

NOTE FOR THE RECORD

Subject: Visit to UK Ismaili Ladies to AKRSP

Participants:

- Mr. Khalid Mahmood Ahmad, Commissioner, NAs
- Mr. Saifur Rehman, Zonal Chief HBL, Gilgit
- Mr. Shoaib Sultan Khan, GM AKRSP
- Mr. Hussain Wali Khan, PSE
- Mr. Tariq Husain, Programme Economist
- Mrs. Khalida Nasir, Consultant SO (Women)
- Mr. Ali Dad Khan, Prog. Office Manager
- Mr. Mutabiat Shah, Programme Accountant
- Mr. Sultan Shahabuddin, Consu. Accountant
- Mr. Izhar Ali Hunzai, Cons. PO
- Mr. Zafar U. Ahmad, Cons. Project Economist
- Mr. Mohammad Jumani, Consult. Food Technologist ... Recorder
- Mrs. Shoaib Sultan Khan

Ladies:

Mrs. Isobel Shaw, Tour Coordinator
Mrs. Rozina Rehemtullah, Member for women'
Council (UK)
Mrs. Gulshan Ahmed
Mrs. Rosmin Fazal
Miss Gulshan Kassam
Mrs. Zainul Lalji
Mrs. Malek Meghji
Miss Nur Begum Merani
Mrs. Tazim Nathoo
Mrs. Niloofur Samji
Mrs. Shahida Versi
Mrs. Gulshan Pirani
Mrs. Dolatkhanu Ramji

The GM introduced the Commissioner, Northern Areas to the ladies from London and Isobel Shaw on behalf of the women thanked the Commissioner for personally coming to welcome them. This was followed by an introduction to the ladies in the tour party by Mrs. Rozina Rehemtullah. She expressed the group's interest in finding about the women's activities in the area. KN informed the GM that a programme to meet the local ladies who were undertaking poultry training courses at the Extension Training Centre, had been arranged prior to lunch.

The GM explained to the Commissioner the itinerary for the women's tour to visit the villages in the district, meet the WOs and perhaps spend part of a day with the women. The Commissioner invited the women to his residence for tea. Thereafter he begged to leave as he had other matters to attend to.

The GM stated that this group of visitors were difficult to deal with as they already knew much about AKRSP's activities and had seen the movie "Valleys in Transition". Therefore, the GM offered the update the group on AKRSP's activities since the production of the movie.

The GM started his brief by stating that AKRSP had now been operating for 21 months and that the movie had been made only after five months of operation. Therefore, the brief will be on the developments that have taken place in the intervene months. To recollect information given in the movie, the GM projected data on the area of operation in Gilgit and offered to let the group have copies of the annual review.

Isobel Shaw pointed out that Bob Shaw had prepared for them a report on AKRSP activities, which had given them a background on the project. She said that the group was very much interested in learning more about the project.

The GM continued pointing out that the project area in Gilgit covered 27,250 households with a population of

227,000. The ensuing discussion was about the family size and composition. One of the points that came to the fore was the disparity between the child birth rate and the number of children per household. The GM remarked that the child population of 3 per household was very small when compared to the birth rate of 4.5. TH, the Programme Economist was asked to look into why this was so, who later confirmed that the rate conformed with the national average of 40% population under 14 years of age.

The GM then proceeded to inform the group that the number of villages identified in the project area, had increased from 216 when the movie was made in 1983, to 291 at present and estimated that there are about 350 villages altogether in the Gilgit district. The GM then recollected the AKRSP strategy that was outlined in the movie:

- Formation of a VO and the need for collective management and responsibility;
- Identification of PPI (an income generating project);
- Provision of credit and banking facilities;
- Extension training and the provision of supplies; and
- Marketing.

I: VILLAGE ORGANISATION (VO)

Talking about the first of these terms of partnership between the villagers and AKRSP, the GM said that the need for an organization and collective decision making and management was imperative for the successful development of the village and was a requirement for partnership with AKRSP.

The belief that these people cannot organize themselves was rebuffed by the excellent response of the villagers in forming VOs. 88% of the population had formed 254 VOs by June 1984. This response to organisation is unbelievable and the strength of the VOs can be judged by their savings which total amount to almost three million rupees. This is quite phenomenal, since it was said that the people would not save money on a regular basis. These savings are not notional, they are in the bank as Mr. Saifur Rehman, Zonal Chief of HBL in the Northern Areas, who is present here, will testify.

II: IDENTIFICATION OF PPI

Once the villagers had formed themselves into an organization, and were meeting and savings regularly, they were asked to collectively identify an income generating project (PPI) that would bring maximum benefit to their villages.

AKRSP agreed to provide technical support in assessing the feasibility of a project by making available an agriculturist, economist or engineer but it was the responsibility of the VO to identify, implement and maintain the project, which could be anything from the widening of an existing water channel to construction of a link road. The villagers response to this, has been very fast. So far 426 projects have been identified in the Gilgit district, of which 138 have already been initiated and 79 completed.

This proves that if the people are:

- involved
- given responsibility, and
- provided with resources,

the villagers are highly responsive as well as responsible for the implementation and maintenance of the project.

III. CREDIT AND BANKING

The villagers are asked to save money on regular basis so that they can have sufficient equity capital against which they will be able to borrow money from the banks. The notion that these people do not know how to save and bank their money, has been killed once and for all, judging by their response to saving money. These savings also show clearly that they can generate income from their activities. The VOs have also started savings regularly in areas where a PPI has not yet been initiated as they have realised that the more

they save, the greater the credit they will be able to get from the banks.

Savings are linked to the Agricultural Credit Programme. Those VOs that have savings are given credit. So far upto 162 VOs have borrowed Rs.2.61 million. None of these farmers had previously received the production loans given by the banks. This was the first time they had borrowed money. The amazing feature of these credits is that the recovery rate has been almost 100%, only one VO has failed to pay its due loan upto now. The loans are paid back after the benefits of the use of fertilizer have occurred.

The response of the people to the project has been very impressive and the strategy of:

- Organisation and collective management;
- Land development;
- Increased productivity;
- Credit and banking; and
- Marketing

is working very well.

IV: EXTENSION TRAINING AND SUPPLIES

Extension training and the provision of supplies to implement the training are essential to development. Prevention of losses in the first instance is necessary to sustain the income of the farmer. In Shimshal, 200 yaks at Rs.4,000 each died last year. With the help of preventative measures, all of these could have been saved, if the village had had a trained livestock/veterinary specialist, then his services could have been utilised at a small cost to prevent a large loss. The specialists have to be carefully chosen for training and paid for their services. The revenue would enable them to replenish their stocks of medicines and equipment. The specialist has to be responsible for the village. Refresher courses will ensure that his knowledge is upto date and fresh. Each village is encouraged to have its own livestock, plant protection, marketing and management specialist so that the affairs of the village can be catered for collectively. This would also create the spirit of cooperation amongst the villagers. AKRSP's strength lies in the training of such specialists as the management group of AKRSP is very small itself and cannot possibly look after the affairs of the entire area on its own. At this point, a discussion on the shift towards a cash economy in area ensued and somebody enquired whether the barter system still existed?

To this the GM replied that in one village he noticed, three heads of sheep were asked for, in exchange for a loan. Its really a mixed economy.

TH stated that the barter system is still prevalent in Yasin. The GM said that this was also a hinderance to the marketing strategy since consumer goods were bought on credit in the off season and paid for in fruits after they had been dried in the summer season. This means that a farmer cannot take his fruits to the Gilgit or Rawalpindi markets where he could get 5 to 10 times more money from the sale of his dried fruits. With the provision of marketing loans, the VO could pay off its debts to the shop-keeper and take the dried fruits to better markets to obtain a maximum price.

One of the ladies enquired whether the people were accepting the new monetary system to which the GM replied 'yes' as borne out by the marketing of fruits this season.

At this point the discussion shifted towards the introduction of mechanised farming in the area. The GM stated that the aim was to prevent losses in the first instance before going on to innovations which would have to be well research and well selected prior to implementation.. The first aim is to bridge the gap for those farmers having smaller yields. We need to find out why this is so and how can we overcome this before we can introduce mechanisation. Moreover this could be difficult considering the pattern and size of landholdings which averages out to about half an acre per farmer. Mechanisation can be introduced if the farmers cooperate and the whole village becomes a farm. The technology used should correspond to the needs of the land and the village. Mechanisation may be possible in the cooperative development of new lands acquired by villagers through irrigation or land reclamation. It is entirely the responsibility of the VO to pursue whatever policy that they consider suitable for their needs.

At this point somebody enquired whether the villagers know about crop rotation? The GM replied that the villagers are already quite knowledgeable in this field. I somebody has some better technology, then the farmers are willing to learn and adopt it e.g. introduction of vetch by the FAO/UNDP agriculturist, Mr. Peter Whiteman. New ideas on the agricultural sector from AKRSP may come forth when the new Programme

Senior Agriculturist arrived later this month.

V: WOMEN'S PROGRAMME

The women's programme generated many questions which led to a vigorous discussion on many aspects related to the women's role in the community.

The GM raised the issue by stating that it was now time to talk about the controversial women's programme. To this there were wide spread cries of "why is it controversial". The GM replied that so far to their credit, many women's organisations had spontaneously sprung up and were meeting and saving money regularly. But the women had not as yet identified any viable programmes similar to the means 'PPI' projects. There had been suggestions from several quarters but nothing had been done as yet. Hence the field is still wide open for suggestions on how the women can be helped.

To a suggestion on setting up income generation cottage industries for women, such as carpet weaving. The GM replied "how do we know these will generate incomes, especially with the competition from down country". The government had set up carpet weaving classes for the women but could not find markets for the produce. Hence there had been tremendous frustration on the part of the women. They really will only take up projects that will bring them income for their efforts. As it is the women are already very much involved in the productive activities on the farm as well as in the home, and spend as much time, if not more, as the men in their household and farming activities. The spare time they have is seasonal, mainly in the winter.

On the subject of vocational training, it was suggested that these are not permanent solutions when addressing the problems faced by the women in the area. Rather, emphasis should be placed upon addressing their day-to-day problems and activities of the women, proposals outlined should be replicable in all the other villages, where similar problems exist. These would provide more permanent solutions to the problems and would be very well appreciated by the women. This indeed would be a break through in the area of emancipation of the women. In connection with this, animal husbandry, water supply, more effective utilization of wood, walled garden for fodder, food preservation and marketing were mentioned as being important areas in which much more efforts should be directed.

This is not to say that there is no use for other income generating activities such as the making of quilts, embroidery, weaving, soap making and other similar activities. In fact KN pointed out that the making of quilts in several villages had been very successful and resulted in good profits for the WOs. Mrs. Shoaib outlined the specialisation by WOs for example in beautifully patterned bed sheets, table clothes, napkins, tea-cosies from clothes obtained cheaply and for which ready markets were available down country. They also fetch a very good price in the market. These were two practical examples of activities that were income generating and profitable for the women to undertake. The point was made that different villages could specialise in different activities, thereby not saturating the market with one product. Soap making was activity suggested by the ladies. Again this activity could be undertaken by some villagers where it was particularly feasible or appropriate but not every where i.e. it is not a truly replicable proposal.

This led to another very important point and Mrs. Shoaib made an impassioned appeal on how to lessen the burden of work on the women as well as how to lessen the drudgery that is associated with the women's work. Income generating, vocational activities are useful but they don't address the core of problems affecting the women, which if tackled would lead to them having more spare time to carry out other more profitable activities. This brought the discussion back to need for appropriate technology which can be utilized to ease the work load of the women. An example cited was the recent use of a nut cracking machine that reduced the time and effort required to obtain the kernel from the shell of apricots, almonds and walnut. This sort of technology could be utilized by all the villages i.e. it is easily replicable.

The discussion then focussed on the suggestion that the WO should merge with the men's VO, so that there is only one organisation in which the women had a voice. The women could suggest through their men what sort of projects they like to see, be undertaken i.e. a PPI that would be beneficial to the women. HWK pointed out that PPI projects are already benefitting both the men and women since the effects of reclaiming agricultural land was also beneficial to the women, even through the PPI was undertaken by the men's organisation. Similarly with the link roads, they eased the path for women bringing wood and fodder from far away places. TH asked the women to come up with some suggestions for how labour work could be minimized when new lands are developed in Passu, where the work force has not increased proportionately.

The discussion then turned towards the customs and traditions prevalent in the area and it was acknowledged

that the mere formation of WOs was an achievement. However, it was observed that these organisations were formed in areas where the women are more liberated. In areas where women were restricted by tradition and customs, it was much more difficult to approach the women or direct their activities. At this point the paper KN had prepared on mass media, was read out and discussed.

The main points arising from this discussion were:

- (i) Male children are given preferential treatment.
- (ii) infant mortality rate is high.
- (iii) Child birth rate is high.
- (iv) The majority of the youthful life of a women is spent in child-bearing.
- (v) The girls are actually involved in village activities from a very young age.
- (vi) The women apparently age very quickly.
- (vii) Literacy rate amongst the women is lower than that of the men. There is a variation in the rate of literacy between the progressive and traditionally oriented villages. In some village, education of the girls is encouraged whereas in others it is positively discouraged.
- (viii) Diarhorhea and tetanus and the major of infant mortality.
- (ix) Family relationships are strong and widows are not ostracized.

A proposal of Mrs. Abdullah, a recent short term consultant, on how a poultry programme may be implemented was viewed with mixed feelings. Her suggestion that women should collectively be involved in rearing chicks with the incentive that they can keep all the live ones. This way the chances of success would be more favourable than the previous attempt when emphasis was on the individual rearing of chicks.

On the point of collective actin, it was stated that if the burden of work could be shared, their tasks would be easier and the activity made more economical. Collectively there is also greater incentive and motivation to succeed. Therefore, efforts need to make to introduce technology that can be implemented collectively as well as be acceptable to all the people, such as threshers which would lessen women's burden and walled garden for growing fodder.

This concept was seized upon in connection with development animal husbandry. Winter fodder grown in a collective walled garden would lead to economies of scale, ease the collection of fodder and storage and greatly simplify looking after the livestock. Growing fodder would also be good for improving the soil fertility.

Similarly in land development, if there is one large orchard instead of several small ones, the quality, the uniformity of standards, husbandry would be much better the work load greatly reduced and be more economical.

Other points to be mentioned during the course of the morning's discussions, were the iodized salt programme. This it was stated, was promoted vigorously by IPS and very successful. Secondly the introduction of latrines was not entirely a success, mainly due to the cost construction. A new model was really required which incorporated a flush system, since the people are keen on it. Thirdly, production of dairy produce should be followed up more vigorously and encouraged. Cheese particularly is very nutritious as well easily marketable.

Finally Isobel Shaw, with loud approval from the ladies, in the tour party said that she had been very excited by this morning's programme and would ensure that the full six day programme would be followed as per schedule, even though they were a day late in arriving in Gilgit.

TH invited the ladies to see the Buddha at his place. The ladies then gathered for a group photograph prior to visiting the Extension Training Centre. Lunch was held at the Chinar Inn.

During the course of the proceedings, a video was taken of the meeting. The ladies were also given a copy of the mass media paper prepared by KN.