

# Magic of rural empowerment

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IF YOU sit in any of the luxurious drawing rooms of the so-called elite classes, you can be sure that the conversation will soon turn to all the things that are wrong with the country. Invariably, the loudest voices are of those who, at one time or another, have been in positions of power and influence, who have squirrelled away more than their explainable share of the national wealth, who have contributed handsomely to the problems of the country and whose sole wish is to get back into office again.

As against this, the millions of citizens whose time is fully taken up in labour and toil — the hewers of wood and drawers of water — diligently and cheerfully get on with their work and with their struggle for survival. Their voices remain unheard, except occasionally when they are wooed as voters. Then, they are flooded with false promises, cajoled with money, threatened with dire consequences and transported to the polling booths. Having been made full use of, they are then relegated to oblivion, all promises are forgotten and their elected representatives get down to the real business of feathering their own nests and catering to the demands of the privileged classes.

The villagers contribution to the nation's wealth goes into bombs, submarines, motorways and new airports, with a generous portion sinking into the deep pockets of politicians, bureaucrats and senior military officers. The problems of the poor are the subject of much rhetoric but little action. Basic education, primary health, clean drinking water, sanitation, etc., are by no means the first charge on the national exchequer.

Amidst all this darkness, there are, however, some rays of hope, generated, not by governments, but by the poor themselves and I would recommend, as therapy, to all armchair critics, that they go out and see for themselves one incipient movement by villagers which seeks

set up, I saw some of the early results. Schools had been started, channels lined, culverts built and minor roads paved — all by the villagers themselves, with a minimum of technical assistance. More importantly, these schemes were being maintained and run by them because they had a sense of ownership and pride as against the indignity of being the recipients of handouts. Parallel to this there was a sense of shared responsibility and cooperation between households for the common good. In many villages, I heard of the resolution of disputes and the lessening of fruitless rivalries. Above all, there was the growing involvement of women, many of whom actively participated in mixed organizations or set up their own.

What impressed me most was the general aura of self-confidence and, in many instances, of optimism. Farmers spoke of the rise in their incomes and an increase in their savings. There was no begging for government-sponsored schemes. How different from the days when, as young deputy commissioners, we used to attend village meetings only to hear a litany of complaints and demands. We were occasionally able to meet some of these by building a school or a dispensary through official departments only to find that the department could not provide teachers or dispensers and the buildings soon became derelict or were occupied by some local heavy. This does not happen when the villagers themselves take on the maintenance.

A key input into rural development is micro-credit. The Khushhali Bank has earmarked a substantial sum for loans ranging from say Rs 5,000 to Rs 30,000 at a time. If the loan is for agricultural inputs, the repayment schedule is geared to the harvest cycle. If it is for other purposes, the schedule is tailored to the individual case, either monthly or otherwise. The remarkable aspect of such credit is that no material collateral is

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attempt failed but they are to try again. In Sindh, a beginning has yet to be made to set up a provincial programme, although the National RSP operates in that province now. The present army regime has helped to launch the Khushhali Bank which will pump an extra Rs 4 billion into a nationwide programme.

The basic philosophy behind the programme is termed Social Mobilization. It implies self-help in an organized manner at the village level. Minimum reliance is placed on others and it takes the form of technical assistance and micro-credit. The social mobilization process is initiated by the professional staff of the RSPs and then it is up to the villagers themselves to set up the village organization and run it. They elect their own chairperson, enrol members, collect contributions, keep accounts, convene regular meetings and identify development priorities. Small-scale projects are implemented with only technical assistance being provided by the RSP or official departments.

The leading light of the movement is Shoaib Sultan Khan, a former civil servant and a devoted disciple of the legendary Akhtar Hameed Khan who pioneered the experiment in Comilla (in former East Pakistan) and later in the Orangi Pilot Project. I watched Shoaib Sultan Khan at a preliminary meeting in Dera Ghazi Khan district where hundreds of villagers had assembled to hear about the programme. I was struck by the fact that he held out no promises to them. He stressed the point that the key issue was not what could be done for them but what they could do for themselves. He did not so much as mention that the programme would give them access to credit or to technical assistance. His constant refrain was that, if they wished to improve their lot, they could only do it through their own efforts and, for these efforts to be successful, they must first organize themselves. The response was enthusiastic and, no doubt, the villages represented at that gathering, will soon have their own village organizations.

At other venues, where such organizations had already been

## federal counterparts.

asked for. The farmer does not have to mortgage his land or his house or his cattle. Instead, he goes through his village organization which stands in as his 'social collateral'. He also undertakes that, in addition to his instalments, he will also put a certain amount into the community savings fund.

Two aspects of this system were particularly notable. The recovery rate for loans was between 95 and 100 per cent. This speaks volumes for positive peer group pressure among the poor. A borrower, who has nothing material to lose if he defaults, does not do so because he knows that he would damage the credibility of his village organization. Compare this with our elite, where defaults of billions of rupees incurred no odium, indeed generated envy and admiration among peer groups.

The second amazing aspect was the culture of community saving. In the Northern Areas, once the poorest and most isolated part of Pakistan, these savings have reached the staggering figure of Rs 800 million. The community savings funds can be utilized for small projects or for internal loans to members.

As I say, to witness this quiet revolution could be therapeutic for our ever-complaining elite. Firstly, it might encourage us to be a bit more positive. More importantly, it would force us to realize the enormity of our own misdeeds in misappropriating so much of the national wealth.

One last point. In all the villages I visited, there was no mention of the new devolution plan. The focus was entirely on small-scale economic development and on community and individual advancement.

If it happens that power in the districts goes to those who have the support of the government or of discredited political parties, we might well end up taking the farmer's destiny out of his own hands and placing it into the hands of small-time politicians who have imbibed all the wrong lessons from their provincial and federal counterparts.

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Pakistan's villagers which seem to pull them out of the mire by their own efforts.

I recently went to Southern Punjab to witness an experiment which has already been a success in the Northern Areas and is known as the Rural Support Programme (RSP). Admittedly, the kick-start for such programmes has always been provided by an outside source. The Aga Khan initiated it in Gilgit, Nawaz Sharif, in a rare moment of wisdom, gave an official grant of Rs500 million for the national programme and Shahbaz Sharif an equal amount for the Punjab. In the NWFP, various provincial governments gave somewhat niggardly support but for some years now, the bureaucracy has been uncooperative, indeed hostile. In Balochistan, the first

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