VO. There is no shortcut to this process in view of the micro variations between the villages and the fact that identification of their development needs does not lend itself to a distant planning process. This portfolio of needs, in AKRSP parlance, is called productive physical infrastructure (PPI). The PPI is the investment in organization without which it is only a pious hope that community participation would be forthcoming from the villagers, on a continuing basis, for development work. On an average, this one time subsidy or investment in a VO comes to Rs.177,000 (US\$ 9,000).

Concept of Self-Help

Another feature of this subsidy is payment of wages to villagers. To many purists this amounts to blasphemy and complete negation of the concept of self-help. Our experience has been that these PPIs require thousands of mandays for completion and to expect subsistence holders to

contribute their labor free day in and day out is really asking for the moon. No wonder most of the so-called projects completed on self-help basis, have a dismal record. AKRSP, therefore, redefines self-help as villagers' willingness to organize, to generate their own capital through savings (they agree to allocate 25 percent of the wages as savings), to upgrade their human skills, to take full responsibility for management including record-keeping, implementation, completion, and maintenance of the PPI. The wages paid are negotiated and are normally 20 to 25 percent less than the market wage, for the simple reason that work is provided at the doorstep of the villager and his labor is directed toward accretion of his own asset. The ultimate objective of the self-help is to establish a self-reliant and self-sustaining system of management at the VO level. A shortsighted policy of insisting on free labor as a component of self-help would have got us nowhere near our ultimate objective of a village management system based on a framework of institutional organization, namely VOs.

Investment in Organization

Many critics consider this subsidy to be too high, some have even accused us of bribing the villagers. Both the charges are based on misconception. The amount of subsidy is determined on the nature of PPI as surveyed and estimated by the Engineering Section of AKRSP and is not an ad hoc figure. In fact the only criterion applied to sanction a PPI, is the capacity of the VO--what it can manage, implement, complete, and maintain. The VO is forbidden from employing contractors or employing labor from outside unless VO members find it necessary to get help from outside labor. As to the question of bribes, AKRSP believes that considering the destitute condition of the rural poor, it would be impossible for the poor to rise above the level of subsistence without outside assistance. Because the critical factor, as a first step in ameliorating the condition of the rural poor, is fostering an institutional framework or an economic and social infrastructure, AKRSP uses the subsidy in achieving the twin objective of responding to the identified need of the VO and strengthening the organization. The small one time subsidy has proven a high payoff and the AKRSP experience bears testimony to this fact. None of the 1,165 VOs where PPI subsidy was given, came back for a second grant but nearly 500 VOs obtained loans by providing savings collateral to undertake productive schemes, such as, land development, acquiring agricultural machinery, nursery development, fruit processing units, and so on. A number of VOs also undertook self-financed PPIs. We feel that our trust that villagers are capable of acting responsibly once resources along with responsibility is entrusted to them has been well placed.

Village Organization (VO)

Without organization the smallholders and the poor cannot rise above the level of subsistence. Their biggest handicap is their smallholding. To overcome this handicap, they must pool their resources to get economies of scale, to cut down overheads, and to get the best prices for their produce. What form should this organization take?

Size of Village Organization

What is a village organization (VO)? Is it synonymous with a village? Can there be more VOs in a village? The short answer to these questions is that the VO is an interest group and therefore, there can be more than one VO in a village. However, to qualify to be a VO, besides common interest, there should be geographical proximity of households and willingness of over 75 percent of the population to form an organization.

The membership of the VO depends on the size of the interest group and in the program area from 8 households at one extreme to 130 at the other. The majority of the VOs comprise more than 50 households or 450 souls. The 8 households form a habitation geographically isolated and sustaining an autonomous agroeco system. It would have been unfair and unrealistic to force them to join a bigger VO adjoining them because of lack of common interest and difficulties in communication.

Some big villages have as many as six VOs but each VO is geographically and by name identifiable, for example, village Nomal in Gilgit district comprises Madinatul Karim, Sadruddinabad, Segal, Majini Mohallah, Batot, and Aminabad as VOs. In Gilgit district the number of villages is reported to be 306 in official statistics but the number of VOs is likely to be 500. This does not, however, entail a PPI subsidy to each VO. For purposes of PPI subsidy, all the beneficiaries are treated as part of one VO. Thus of the 491 VOs in Gilgit district, only 340 qualified for the subsidy.

In many cases after the completion of a PPI and thus attainment of their common objectives, VOs split to form separate organizations, in the interest of regular meetings, savings, and participation in other packages of AKRSP. As part of a bigger VO, members felt inhibited in getting full benefits of AKRSP packages other than PPI. Of course in some cases the motivation could clearly be seen as a ploy to get another subsidized PPI.

The program staff has to be vigilant to discourage such attempts. The doubts expressed in some quarters that VOs cannot be formed in other parts of Pakistan because of the larger size of villages, is not born out by facts. Over 80 percent of the villages in Pakistan have less than 2,000 population (GOP 1985) and over 90 percent less than 3,000.

Equitable and Democratic Development

A VO to be viable must meet as a general body regularly and not leave the affairs of the organization to be managed by a few members. The VO does elect a president and a manager as its office bearers, but it does not elect a committee to manage the VO. It may elect committees of members for specific activities, such as, management of a VO tractor or machinery, resolution of disputes, enforcement of decisions of the general body on free grazing, and so on. It is through the regular meetings of the general body, which may be weekly or fortnightly and in no case less than monthly, that the supremacy of the members is assured. Experience has shown that executive committees proved the bane of the cooperatives.

The role of the lay members in keeping the VO on the right track has to be continuously emphasized. The members are urged to insist that the office bearers keep the members informed of VO accounts, savings, and other matters. A VO where members fail to do so either because of sheer indolence or obstinacy of office bearers makes sluggish progress. The general body meeting ensures

public knowledge of the affairs of the VO and acts as deterrent against corruption. It sits on judgement on all complaints pertaining to members of the VO and its office bearers.

The role of the general body in achieving equitable, productive, sustainable development, and growth with social justice at the village level has been established beyond any doubt. It also acts as the most effective mechanism against hijacking of the VO by vested interests. It also takes away the burden of resolving VO disputes from the program staff and puts it fully and squarely in the court of the VO. This helps the program personnel to devote their time and energy to substantive matters of programming instead of getting involved in internal functionalism and power games of the VO. These disputes have to be resolved by the VO, as no outsider can do so. The program staff has to be patient. In some cases it takes years before such issues get settled. Decisions or solutions forced from above do not stand the test of time.

Sustainability of Village Organization

Another issue agitating the minds of development practitioners, is the question of VO sustainability. Why should the VO stay organized once its identified need, namely the PPI, has been fulfilled? As explained in the section dealing with PPI, there is an element of sustainability inherent in PPI as the catalyst for organization. If the PPI has to be maintained, to ensure continuing gains, the VO has to survive to perform this function.

However, what is more important and essential from the sustainability angle, is the development of a program package for implementation by the VO. It is here that the real challenge lies for the experts and specialists. The responsibility for developing viable packages, lies on the Management Group (MG), in the case of AKRSP. True the level of sophistication required for packages at the VO level is not high, but to develop packages acceptable to VOs, demands the highest level of expertise in the relevant field.

AKRSP has attempted to meet this challenge first by recruiting high calibre staff at the management level and second by drawing on outside experts within and outside the country, to help MG in developing packages in different fields. Without this input in the initial stages, until the VOs become self-reliant, sustainability of VOs would be highly vulnerable.

Another aspect of technical input for sustainability of VOs is grafting of scientific and technological improvements on existing traditional activities, be it in the field of engineering, agricultural practices, pastures and forestry, processing of fruits and orchard development, or the overall system of management at the village level. It is only when such grafting has been exploited fully that experts consider introducing a new package.

Support Organizations for VOs

It is for this reason that a support organization like AKRSP, becomes essential for fostering village organizations. Without the presence of such an administrative infrastructure, the VOs have little chance of survival. In Gilgit district, where AKRSP is now in its ninth year, the dropout rate of VOs, after completion of their PPI, has been insignificant. The increased productivity, human resource development, credit and banking, and marketing packages, both for men and women, held

enough attraction for the VOs, not only to sustain their interest but help them make significant strides in the economic field.

Role of Village Activists

The one factor paramount in sustainability of a VO is the presence or absence of a village activist. It is the activist, who helps the VO understand the vision of development; who gives his/her time and makes sacrifices to take program messages to the general body of the VO; who brings about changes in the management system of the village; who makes services being provided by AKRSP accessible to the VO members; who, in short, is the moving spirit behind the VO. Not a self sacrificing individual but one who sincerely wants to improve the situation of the co-villagers as well as his/her own. The VO provides the forum to achieve this objective. Without the VO forum, everyone in the village is left to their own devices to further their cause.

No wonder, individuals with some resources, connections and entrepreneurship, leave others, not so fortunate, far behind, a common phenomenon witnessed on the Pakistan rural scene. Our experience has shown that it is not impossible to find activists in the villages but they do need an institutional framework to come in bloom.

The success or failure of a VO is directly attributable to the VO activist, usually the manager of the organization. In most cases he is ably supported by the president. In addition, there is a cadre of village level specialists, trained by program staff and remunerated by the VO members, who help in implementing program packages.

Thus the actual responsibility for implementation of packages, is born by the VO through its cadre of trained specialists, namely, president and manager, livestock, plant protection, poultry, marketing, forestry, nursery, and so on. By way of illustration, a Social Organization Unit (SOU) of AKRSP, the lowest tier of its administrative infrastructure, comprising a social organizer (social scientist), a satellite social organizer and a unit engineer, has the support of nearly 350 to 500 rural cadres to implement and monitor program packages in 75 to 100 village organizations.

Phasing Out

As to at what stage and after how many years the administrative structure, in support of the VOs, could be phased out, is an issue requiring very careful examination and consideration. It has to be understood that the functions being performed by the support structure are of a permanent nature and would not disappear. For example, AKRSP, in addition to motivation for organization, is performing the functions of land development, agricultural development, credit and banking, and marketing support for the VOs.

Before it phases out, AKRSP will have to hand over these functions to some successor entities. It is difficult to predict, in specific terms, what shape these entities would require; however, one could analyse the development in this direction and identify the trends to make plausible proposals. An important development has been the realization by VOs of their capacity and strength to manage supply of inputs and credit, at the supra village level or VO cluster level and in

consequence formation of clusters of VOs to undertake these functions, instead of dependence on AKRSP staff.

The cluster would generate its own income through a service charge from the VO members, to pay their cluster and VO activists. This is the first step toward self-reliance, in terms of independence from the support structure of AKRSP. A second and more important step now in the offing is the setting up of a financial institution to take over the credit and banking functions, now being performed by AKRSP. This step has been made possible by the VOs, first by generating substantial capital (nearly Rs. 100 million) through savings and second by presenting an excellent track record of repayment of loans (97 percent).

Once a financial institution, owned, operated, and managed by VOs, comes into existence, the marketing and land development (now mostly on loans) functions could be entrusted either to a separate corporation or to divisions of the financial institution. Self financing is inherent in these activities. Even currently, AKRSP does not share in profit or loss of the VO marketing operations and after the first subsidized PPI, all subsequent land development undertaken by VOs is on loans, with a service charge.

It is AKRSP's functions in the field of agricultural development, namely human resource development and agricultural trials and research, which need a much longer time frame for phasing out. Hopefully funding would be forthcoming to establish an institute of rural management and agricultural research to undertake these functions and to earn its keep by charging consultancy and training fees.

Time Frame and Commitment

We have reached this stage only because of the long-term commitment to AKRSP by its founder and patron and formulation of the program on well-established and time-tested principles of rural development. Without fulfillment of these two essential conditions, a program of rural development has little prospect of progress. Hopefully, in a time frame of 15 to 20 years, a program of rural development may succeed in fostering a self-reliant, self-sustaining, and economically viable rural society.

The Question of Replicability

Another major issue pertains to the replication of rural development programs. The question is often posed: is AKRSP replicable? There are two categories of people asking this question. One consists of skeptics and nonbelievers in the approach and the other of persons genuinely interested in finding a solution to the vexing question of replicability. To the former category whatever one may say, they have one reason or the other to remain unconvinced. One does share their concerns but not their pessimism. It is true that there have been too many cases of failure of rural development programs, when extended countrywide, but there are successful examples also, though few and far between. There is a need to examine the reasons for failures and the factors leading to successes. It is unfortunate that most people pass judgement without going into the merits of the case and more often base their views on superficial impressions or hearsay.

The founders of AKRSP had two objectives in view, namely, increasing the incomes of the small farmers of Northern Pakistan and developing a replicable model of rural development. With the latter objective in view, AKRSP did not confine itself to only a few villages. It operates on a canvas big enough to attract the attention of the governments. AKRSP is an NGO but by its sheer scale of operations, it aims at influencing government thinking to reorganize its administrative infrastructure to respond effectively to the demands of a genuine rural development program.

The Pakistan National Commission on Agriculture not only emphasized the need for an institutional framework of village organization for rural areas but also underscored the importance of a support organization to foster the village level institutions. In Northwest Frontier and Baluchistan Provinces of Pakistan, rural support organizations have been set up at the initiative of the governments concerned with bilateral assistance to try out the AKRSP methodology.

World Bank Evaluation

The World Bank Operations Evaluation Department in its interim evaluation of AKRSP in 1986 and again in 1989, addresses the issue of replicability at some length and again in its document "World Bank Experience of Rural Development: 1965-86", refers to the effectiveness of the process approach, followed by AKRSP, compared to the blueprint approach, followed by the majority of rural development programs all over the world.

Replicable Components of Rural Development

Every rural development program should consist of two components and the replication of these components could determine the viability of the program. In the case of AKRSP, the two components may be defined as the (a) conceptual package and (b) the program package. The conceptual package comprises the fundamental principles of rural development and is based on decades of experience of the world, which has stood the test of time and is, therefore, replicable in any region in any country, which has small farmers and subsistence holders. To make its success location specific, as in the case of AKRSP or to attribute sectarian and other factors as solely responsible for the success of the program would not be correct. My experience of implementing the AKRSP conceptual package, in four geographical locations, in three countries of the South Asian region, reinforces my conviction of the universal applicability of the package.

An important aspect of this package is the institutional model. The World Bank, in its 1986 evaluation of AKRSP, observed that the first 4 years of AKRSP, concentrating on the institutional model are 4 years missed in many rural development programs. Dr. Mahmood Hasan Khan of Simon Fraser University (Khan 1988) calls it the organization model and considers it an alternative to the capitalist and socialist models.

It is the program package component of rural development, which will have to evolve through the process approach, as referred to by the World Bank. For example, the program package of AKRSP is not necessarily replicable, because it was evolved by the VOs of the area, over a period of time, to meet their particular needs. Some of the other regions may have similar needs but as in the

case of PPI, the program staff could not determine, which VO needs what type of PPI, until it had undertaken a diagnostic survey, involving a series of dialogues with each and every VO. A similar analogy will apply to the evolution of a program package for a district or a region.

Leadership, Staffing, and Accountability

Some people feel that the staffing intensity required to undertake the diagnostic survey and the investment needed in the organization, in the shape of PPI, are not replicable. Besides, the need for dedicated staff and a charismatic leader make replication even more difficult, if not impossible. The World Bank also examined these issues and felt that none of these problems were insurmountable in case it is decided to replicate the AKRSP approach and a long-term commitment is made to this effect.

Perhaps no one would deny that for an innovative initiative, in any field, more effort and resources are needed compared to the routine; but once the trial, experimentation, and testing phase is over, extension, expansion, and replication of a successfully tested initiative does not need the same level of management or resource intensity as at the experimental or trial stage. If we test this hypothesis against the AKRSP experience, we find that a field level intensity of three professionals to a hundred VOs and an overall intensity of one professional to twenty VOs, is needed for purposes of motivation of villagers to form organizations and to stay organized, for the development of program packages, implementation, monitoring, and course corrections.

As to the availability of the professionals, willing and committed, even a backward and isolated area like Northern Pakistan, produced 95 percent of the staff from the area, who speak one of the local languages besides Urdu and English, and are second to none in terms of efficiency, commitment, and dedication. The two ingredients needed in the staff to implement an AKRSP type program are conviction and belief in the development approach and total accountability to the VO. The Bank called it "the primacy of the village." Any staff member, who loses confidence of the VO, knows that he has no place in AKRSP and the general manager would not condone such a lapse.

It is remarkable that there never have been spurious complaints against staff members by the VOs. Any complaint made was publicly substantiated leaving no scope for the staff members to hide behind lame excuses. The quality to listen to and respect the expertise of the villagers is instilled in the staff members right from the first day. It takes time to acquire these qualities and develop this attitude but the example set by the MG and the senior professionals, day in and day out, does succeed in molding the behavior of the staff in making them accountable.

The charismatic leadership, which is being given such a high premium, is nothing but an unambiguous understanding of the conceptual package and its implementation in letter and spirit. No compromise or expediency has a place here. The conceptual package is not difficult to understand and anyone with average intelligence can grasp its essentials but it needs a rigid discipline and conviction in its efficacy, bordering on fanaticism, to implement it. That there is no dearth of such people is clearly born out by the AKRSP experience.

The three district programs, after the initial input by the MG, in developing the program in Gilgit district, have faced no great difficulty in implementation, despite the MG's remote connection. The main input that the district programs require is in vertical expansion. The horizontal expansion has become a routine, requiring minimal supervision and input from the program leadership. The general manager's visits to the outlying district have not averaged more than three to four in a year.

Linkages and Coordination with Government, Social Sector Agencies, and Other Institutions

What linkages with government institutions, local councils, and existing agencies operating in the field of development are envisaged or could a program like AKRSP survive without such linkages? As the name indicates, the program is in support and not in substitution of existing services. If we examine the organization of government services, these are inadequate. But this inadequacy is further worsened because of the lack of accessibility to the available government services by the large majority of the rural population. There is, therefore, need for not only increasing the services by government but also to make these accessible, for example, setting up of credit institutions or operating new branches of banks, does not necessarily mean that credit becomes accessible to all the smallholders and subsistence farmers.

An AKRSP type program aims at rectifying the existing situation by first bringing the smallholders into an organized fold and giving them access to services which would normally be expected to come from the government. The most spectacular example of this type of access is the availability of credit to 66,000 plus small farmer families in the northern areas where 8 years ago only a few hundred had access to it. The number of credit institutions and branches of banks had remained almost the same in the area.

The agriculture, livestock, and forestry departments of government agreed to act as trainers for village level specialists, and whenever possible, pooled the supplies available at their disposal with AKRSP supplies to increase availability to villagers. There is a much greater scope of collaboration and linkages in this field, but it is a slow and tortuous process. A great understanding and more positive attitude can go a long way in achieving this objective. A clear cut government directive spelling out the scope of these linkages and collaboration could help in institutionalizing this process, which otherwise depends on the goodwill of the heads of the government departments or development agencies.

The main contribution of the program is fostering of an institutional framework at grassroots level. In doing so, the program does not tread on anyone's territory. There is a vacuum and no agency is charged with this responsibility. Although, there is a clear realization of the need for community participation and involvement of the people in the process of development, there is a strange reluctance in development and government agencies to use VOs, as the vehicles for their development interventions.

In addition to a clear government directive on the subject, AKRSP needs to make a special effort to allay the misconception that the VO belongs to the program and the credit for any development done through the VO would belong to AKRSP. The VO, in fact, is a development forum for the whole village and any agency is welcome to go through it. The more agencies use it the stronger it will become. AKRSP, if the agencies so desire, welcomes the role of introducing the development agencies to the VO, and after the initial contact prefers direct interaction between the two without using the AKRSP conduit. A very good example of this advocacy has been the evolution of relationship between the VOs and the Northern Pakistan Primary Health Care Program and to a lesser degree between VOs and the Self-Help School Construction Program of the Aga Khan Education Services. Both these examples also prove the efficacy and potential of VOs as forums for both productive and social sector development interventions.

Role of Local Councils in Rural Development

Consistent and continuous attempts have been made in the past and are being made now to undertake rural development programs through local councils or elected representatives. No one decries the importance of local council structure in political education, in planning, implementation, and maintenance of infrastructure above village level, coordination with development departments of government and other agencies, taxation intervillage planning, and so on, but the structure is not an economic unit for undertaking rural development at the village level. This requires a broad-based structure at the microlevel, namely, an institutional framework of village level organizations.

The conceptual package for rural development demands and requires involvement of every smallholder in the process of development. Indirect or remote participation through an elected local councilor (or an elected representative) is not going to result in improving the economic situation of the rural poor of a village. It is not possible for the councilor (or the representative) to fulfill all the obligations of the smallholders for collective management, generation of capital through savings, and upgrading of human skills. This can only be achieved if every member of the rural interest group fully participates in these activities. No wonder that not only in Pakistan but even in India, with a highly developed Panchayati Raj System, the record of local councils in undertaking rural development has been dismal. The explanation that paucity of resources and lack of funds at the disposal of local councils are the main reasons for this failure, is not wholly true.

Women in Development

Women form half of the population and without their active involvement in the development process, not much can be achieved in ameliorating poverty or increasing the incomes of the family. In a conservative and traditional society any attempt to reach the women directly is met not only with resistance but also proves counterproductive. There is, therefore, first a need to educate the menfolks to involve the women in development. This is not an easy task. AKRSP experience has been that even where men were willing to involve the women, it was more to get benefits for themselves than to improve the situation of women. It is a long and difficult path to traverse. Many advisers and consultants advocated segregation of women through separate programs, but without first achieving emancipation of women, segregation does not work.

More so, in the case of AKRSP, which is a productive sector program, it was difficult to visualize program packages, which could neatly divide families, because such a unit is indivisible and works jointly for the common good of the members. Of course, some members of this unit are more equal than others and unfortunately women get discriminated against the so-called bread winners. Through learning by doing, a stage has now been reached, where even in the most conservative VO, there is no opposition to involving women in the development process. Of course this is on terms and conditions mutually acceptable, for example, women should be contacted by women staff, women should be trained in the village instead of being asked to travel to training centers, and so on. The evolution of the program package for women took into cognizance improvement of their existing situation, namely reduction of their work load and improvements in their productive capacity in the women's traditional work, for example, vegetable cultivation, poultry, fruit processing, spinning, and so on. We scrupulously avoided introducing exotic ideas and concentrated on helping women do what

they were already doing more productively. That this approach is paying off is clearly born out by the achievements so far.

We also have been flexible in allowing women to either form a separate group or to merge their membership with the VO. As of September 30, 1991, 491 women's groups with 17,124 members and a savings of Rs. 13.06 million kept their identity separate, within overall umbrella of their respective VOs. Hundreds of other VOs participated in the women's program package directly. Thousands of women got trained in poultry management, plant protection techniques, dehydration of apricots, management skills, and so on. The initial obstacle of identifying a PPI equivalent for women has now been overcome with the development of women's packages. The challenge now is horizontal expansion, for which, the main constraint is women field staff. Although a cadre of women workers is slowly building up, however, because of the need for staff well-versed in local languages, the progress is slow. There is a continuous effort at innovative and alternative approaches to accelerate the expansion of proven packages for women.

Difficulties, Obstacles, Failures and Successes

When people visit developed countries like Japan or Germany, it is difficult to visualize what the situation must have been 100 or 150 years ago, which gave rise to the birth of Raiffeisen or the like and how the difficulties and handicaps were overcome by smallholders, to rise above the level of subsistence. It is human nature to gloss more on successes than failures and difficulties. No wonder, we are often asked this pointed question as to what difficulties and obstacles did we face in implementing the program in organizing people? What has been the failure rate of this successful program?

First let this be understood that it is too early to pass judgement on success or failure of AKRSP. Until the program attains its objective of sustainable development through a self-reliant institutional framework of VOs, it is premature to claim credit. Time can only tell whether the initiative has been successful or otherwise. However, we can discern trends which give indications of the direction the program is going. Our offer of partnership to the villagers has received a positive response, but the journey is long and the destination is still a long way away.

What gives us hope and confidence is the large majority of VOs' determination and resolve to move onward toward the destination. The percentage of VOs' falling by the wayside has been very small. Of the nearly 1,500 VOs, only a few decided to disband themselves because of internal discord and factionalism. Of the 1,165 PPIs, initiated by VOs, only a few were a flop or abandoned and some are taking much longer to complete than what was originally stipulated but 846 PPIs have also been completed and are being satisfactorily maintained. More than 681 VOs have taken loans, on the strength of their savings, to initiate self-financed projects of land development, purchase of agricultural machinery, and so on. The cumulative savings of the VOs, kept in scheduled banks, amount to more than Rs. 98.68 million. In physical terms their achievements are impressive as evident from the following data through September 1991: construction of new irrigation channels--256 measuring 727 kilometers; widening and extension of irrigation channels--276 measuring 821.8 kilometers; link roads--200 measuring 634.3 kilometers; protective works--119 measuring 34,342 meters; and reservoirs and tanks--57 measuring 510,466 cubic meters.

However, their most impressive achievements have been in bringing about changes in the system of management at the village level. The cluster formation, referred to in the section 'Phasing

Out,' is one example. Most of the other achievements referred to above would not have been possible without organization and collective management. The difficulties and obstacles faced in bringing about a behavioral change cannot be described in a few words. These difficulties are many and varied. Some have already been referred to, for example, the presence or absence of an activist in the village.

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