

## REFLECTIONS

"The AKRSP project is truly 'too good to be true'," observed Esther Stern of the Canadian Auditor-General's office, at the conclusion of her recent visit to the Northern Areas. Considering that, by her own admission, she was quite sceptical about all that she had heard about the programme before coming and was bent upon unravelling the real truth, her words are a great source of encouragement to everyone in AKRSP, as we begin the tenth year of the programme.

Reflecting on that cold December day when I arrived in Gilgit by road, after spending the coldest night of my life at Batagram, in a rest house which had no bedding (I slept with everything on, including gloves), I could not have imagined in my wildest dreams that nine years hence we would be where we are today. AKRSP is truly a "labour of love" for each one of us involved in the programme.

The founding fathers of the programme expected AKRSP to improve the economic condition of the inhabitants of the region and to develop a replicable model of rural development. In the achievement of these goals, the benefactor of the programme, His Highness the Aga Khan, offered a long-term commitment to a vision of development backed by an assured minimum level of funding. Without this long-term perspective, AKRSP would have found it impossible to offer a development partnership to the rural poor of the region to ameliorate their poverty and attract the interest of donors to the programme.

Seeing AKRSP today, very few people realise how the programme began. No one would believe today that AKRSP literally opened shop in the crowded bazaar of Gilgit. Looking at its current computerised operations, the hand-written minutes of the first programme planning meeting (PPM) appear very distant. The fleet of vehicles leads new staff to believe that we always had all these facilities. It is very difficult to convince people that the pioneers of the programme used to huddle around one kerosene heater to keep themselves warm and shared transport. The most important thing was to get things done and not let the constraints and obstacles deter them from achieving their goal.

In 1983 AKRSP had to begin from scratch. It had no premises, no staff, no logistical support at Gilgit. I parked myself in a room at the PTDC Motel, Chinar Inn and have not moved out of it till today. The PTDC management has very generously converted the wing of the building into a residential suite for me. The then Commissioner of the Northern Areas very helpfully had the rented NATCO office building vacated for us. To this day it serves as our base of operations, although we now have a complex of buildings surrounding it, housing the Human Resource Development Institute, Visitors Centre with library and other offices.

Recruiting and retaining high calibre staff in a harsh, severe and isolated environment was and remains a daunting challenge. Basic facilities like electricity and water are hard to come by even now in Gilgit, let alone Skardu and Chitral or the rural areas. Communication links down-country depend on a hazardous 12-16 hour road journey which sometimes, due to landslides, may be twice as long or even a few days. Having done the road journey over seventy times, I am well aware of the risks involved. The PIA flights are as erratic as ever. There has been a tremendous improvement in telecommunications -- previously, getting a call through to Islamabad was a matter for rejoicing and to any other place, a miracle.

The fact that we were able to recruit highly qualified and dedicated staff and retain them, even women professionals, speaks volumes for their commitment and dedication and for the satisfaction the work gave them to balance all the hardships, including the constant risk to personal safety during field visits involving journeys on tortuous, narrow, hilly roads with hairpin bends.

His Highness's personal generosity, despite opposition, in making helicopters available for the programme, has been a tremendous facility and a great help. But even helicopter travel in this mountainous region is a trial and even more so when you have already experienced a crash and come out of it by the skin of your teeth. We had our share of mishaps but we count ourselves lucky -- it could have been much worse.

Today AKRSP has over 350 employees in the three regions, including over 150 professionals. The most gratifying feature is that 90% of the professionals and 99% of the support staff, drivers and auxiliary staff come from the region. Where we had only a sprinkling of women staff, we now have nearly 40 of them. The regional offices at Chitral and Skardu function with minimal supervision from Gilgit.

The contribution of the staff, at every level, to the progress of the programme is an established fact writ in indelible ink. Sometimes I marvel at my good luck in having such a dedicated group of workers with me. Among the pioneers, Hussain Wali Khan shines like a bright star. He has given everything to the programme and is a leader in innovations. Young Tariq Husain set the tone for a very high standard of reporting by MER and although he left us after five years, the standard survives. Maliha Hussein, having left the foreign service of Pakistan in favour of AKRSP, introduced the much-needed WID component to the programme and is remembered to this day. We were very fortunate to have her place taken by Ameneh Azam Ali who, as a Karachi-based journalist, was expected to have only a fleeting interest in rural development. That she is still here despite personal trials and tribulations, shows how genuine, dedicated and brave she is.

The two doctors Zahur in agriculture and Riaz in livestock made remarkable contribution to the programme before leaving after five years. Their places have now been taken by Doctors Majid (agriculture), Javed

(forestry) and Farman (livestock) -- most welcome and advantageous development and a true troika. Nabeel Malik and his wife Zareen endeared themselves to everyone and a more innovative and dynamic young man is difficult to find. I was sorry that I lost him to First Citibank.

Young Izhar, after his degree from Cornell, is always bubbling with energy and new ideas. His enthusiasm is contagious and refreshing. Anis Dani and Najma, though they stayed for only two years, left their mark but could have contributed so much more had they stayed on. The MER mantle has now fallen on Khaleel Tetlay -- an old hand and solid as a rock. Our budget and accounts, credit and banking are in the hands of Nisar and Mutabiat. The latter I inherited with the NATCO building. They have flowered into full-fledged professionals, thanks to training by AKF(G) and the great work done by Salim Jiwani, chief finance officer, AKF Pakistan. The two new entrants are Salim Chishti in HRD and Shahida Jaffrey in the Visitors Centre. By the number of laudatory letters she received from some of the nearly 500 visitors in 1991, she must be doing an excellent job.

Away from Gilgit, Mutahir Shah and Feroz Shah held the forts in Skardu and Chitral and established the regional programme offices. Both have now returned to their parent organizations and have been replaced by Darjat in Skardu and Masoodul Mulk in Chitral. That we have to do minimal supervision from Gilgit, speaks volumes for their efficiency and effectiveness. Mr. Naqvi's contribution in setting up the training programme in the beginning, was of a pioneering nature and laid the foundation of the present HRDI. And who would have imagined that the blackbelt security officer of a five star hotel would prove an outstanding social organizer. Nur Muhammad proved exactly that and is now grazing in foreign pastures for further improvement.

These are only a few whose names I have mentioned. Men and women social organizers, engineers, agriculturists, veterinarians, foresters, economists, social scientists, monitors, marketing, training and technical staff, support staff and computer operators, drivers and auxiliary staff have contributed no less. They are the sheet anchor of the programme. The lives the field staff live and the hardships they bear, entitle them to the highest praise. On a personal note, the support and assistance I have received over the last nine years from my secretary, Abdur Rauf, deserve my warmest thanks and gratitude.

The support which the programme received from its board of directors and especially its chairman, Mr. Ramzan Merchant, made even the most difficult obstacles surmountable. The chief executive officer, AKF (Pakistan), Mr. Hakim Feerasta, and his establishment gave and continue to give all the back-up the programme needs. Mr. Nazeer Ladhani of AKF (Canada) did the trail blazing for the programme in attracting donor funding. Mr. Iqbal Noor Ali of AKF (USA), Mr. Abdul Jetha and now Mirza Jahani of AKF(UK) espoused the cause of AKRSP as if it was their own.

Like a guardian angel, AKF Geneva has continued to guard our interests from AKRSP's inception. Mr. Bill Spoelberch (former GM AKF and now executive director of AKF) took a personal interest in the progress of the programme and gave us encouragement at every juncture. Others at AKF(G) whose support we found most invaluable are Mr. J.P. Naz, Mrs. Katherine Hinkley, Dr. Tom Dichter and Ms. Diane Gold. Mr. Robert d'Arcy Shaw, formerly director of special programmes, was the brain behind the programme and literally gave his sweat and blood to make it a success, and he continues to do so even after taking over the mantle of GM AKF. He is now being ably supported by Dr. Christopher Gibbs, the programme officer for rural development. The story of AKRSP would not be complete without mentioning the people behind it.

Now we turn to the twin objectives of the programme: improving the economic condition of the inhabitants of the region and developing a replicable model of rural development, as envisaged by the designers of AKRSP. The management group of AKRSP did an in-depth study of the different models of development operating in the world and adopted the Raiffeissen model in preference to the capitalist and socialist models. The reason was that 95% of the inhabitants of the region comprised small farmers and were firmly wedded to the concept of private ownership.

The capitalist model of agricultural development only succeeded with large landholding and the socialist model did not admit the right of private ownership. On the other hand, the Raiffeissen model, based on the principles of organization, generation of capital through savings and upgrading of skills through human resource development proved the ideal methodology for helping the small farmers of the region to rise above the level of subsistence.

The only difficulty was that this was a hard approach, and the people of the region were used to a soft approach to development. As against the traditional paternalistic stance which fostered dependency, we planned to offer a development partnership to the rural populace which entailed fulfillment of obligations on the part of the beneficiaries, before any help would be available to them. Here again, we were redefining the concept of self-help and moving away from the traditional concept which is largely based on beneficiaries providing free labour or matching grants. Our concept of self-help required beneficiaries willingness to organize in interest groups, to manage jointly by pooling resources, to generate capital through savings and to upgrade their human skills.

The sceptics felt that the villagers would not respond to this hard approach in view of the prevalent environment, in which they expect everything to be provided by government, and the past failure of such efforts. Our response was to take the offer of a development partnership to the villagers and leave the

decision to them. Keeping in view the objective of creating a replicable model of rural development, we decided to experiment on a canvas large enough to attract attention and prove the viability of the model for replication. The characteristics of the programme area, according to the World Bank (1986 evaluation), are similar to the conditions prevalent in most other impoverished areas of the Third World.

The response to the offer of a development partnership can be judged by the following figures:

<u>Response to the call for organization</u>	<u>Village Organizations/ Women Organizations</u>	<u>Household Membership</u>
	2020	67,708 + 17,723 (women)
		<u>Rs. (Million)</u>
<u>Response to the generation of capital through savings</u>		103.95
<u>Response to the upgrading of skills through human resource development</u>	Village level specialists trained	5,560
	Village-level managers trained	4,440
	Total:	10,000
Productive physical infrastructure (PPI) projects initiated by village organizations (VO)		1,211
PPIs completed:		884
- Irrigation channels widened, extended and newly built	584	1,711.5 km
- Link roads constructed	228	705.7 km

AKRSP is not only an exercise in development; its raison d'etre is equitable development. Every project it helped village organizations to undertake, had to be assessed and evaluated against the criteria of equitability, productivity and sustainability. Without these three ingredients the beneficiary base contracts to only a few. It is for this reason that AKRSP insists on the participation of all in the development process. It insists on the participation of the general body of the organization at monthly intervals, if not more frequently, and strongly decries transfer of control from the general body to a few persons.

The organizations, therefore, operate through their office bearers and not committees, except for very specific purposes. The general body is continuously exhorted to keep their office bearers (manager and president) under check and control. Another principle the organizations must follow is to do all transactions in the open. Be it a PPI or credit and banking operations or selection of specialists for training or village planning, the general body of the organization must be taken into confidence, otherwise it gives rise to suspicion and corruption. The general body has to accept total responsibility including resolution of disputes amongst members. They cannot pass on this responsibility to an outsider and definitely not to AKRSP.

The fostering of a framework of grassroots institutions is the sine qua non of equitable development. The formation of the village organizations (VOs) in the region has, for example, provided access to credit to every member of the organization -- otherwise, on an individual basis only a few can be reached. An illustration of this phenomenon is that more than 50 branches of financial institutions operating in the region, reached not more than 2,600 clients in 1990 through their credit and loaning operations, compared to over 30,000 clients reached by AKRSP for credit and loaning operations through VOs. The institutional framework not only ensures equitable development, it also secures mass community participation as is evident in the plantation of over ten million trees by the VOs. It becomes the vehicle for over-all development of the village.

What impact AKRSP has had on the economic condition of the inhabitants is a subject of study for economists and social scientists. The behavioural changes brought about in the attitude of people towards development, and especially for women, is so marked that visitors to the area, who have been here before, do not fail to notice it. A major impact study undertaken by Dr. Mahmood Hasan Khan of the Simon Fraser University in 1988, umpteen cost-benefit studies undertaken by researchers, consultants and the MER section, and two major interim evaluations undertaken by the World Bank in 1986 and 1989 under Dr. Graham Donaldson, testify to a positive change for the better in the economic condition of the people of the region. A major household survey, as recommended by the Bank in the last evaluation, is currently under way to quantify the economic impact in more specific terms.

On the replication front, AKRSP has aroused interest both within and outside Pakistan. I had the privilege of making presentations on AKRSP before the late President Ziaul Haq, ex-Prime Minister Benazir Bhutto, current Prime Minister Mohammad Nawaz Sharif, when he was chief minister of Punjab and a host of other policy makers, administrators, and politicians. The rush of visitors to AKRSP is so great that on the suggestion of the World Bank, we had to set up a Visitors' Centre to cope with the pressure. The role played by the government of Pakistan and the donors has been phenomenal in this respect. The then secretary-general of the economic affairs division, Mr. Ejaz Naik, opened the bilateral channel of funding for NGOs by

making an exception in the case of AKRSP. Mr. V.A. Jaffrey, another former secretary-general helped AKRSP in every possible way. Dr. Tariq Siddiqi, federal secretary, is the most knowledgeable person in government about AKRSP and a true friend and advocate of the programme. Abroad, the High Commissioner of Pakistan in UK, Dr. Humayun Khan, has been one of our most ardent supporters and his wife Munawar a true convert.

The Canadians, the Dutch, the British, the European Community, the Germans (including the Konrad Adenauer Foundation), NORAD, OXFAM and IUCN have all contributed immeasurably towards AKRSP's goal of replicability. USAID and the Germans are directly involved in NWFP and Baluchistan in replicating AKRSP. Commander A.A. Neseem, federal secretary, ministry of local government and rural development has obtained the Prime Minister's approval for experimental replication of AKRSP in the provinces of Sind and Punjab and at the national level in the federal rural areas. An attempt was made by a member of the National Assembly to replicate AKRSP in his home district. The Swiss-funded Kalam integrated development project, the Malakand social forestry project and the GTZ Mardan integrated rural development project have all been influenced by

AKRSP's conceptual model and have tried to emulate the social organization component of the programme. The World Bank is planning to adopt the conceptual model for its proposed rural poverty reduction and environment protection project in the mountain areas of Morocco.

When I reflect on the past and contemplate the future, the memories of the past and its achievements seem to overwhelm the vision of the future. Like Esther, I wonder if it is "too good to last." Many people say we have reached a plateau. My answer to them is the same as it was to the sceptics in 1983. The answer does not lie with us. It is with the people for whose benefit the programme is striving. If they do not respond, if they do not participate, if they do not accept and adopt the vision of the future, who are we to make or mar anything? We are only facilitators and motivators. We can only take the horse to water. When I go to the villagers and talk to them, all my pessimism seems to evaporate in thin air. Their determination and resolution appear undeterred; but then, we would only know once they achieve the goal of sustainability -- a much-maligned word with different connotations for different people.

I become apprehensive that His Highness and the donors will lose patience and not give the experiment time to run its full course. But then, HH has been the prime mover of the programme and its inspiration. My eldest daughter used to dream that my destiny was linked with that of a great man. It seems her dream came true with my joining AKRSP. Very few people know that, but for HH's personal intercession with the executive director of UNICEF, my services could not have been seconded to AKF. In the early days of the programme,

I had to make the same presentation on AKRSP before HH twice within a period of three months. When I apologized for the repetition, HH graciously commented that a good lesson needs to be heard again and again. When my world was brutally shattered with the greatest tragedy of my life, HH personally consoled my wife and I and helped us reassemble the broken pieces of our lives.

HH has not only always provided me succour and solace when I needed it but made it abundantly clear from the first day of my work with AKRSP that I had direct access to him, if I ever felt the need. The degree of interest HH has taken in the programme is most flattering and encouraging for all of us. During his last visit to Pakistan in November 1991, HH not only met all the AKRSP donors in Islamabad but also the board of directors and the management group of AKRSP in Karachi. HH took keen interest in and discussed in great detail the future of AKRSP and how important it was to elicit the wishes of the villagers on every new proposal. A more kind, gracious, understanding and inspiring benefactor, one could not hope for.

The saying that there is always a woman behind a successful man was probably never more true than in my case. The person who made the greatest sacrifice to enable me to pursue my interests, is my wife. She not only resigned herself to a lonesome life but even in the face of the greatest adversity, when my family of four daughters and four grand-children was overnight bereft of one daughter and her two children, my wife did not allow me to give up my work to be with her. She bore the pain all alone for my sake and continues to do so. Whenever I insist on giving it all up for her sake, she will not hear of it. I know if my daughter were alive, she would have wanted me to continue working for AKRSP. She loved the area and the people. So do my other daughters. They take so much pride in AKRSP that it is a constant source of sustenance to their father.

What is the future of AKRSP? The one person to whom I have always turned for advice, guidance and showing the way, is my mentor and teacher Dr. Akhter Hameed Khan. Whenever I felt I was in a cul de sac, he showed the way and dispelled the gloom. He is like a beacon, and very confident about the future of AKRSP.

I have always argued that the functions of AKRSP will never phase out, because without a support mechanism the VOs (i.e. the institutional framework) cannot survive. However, the nature of support and consequently the form of the support structure will keep changing as VOs mature. Akhter Hameed Khan cautions against the temptation to carry the raft over your heads even when you have crossed the river and you no longer need it. We have crossed many rivers and we had to build many rafts to do so. Now the challenge is how to get rid of those rafts and make new ones of a different kind. Here again the solution lies with the VOs. We had asked VOs to generate their own capital through savings. They have accumulated over Rs 100 million yet they use less than half that amount and we are faced with the irony of a flight of



capital from this poor region to the rich south. The VOs have to learn to invest their money in the region. What we now need in place of AKRSP's credit and banking section is a regional development bank which would not only provide access to credit to all VOs and take their savings as deposits, but would also invest their savings in the region, unlike other commercial banks who remit 95% of the deposits of the region for investment outside the area. We need to innovate because there are no existing models available, but then, much of AKRSP has depended on innovations. This institution, in due course of time, can subsume most of the current support functions of AKRSP in the fields of social organization, credit and banking and marketing.

The other major possibility is the development of an academy for rural development, as recommended by the World Bank in its 1989 evaluation of AKRSP. The existing Human Resource Development Institute (HRDI) is already a step in that direction. AKRSP's great strength is that the many practitioners in the field are potential trainers because the two functions are combined. The scope of the academy is unlimited. Initially it will harness and develop AKRSP's existing expertise, be it in the field of social organization, rural engineering, rural electrification, credit and banking, agricultural and livestock development, forestry, women in development, enterprise development etc., into training courses for village level specialists, programme managers and field staff within and outside the country. Afterwards it will also provide consultancy services in the areas of AKRSP's specialization. The number of requests from young people from within and outside the country to work in AKRSP is most gratifying. That the programme should be able to inspire the young in the way it does reflects its innate strength and depth. People often compliment me and express surprise at the attraction the programme offers young people. These are however, ideas which would be operationalised only on the basis of the decisions of the Board of Directors of AKRSP.

We enter the tenth year with confidence and anticipation, thanks to the generous funding provided by AKF and the donors for the next five years. The AKRSP board of directors (BOD) has already set up a programme development committee, which is going to associate the best available consultants in the world to help AKRSP develop successor institutions.

We present the ninth annual review to connoisseurs of rural development in order to share our experiences and to learn from their valued comments and observations.

Gilgit  
March 1992

Shoaib Sultan Khan  
General Manager