

**AGHA KHAN RURAL SUPPORT
PROGRAM: A CRITICAL ANALYSIS**



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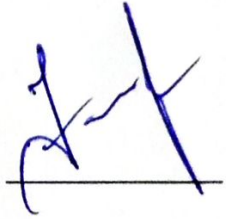
CERTIFICATE

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AUTHORS DECLARATION

I, Hamza Murad, hereby state that my M.Phil. thesis titled AGHA KHAN RURAL SUPPORT PROGRAM: A CRITICAL ANALYSIS is my work and has not been submitted previously by me for taking any degree from Pakistan Institute of Development Economics or anywhere else in the country/world



Signature of Student

Dedication

“Indeed, Allah will not change the condition of a people until they change what is in themselves. And when Allah intends for a people ill, there is no repelling it. And there is not for them besides Him any patron.” (Quran, 13:11)

Reminding us that at the end of the day, we are in charge of changing ourselves for the better, this verse stands as a beautiful example of the power and strength we all hold within ourselves. We can only find and connect with Allah from ourselves, and we can only continue a path of righteousness and belief within ourselves as well – and to find this strength requires both our dedication and commitment as well as faith in Allah’s power and mercy as well.

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Praise to Almighty in Surah Al-Ala Ayat 7 says, “Except what Allah should will. Indeed, He knows what is declared and what is hidden. And We will ease you toward ease”. This dissertation would never have been possible without the help of my friends, colleagues, my supervisor Mr. Fahd Zulfiqar who helped me in every aspect of this research.

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Abstract

The concept of rural development encompasses a wide range of issues, both in terms of practice and theory. Overwhelmingly, development organizations and practitioners throughout the globe are engaged with it. In the 1960s and 1970s, rural development became more popular. The current research aims to measure and analyze tools of social engineering and analyses of the existing situation of Aga Khan Rural Support Programs (AKRSP) in Gilgit-Baltistan, Pakistan. The qualitative research methodology was followed and in-depth interviews, with the help of a semi-structured interview guide, along with one Focus Group Discussion were conducted. In addition, Research Articles and Government Reports were also included in the data. The researcher analyzed the data manually by open and axial coding leading to themes. Data shows that the integration of AKRSP in society is the result of the community's involvement with development projects. Furthermore, the bottom-up approach of the AKRSP team paved the way for sustainable development. Almost all projects of AKRSP remain successful and they also implemented various Western development models yielding effective results. Similarly, the founder of the program also played the role of charismatic leader which, further, established the values of development in the region. In addition, as the program firstly was introduced in the valleys dominated by the Ismaili community, so, they responded eagerly. The ideology of Hazir-o-Nazir (everywhere present) and other theological factors are responsible for the initial take-off of the project. The research recommends, though there are theological, geographical, and social peculiarities, nevertheless, that such policies should be extended across the country for equitable development.

Key Terms: Rural development, Sustainable development, AKRSP, Hazir-o-Nazir, Ideology

CHAPTER 1

INTRODUCTION

Rural development in Pakistan has come a long way since the end of 1980, it can be argued that the first systematic start of the rural development program was “Agha Khan Rural Support Program (AKRSP)”. It started working in the Northern Areas and Chitral Valley. Rural support programs (RSPs) operated in 93 of Pakistan's 127 districts by the mid-2007 period, including all four Pakistani provinces plus Azad Jammu-Kashmir and the capital city of Islamabad (ICT). In 93 districts, 2,747 of the 4,627 union councils launched rural aid programs. In all, 1.91 million men and women were helped by the 100,678 non-profit organizations, which comprised 1.66 million families. (Khan, 2009).

Small-scale rural assistance initiatives were the first to be implemented, focusing on mobilizing the impoverished in the mountainous north's most remote and sparsely populated regions. Dr. Shoaib Sultan Khan directed and pushed the project energetically from these modest beginnings, and it swiftly extended throughout the nation (Rasmussen et al., 2005).

Rather than relying on the initial social action program (SAP) from the early 1990s, which mostly excluded community involvement, donors and the government teamed up with RSPs and other civil society organizations to actively engage the poor (target groups).

In the late 1990s, a series of events forced the government to take a more participatory approach to rural development. Rural aid programs expanded reach and showed the capacity to organize people for development via participatory groups having provided persuasive evidence that this road was worth taking. A community-based approach to

promoting equitable development is supported by the international donor community (Khan et al., 2001).

Using a community-driven development model, the RSPs strive to empower the impoverished while also enhancing service delivery. When communities work together with the government, non-profits, and businesses to enhance the quality and delivery of services, they may either link those in need to existing providers or develop their own solutions. RSPs, on the other hand, are independent organizations that must be taken seriously (Rasmussen, et al., 2005).

When people understood that industrial and economic expansion is necessary but not sufficient for a country's economic prosperity, the movement acquired maximum popularity (Ellis & Biggs, 2001). However, rural development is essential for the long-term progress of any nation (Munawar et al., 2021). The large proportion of poverty in rural regions, especially in developing nations like Pakistan, is the primary concern of development organizations when it comes to sustainable rural development (UNDP, 2020).

Agricultural output in these nations is dominated by small landowners, who are considered the poorest and neglected elements of society (Gautam & Andersen, 2016). These nations' development prospects are poor (World Bank, 2018). Agriculture accounts for the bulk of the country's national economy in emerging areas, as indicated by Luqman et al., 2021; Singh, 2007; and Welteji (2018). Rural development is essential to the long-term expansion of rural economies via agricultural activities (Ward et al., 2005).

Sustainable farming is the most important issue in emerging nations, where the majority of rural people formerly lived (Turunen et al., 2010). The South Asian area has the

worst rural poverty in the world. In rural regions like these, agriculture development initiatives are essential for the general development of rural communities (Islam, 2007; Nadeem & Mushtaq, 2012). An essential part of rural development in these regions is agricultural extension services (Akinola et al. 2011; Dragi & Ivkovi, 2009).

Involvement in several rural and agricultural development programs helps to increase agricultural productivity (Ifeanyi-Obi et al., 2012). Ellis and Biggs (2001) claim that under various regimes across the globe, separate rural development plans, programs, and initiatives were in existence. Rural poverty and its root causes in Pakistan's rural regions, as well as the justification for and the notion of rural development, must be critically examined to understand Pakistan's present efforts in rural development.

In the twentieth century, growth was the most important priority for nations and communities alike. War-ravaged Europe and the globe at large brought about a new period of progress via literature, which depicted the devastation and anguish caused by the two World Wars. According to Amartya Sen, progress is a process of increasing human liberty. After World War II, its ultimate objective was a better world with an initial concentration on improving the economic prospects of impoverished emerging nations, according to Hann and Hart (Chris, 2011). In the wake of World War II, Europe's post-war economic institutions were mostly shattered, but efforts to re-establish them were successful. With such early success, world leaders were inspired to imitate this strategy to combat global poverty and bring about development across the world. As a consequence, the term "development" started to be bandied about in the halls of government both internationally and domestically. In many countries, particularly in the developing world, programs were developed and executed to address key issues, such as education, health, and agriculture.

1.1 History and Theory of Development

The development paradigm first practiced followed a top-down approach, which resulted in the generalization of specific worldviews and experiences. The top-down approach created issues of effectiveness and efficiency in the execution of the development programs. Unfortunately, most of the programs implemented in the global south suffer from both counts primarily because these plans excluded the input from the targeted communities at the time of program formulation and instead relied upon the so-called best practices. Only the community insiders can point out the exact hindrance to their development, who were not consulted at any project level, and a one-size-fits-all approach was preferred. This phenomenon in the development paradigm is recorded by Blaser as a final result of colonialism as well as imperialism, the discourse of development succeeded to penetrate outside the western territories and colored local narrative, world view, and values (Rist, 1997).

Top-down government methods gradually shape national development to achieve economic growth resulting in centralized government management of catastrophic situations and policies that involve heavy-handed development-focused judgments about the future character of devastated locations. Community relocation and the enforcement of "no construction" zones are becoming more and more widespread. There are times when economic development methods collide with vulnerable communities' desire to return to pre-disaster circumstances due to a lack of consideration for the needs and aspirations of the local population. Additionally, because of their lack of connection with local communities, home donors and the cooperative top-down sector attempting to rehabilitate communities are exacerbated by their toolset of top-down techniques. The latter has been widely praised for many reasons despite criticism including a lack of community engagement and the resulting

implementation of short-sighted policies, reduction in opportunities for the local bodies' active participation at various levels of decision making, and undermining of local capacity. For disaster recovery, top-down approaches remain the most popular despite these drawbacks (Easterly, 2008).

Architecture, ecology, and community-based development were all emphasized in another endeavor championed by His Highness the Aga Khan, who founded the AGHA Khan Award for Architecture in 1977. As a result of this prize for Islamic architecture and its architect Hassan Fathy, communities in the world's poorest and most ecologically problematic regions have been encouraged to flourish. Bottom-up strategies empower communities to engage in decision-making, enabling them to do what they are best at molding their homes and living conditions. This approach has been proposed as a way to empower individuals, increase their potential, and foster a feeling of ownership and accountability. Many architects and designers have been at the forefront of these movements by working directly with communities in need to help them revitalize their neighborhoods. Other architects such as John C. Turner, Rod Hackney, Hassan Fathy, Laurie Baker, and Nabeel Hamdiods have shown the global capacity of local communities to revitalize their neighborhoods through exhibitions and publications that focus on their traditional and vernacular ways of life. According to these architects, community development is best served by state, donor, and professional assistance in the form of support rather than control. 'Architecture without Architects' was a famous phrase used to describe the collective ability of the people. Karl Marx advocated socioeconomic and political theories of growth based on the cooperation of people. People and communities should be central to a bottom-up approach to development, embracing goals like stronger communities, fewer economic disparities, and improved quality of life. Working together for the common good rather

than for personal gain puts an end to the paternalism and centralization of government control and the advancements made by authoritative entities far apart from local communities. Community engagement was stressed in the Paris Declaration of 1990 but was not codified into global policy in enough detail to be applied at the societal level. This strategy is the least popular for large-scale reforms, despite extensive research on the advantages of bottom-up techniques and an emphasis on community involvement in global policy documents; Why? Because it doesn't provide you much freedom. Development paradigms can inhibit governments and funders from following the timetables and criteria they define for themselves and the project. Quick rehabilitation, rapid economic growth, and the organized image of prosperity that governments demand does not materialize when people determine and design their living conditions. Bottom-up results are typically unexpected and impact life, time, and environmental conditions, and they are frequently defined by dynamic and progressive characteristics. Individual preferences, ability, and evolution make them look shaky or disorganized at times. According to John Turner, who has worked with communities for a long time, these are the features of the most successful housing complexes. It was around this time that Turner pressed governments to assist the poor in building "vehicles for the fulfillment of their goals" rather than "oppressive mansions." In contrast to top-down processes, such as constructing homes, he stressed the importance of bottom-up processes, such as supporting and enhancing people's livelihoods, for the long-term development of the social, political, human resource, and environmental assets for the benefit of local communities. Partnerships between community members and specialists who give technical assistance for internal development goals rather than externally imposed and regulated is a defining characteristic of bottom-up processes. When it comes to developing communities, Hersey and Blanchard's (1969) model

provides four development levels for a bottom-up strategy that might provide favorable results (Raza & Sikandar, 2018). These levels are termed D1, D2, D3, and D4. While solutions for these levels are termed as S1, S2, S,3 and S4 respectively. In the D1 level, there is low competence and high commitment among community members therefore the model suggests S1 i.e., directing/telling approach. For D2, there is some competence and low commitment among the community, so the model suggests S2 i.e. coaching/selling approach. Similarly, D3 level is the stage where community members have high competence and variable commitment therefore S3 suggests supporting/encouraging approach of development. And finally, D4 level community have high competence and high commitment, so S4 proposes approach of delegation/empowering. In the same way as Turner (1976) has substantial experience working with communities and achieving positive results using bottom-up methods, applying Blanchard's four core techniques for success. The Aga Khan Foundation established the Aga Khan Rural Support Program in 1982 to assist the people of Gilgit-Baltistan and Chitral in improving their standard of living.

1.2 Development Strategies of Aga Khan Rural Support Program (AKRSP)

In AKRSP's development strategy, individuals and their skills take precedence. Founded on the idea that local communities can plan and regulate their development provided they are organized and given access to the necessary resources. Some of AKRSP's prior activities have produced notable social and economic accomplishments. More than 50,000 community activists, the mobilization of over \$5 million in village savings, and the establishment of more than 5,045 community organizations are just a few examples of the positive impacts of the program. Community organizations sponsored by the AKRSP are now federating at the union council level to become Local

Support Organizations (LSOs), which have developed participatory, democratic, transparent, and accountable local government patterns (LSOs). More than 70 non-governmental organizations in Gilgit-Baltistan and Chitral are now working directly with government and non-governmental organizations, as well as donors and private sector players to improve the breadth and reach of services for their members. AKRSP aids local support organizations (LSOs) and its component V/WOs in implementing participatory local development projects within the institutional development category.

Support for community-led projects, such as boosting local activists' and leaders' capacity, establishing and leveraging connections for financial support, and providing technical assistance are all important components of institutional development. AKRSP places a greater focus on gender equality in its curriculum. First, AKRSP focused on creating women's organizations (WO) as a collective platform for boosting women's participation and involvement in social, economic, and political arenas. When it comes to empowering women and meeting their practical and strategic needs, the role of women's organizations (WOs) in rural communities cannot be overstated. Gender mainstreaming and women's participation in leadership positions have become priorities for AKRSP after this experience in the field. In the eyes of many, youth is a precious commodity and a sound investment for the future. The GBC and Pakistan's youth, on the other hand, have been mostly disregarded. Youth leadership and employability are two of the primary goals of AKRSP's new youth development program. Young people's development should focus on the development of employable skills, entrepreneurship, civic engagement, and the formation of supporting institutions. The many facets of poverty are addressed via both broad-based and more targeted efforts. At the moment, AKRSP is working on many different programs aimed at identifying and providing resources and training to the economically disadvantaged.

They also try to link the poor with existing safety nets and social security programs. Infrastructure development is a significant aspect of AKRSP's work in GBC since it strengthens and enhances the community's institutional capacity while also enhancing the community's ability to generate new revenue.

AKRSP's community infrastructure initiatives include irrigation systems, connecting roads, bridges, and micro-hydroelectric projects. By establishing larger hydropower units with the active engagement of residents, AKRSP has been increasing its emphasis on renewable energy in recent years. The Ashden Award and the Clean Development Mechanism Award were both given to AKRSP because of their efforts. Innovative techniques, such as community utilities and hybrid finance (community ownership and loans), are being tested by AKRSP in its new energy programs. With its market/value chain development programs, AKRSP aims to increase the local population's income and job possibilities by developing prospective economic sectors (such as high-value agriculture; gems; crafts; and tourism). Leading organizations and market-based service providers seeking to extend their reach and breadth often turn to interventions such as training, technical help, and financial support. In 2009, as part of the Community Development Carbon Fund (CDCF) project, AKRSP worked with the World Bank on a Community-based Renewable Energy Development (CRED) initiative, building on the success of the hydro development program. The project is built on AKRSP's previous experience in producing clean energy in this field to help poor nations manage harmful climate effects caused by excessive greenhouse gas emissions through carbon finance, capacity building, and technology transfer. In partnership with the Pakistan Poverty Alleviation Fund (PPAF) and other partners, AKRSP has already constructed over 300 micro and mini-hydropower projects in the Northern Areas of Pakistan, with the active participation of local populations. Every year, the World Bank sells 350,000

Certified Emission Reductions (CER) on the market. Furthermore, the project will aid in the reduction of logging of alpine forest resources, which are mostly used for cooking and heating by the people of Gilgit Baltistan and Chitral. The mini-grids, which will be powered by micro and mini-hydropower projects (MHPs), would offer electricity to roughly 21,000 homes in hilly areas, allowing them to run domestic appliances and start productive industries and businesses while also contributing to a cleaner environment.

1.3 Statement of the Problem

Development action is a complex process of social engineering that involves coordinated effort from both state and society. The social factors like religion, gender, ethnicity, etc., along with distinct features of the locale, create a context for development practitioners and state agencies in which to operate. For the development action to succeed, it is imperative to understand this social complex and identify the strategic points of intervention. A review of development programs in Pakistan reflects that they scarcely imbibe these nuances in their formulation and execution, or they run into legal and administrative hurdles which suffocate the program. Another catch of development is that it requires compliance from the community in terms of behavioral change. Changes like consumption and saving patterns are complicated to evoke at a mass level without the commitment and ownership by the community, which is often wanted in Pakistan.

Furthermore, the country has a history of slow social development as Sahibzada, Mahmood and Qureshi (1992) argued, decade earlier. Moreover, providing analysis of 20 years data, from 1985 to 2004, a report of Asian Development Bank argued that rate of social development projects is pathetic having only 9% successful projects and 27 % unsuccessful projects along with 64% partial successful (ADB, 2005). Though latest

statistics regarding success rate of social development projects, in Pakistan, is missing, nevertheless, it is generally assumed among scholars that most of social development projects remains unsuccessful (Khan, Waris, Ismail, Sajid, Ullah & Usman, 2019).

Therefore, the current study aims at investigating the Agha Khan Rural Support program set in Gilgit-Baltistan, which is a remarkable success in the world of rural development. Yet, the factors which led to its success are shrouded in mystery. Moreover, AKRSP is the only non-government organization that became role model for various NGOs and government sector organizations. Therefore, the researcher selected AKRSP. This study will indulge in the microscopic examination of the philosophy of the organization, the theoretical approach followed, and the style of the administration to unearth the mystery of social engineering.

1.4 Significance of the Study

Development is striving for the well-being, happiness, and freedom of the masses as conceptualized by Amartya Sen. This development is delivered by the vehicle of organization consisting of elements from the state and society. However, the development approach and methodology followed by each organization differs from context to context, as development issues are context specific. There is scant research on the development context of Pakistan and what sort of organizational strategy would be most effective.

The Agha Khan Rural Support program stands as a beacon of hope in the world of rural development and mandates a study that aims to figure out how the organization managed to engineer its context so that the lessons may be shared across the board. The current study is one such endeavor. Understanding AKRSP model will help policy makers to formulate appropriate policy measures for future development programs and

it will equally be important for academia as well. Moreover, this research aims to unearth the factors that made Agha Khan Rural Support Program the exception it proved to be. Pakistan is still in the throes of poverty, with a multitude of factors contributing to it resultantly; this has curtailed the freedom of people. The most reasonable policy response to this is Integrated Rural Development programs. However, there is no shortage of such programs in the country. The actual policy issue is that they fail to meet their targets. This begs the question of which critical factors are responsible for the fate of such a program. This research aims to carry out a hair-split analysis of the Agha Khan Rural Program based in Gilgit-Baltistan and Chitral, and stakeholders involved to bring to light the factors responsible for its success so that they may be replicated in other projects for better results.

In light of the above discussion, the topic of the study is narrowed down to "Agha Khan Rural Support Program" and operationalized into the following research questions.

1.5 Research Questions

For current research, the researcher formulates the following research questions

- What strategic factors are responsible for social engineering in Gilgit Baltista-Chitral, Pakistan?
- How instrumental was the Aqeeda e Hazir o Nazir in evoking compliance from the community?
- How far did the bureaucratic capital of Shoaib Sultan Khan go in ensuring constant state support and the least administrative interference?
- Can the lessons from the AKRSP experience be replicated in other regions of Pakistan?

The development process involves community involvement at a massive level. In the complex socio-economic setting, an intricate intervention in the society i.e., social engineering is required. Therefore, it is essential to understand the factors behind it. Societies are path-dependent and change their trajectory only in the presence of a strong stimulus. Thus, the question arises whether it was the influence of Agha Khan, the religious head of the majority residing in GB, which evoked the compliance or not.

Rural development is a multi-sectoral effort and invariably demands the interface with the bureaucracies at both higher and lower levels. However, jurisdiction jealousies in bureaucracy often scuttle the whole effort. Thus, it becomes pertinent to ask if it was the bureaucratic capital of Shoaib Sultan Khan that helped him in navigating the bureaucratic waters successfully.

One of the aims set out at the beginning by the AKRSP was to develop a replicable program however one cannot ignore the unique terrain and history of GB therefore the question of replicability arises.

1.6 Research Objectives

- Based on these questions, the current study aims to attain the following objectives.
- To define what makes the development context in Pakistan.
- To identify the strategic points of intervention that can trigger a chain reaction.
- To identify the development approach most suitable to the context.
- To conceptualize the most effective organizational methodology.

1.7 Units of Data Collection

- Agha Khan rural support program published reports

- Community
- Program coordinators
- Government Reports.
- Census

1.8 Explanation of Key Concepts

Key concepts and ideas used in the current study are explained in the following from a theoretical and operational standpoint.

Development: Development is a multi-dimensional phenomenon that involves the reorganization of economic and social structures for the better. At the theoretical level, development is seen as raising people's level of living, building their self-esteem, and expanding the freedom they exercise in their daily lives. For the current study, this holistic definition of development will be used.

Rural development: In literature, rural development is defined as the broader process of change in rural societies which may or may not involve state intervention. It is broader as it intervenes in society from multiple dimensions simultaneously to empower the targeted community and enhance their capacity. This view of rural development will be employed in this study.

Organization: Organization means the assembly of people joining hands for the attainment of a common goal through the division of labor. It is an instrument through which individual strength is harnessed to achieve more than what those individuals could achieve. We will refer to this view of an organization throughout this study.

Social engineering: Social engineering refers to the use of planning to induce behavioral change in the targeted communities. Like development, social engineering

can be carried out by both non-state actors. States typically use force to bring the desired change while the non-state actor has to be more subtle about it. The current study will deploy this view of social engineering.

Social capital: In literature, social capital is defined as the sum of all of a person's real or prospective resources that are tied to the existence of a long-term network of mutual acquaintance or recognition. The organization makes use of these ties and networks to affect positive social change. This view of social capital will inform this research.

Development process: Development is a dynamic process whereby multiple actors across different layers of society keep changing their position in terms of livelihood, capacity, and freedom. It is more realistic to see development as a process instead of a static event in time.

CHAPTER 2

LITERATURE REVIEW

2.1 What Is Meant by Development and Development Studies

Development studies is a relatively new field of inquiry, but the questions of development studies are old and date to the varied history of humankind. Sumner (2006) insisted that the field of development studies is concerned with reducing poverty and it faces the challenges of third-world economies to cope with the first world. The scope of the field is diverse and human questions are the primary focus of development studies. Most of the population on the surface of the planet lives in third-world countries and they strive for food due to poverty. Food, shelter, and security are basic human rights as well as needs. Since the global economic system is meritocratic (Sandel, 2020) so there is great competition between resources and facilities among people. Development studies aim to reduce poverty and improve the human condition. Omari (1974) claimed that development policies should be aligned with local culture to produce results. Nevertheless, coping with the local cultural ideologies, the pace of the development process becomes slow, but the long-run future becomes bright.

In addition, Development is a complicated process that requires a collective effort from institutions and people. The institutions exist to provide people with the opportunity and capacity to make use of that opportunity. In rural development literature, this opportunity and the capacity-building phenomenon is known as enabling mechanism (Grenier, 1998). Grenier in one of his research papers, states that these enabling mechanisms are systems that channel the local energies to provide a solution to local problems (Lumbo, 2007).

Moreover, McBride & Picard (1989) argued that the concept of rural development, in the global economy, can be traced back to the early 1960s, when the need for economic growth fostered the way of capital towards rural areas. Therefore, novel methodologies and models of rural development were introduced. Integrated rural development gained much attention and success in this regard. Though, several projects of integrated rural development programs failed due to several reasons. Nevertheless, the reasons were identified and remedies also. It was identified that centralization is a major problem in this regard. So, the structure of rural development was broken down into a decentralised mechanism. The history of success and failure of rural development programs revealed much about the valid and active role of the community in the development process. Similarly, literature shows that there were de facto problems in development programs that lead to failure from the beginning.

However, these enabling mechanisms may not always be provided by the state, and this aspect has been acknowledged by development theorists. "Development is no longer the responsibility of the states, and rather the state sets the wider framework, the market must be it's motor and civil society would give it direction (Michael, 2002). This reflects that development requires the coming together of forces from the state and society for collective welfare.

In the global south, where the majority are still in the throes of poverty and disease collective action is paramount. Resultantly it became a better policy to incorporate all layers of society in the development process. This fact was stressed by Shoaib Sultan Khan when he wrote that Development responsibility needs to be devolved.

Although there is a consensus in the literature on the importance of development and the involvement and ownership by all the stakeholders, there is a debate on what sort

of development action works. The last decade of the twentieth century was the era of market operation. However, the market operation proved to be a risky gamble.

For instance, for a more nuanced understanding of the development issues, it would be germane to register the complexities of the gargantuan known as bureaucracy. Max Weber defined bureaucracy as an impersonal rules-based organization with a hierarchical structure (Serpa & Ferreira, 2019). These structures and rules often render bureaucracies into tight straitjackets, which instead of unlocking the potential human, end up serving the opposite purpose.

2.2 History of Development in Pakistan

Archives show that Pakistan has been accounting for and planning for the welfare of the rural poor for a long time and has been going on ever since independence, incorporating many methodologies and tactics adopted by state-led ministries, even if most of them have failed (World Bank, 2007). Rural communities across the globe benefit greatly from agricultural growth, which is one of the most significant economic activities in rural areas (Haq, 2003). Since the great majority of impoverished families reside in rural regions, increasing agricultural output on a constant and regular basis is the most important problem in developing nations (Ade Freeman et al., 2004 and Islam, 2007). Because of this situation, people become more engaged in non-productive activities, thereby increasing the poverty rate in the surrounding areas. When a large percentage of the population is unable to afford the fundamental necessities of life, it impedes national growth. Pakistan's per-capita poverty rate is seen in the graph below. Agriculture is the most important source of income for Pakistan since it is the largest single contributor to the national economy (Government of Pakistan, 2021). As well as a lack of necessities like education, clean drinking water, health, and proper sanitation

that erodes their capacity for work and eventually leads to social marginalization. (Hussain et al., 2003).

2.2.1 Strategies of Development

Furthermore, numerous strategies and approaches to rural development have been tried out by the government to enhance the lives of those living in rural areas. The first of these rural development programs was started in 1952. The program that got things started was called the Village Agricultural and Industrial Development Program (Village-AID; Tajima, 1994). Increasing rural people's incomes by using better agricultural practices and incorporating them into cottage businesses were the main objectives of this program. It was the goal of this project to coordinate the work of many government departments and agencies engaged in rural development and agriculture. They were also slowly introducing a focus on welfare across the government's administrative structure. The initial success of this project was undermined by political upheaval in the nation and departmental jealousies at the local level (Davidson & Ahmad, 2017). Village-AID ended in 1961, and Pakistan's rural development objective was adjusted by the Basic Democracies System (BDS). Due to bureaucracy's sway over decision-making, planning, and implementation of local rural development plans, the BD system suffered the same demise as the prior program. With subsidies on agricultural inputs like fertilizer and seed and interest-free agricultural loans available to only big landowners, the rural sector has a long-term opportunity to grow (Khan & Khan, 2001).

So, BDS was abolished in the early part of the 1970s, and a new program called the "Integrated Rural Development Program" was instituted in its place (IRDP). Several sectors, including education, housing, health, water, and agriculture, were all included

in this effort to offer coordinated assistance for rural communities to help them become multi-sector development units at the local level. There was some financial gain from this initiative, as seen by its results, but it had very little impact on the poor, who were left behind (Davidson et al., 2001). Poor performance in agriculture and a lack of institutional capacity were two of the main reasons for the failure. Between 1972 and 1980, the BDS Rural Works Program (also known as the People's Works Program) operated in parallel with the IRDP (Chaudhary, 2002). This initiative was likewise discontinued because of departmental rivalry and the top-down nature of its execution. Between 1985 and 1988, the Prime Minister highlighted five areas where rural residents' well-being and affluence may be improved. Even if the project had a higher likelihood of success, political power struggle impeded it still (Luqman et al., 2007).

Furthermore, In 1991, the Tameer-e-Watan program was launched in Pakistan, with elected members of the National and Provincial Assembly, as well as senators, taking part in the effort. This program's total impact was limited, but physical infrastructure development was enhanced as a result. The rapid shift in political power and corruption were the two primary reasons for its failure. International funders helped develop the Social Action Program (SAP) in 1993 (Azizi, 1999). In response to the country's shifting political landscape, the government scrapped this program and instead created the "Khushal Pakistan Program" (KPP), a two-phase initiative to enhance rural people's living circumstances by delivering basic services to those at the grass-roots level. This plan put a lot of attention on improving the nation's infrastructure. Rural residents' economic well-being was improved by the Devolution of Power Plan (enacted in 2001), which pooled local sources and resources to create a more centralized system. Government efforts to provide basic social and welfare services to rural residents, as well as the overall performance of state-led rural development programs, have been

quite disappointing in their ability to reach the poor and have a significant impact on the living standards of rural residents, as previously stated. Everyone knows that short-term political programs with little or no feedback characterize Pakistan's rural development (Rehman, 2005). Almost every rural development program in Pakistan has been axed during the country's recent history. Because of their limitations and downsides, several of them were canceled. Failure of many rural development programs is due to a lack of political stability in the nation and rivalry among numerous government entities (Sadaf et al., 2005). Before 2008, the idea of a smooth transfer of power was unthinkable in Pakistan. According to Figure 5, American politics were relatively stable throughout the 2000s. Civil society groups have risen because of widespread public belief that government institutions are unwilling or unable to provide basic social services, such as education, health care, clean water, and adequate housing, to the general public. Religious, professional, and other non-governmental groups grow to compete with and keep government institutions more responsive to their constituents (UNAIDS, 2001). Rural poverty persists despite the efforts of several programs and governmental organizations aimed at improving conditions in rural regions (Majeed et al., 2006).

2.3 Rural Development

Rural development is all about development policies and practices regarding the progress and development of rural areas. Though there is no clear-cut definition of what is rural, what makes an area rural, and how it is different from the urban areas? But once determined rural, the area automatically comes under the rural development programs. Mujumdar (2002) states that rural development is a multi-face and multi-functional policy pregame. The author discussed the importance of rural development

in Indian perspective; however, it is obvious that for almost all Asian and third world countries as well as for western developed countries, there is a consensus between scholars that rural development is the multi-functional domain of knowledge concerned with development and progress of the area. Similarly, Rao (1983) explains some constraints of rural development from an Indian perspective. According to the author, rural development needs to be aligned with local culture because traditional cultures do not respond to modern values. They are hesitant to alien concepts and practices. Isolation is a greater problem in this regard. Moreover, education plays an important role to bring close tradition with modern values. Thus, rural development becomes functional by implementing models and techniques to reduce poverty, raise awareness and education as well as cope with domestic cultural values. Nevertheless, Herzog (1978) criticizes the contradictory nature of claims regarding rural development theory. Similarly, Redman (1980) also raised serious questions on rural development policies regarding the factor of ignoring local culture at the cost of development.

Moreover, Rural development knowledge management entails concerted efforts to build, execute, and exploit a knowledge environment conducive to long-term rural development (Kurlavicius, 2009). It is possible to employ a knowledge-sharing platform in Gilgit-Baltistan, Pakistan since the territory is spread out over many valleys. Modern information and communication technology (ICT) is a useful tool for those living in remote areas. The different frameworks that govern how information and data are transferred or communicated from one person to another or from one place to another define ICT as including all instruments, modes, and methods, old and new. Information and communication technologies (ICTs) include everything from the telephone and fax to video and audio in broadcast and print media.

2.3.1 Long Term Strategic Planning

In this regard, Kurlavicius (2009) claims that the correct atmosphere for long-term growth may be achieved via the use of databases and knowledge pools, as well as communication methods. This research examines how ICT is being used to store and access knowledge in the area. In the area, communication technologies such as the Internet, intranet, mobile telecommunication, satellite link, radio, and television have all been found (Ali, 2010). The management of knowledge in the context of the growth of Gilgit-Baltistan's agriculture sector. Because of the integration and sharing of many forms of information, rural communities and public organizations may combine sustainable rural development approaches with knowledge management tactics (Kurlavicius, 2009). In Pakistan's Gilgit-Baltistan region, a comprehensive knowledge network is being developed. Consequently, Gilgit-Baltistan's rural development environment is taken into consideration while selecting and adapting the framework's technologies. There are three main components of knowledge management: processing units, KM repositories, and use units. An effective knowledge network is developed when all parties involved in rural development activities agree on a shared aim and pool their experiences together. There is a processing unit that connects all stakeholders at the beginning. The processing unit consists of services designed to save data in a knowledge repository. Digitalization, Local Area Networks (LANs), Database management systems (DBMS), and web service technologies used in various frameworks have all suggested web services as a convenient way to access information and knowledge for sustainable development management (e.g., Zavadskas, Hess, and Miah, 2008; Rahman, 2000). For rural development, the idea of a knowledge repository and knowledge base was developed by (Payakpate and colleagues in 2004; Kurlavicius in 2009), which would serve as a central repository for all relevant data.

For the coordination of local, regional, and global information resources, Rahman (2000) suggests a knowledge management method, which he claims would facilitate the interchange of rural development best practices and cooperation. The knowledge repository is connected to a user unit. Websites, (e.g., Payakpate et al. 2004; Rahman, 2000) have shown that knowledge portals may be utilized to communicate information between different parties. Wirastuti et al. (2008) provide a low-cost hardware and software foundation for establishing KM systems in rural areas. This includes free or low-cost internet access for everyone, as well as local information sources. The local community is the major focus of the development process. As defined by Islam and Avdic (2010), "knowledge sharing" is the process through which members of a society voluntarily transmit knowledge. Stakeholders in rural development may have access to indigenous knowledge through socializing and mobilizing the community and documenting best practices and lessons gained.

2.4 Rural Support

Mulk (2006) explained the domain and practices of the rural support programs in Pakistan. Various rural support programs took initiatives in emergencies like earthquakes and other disasters. History shows that social capital is the most significant element of any rural support program in the country. Community gives spontaneous response to help others in times of disaster and social solidarity becomes stronger. This happens with the result of the involvement of the community at a large-scale level. Consequently, they, the community, feel the importance of oneness and values based on religion and culture sparked an emergency response. Local communities confront disaster at the front level. Therefore, rural development programs incorporate local

communities at a large level to fight challenges and reduce problems like a disaster, poverty, and illiteracy (Thomas, 1995).

2.5 Approaches of Development

There are various approaches to development and rural development. All are different in the sense that they argued different mechanisms of development. Nevertheless, all are similar too because they are committed to the question of development. Development requires practical strategies. Only thought could not do anything worthwhile. But without theory, there would be no development at all. Gready (2008) argued about the right-wing strategies of development. They criticize the state for not taking enough measure to work regarding development and leaving it on the market solely. Liberal approaches are committed to development without considering the impact of development. Marxist approaches condemn the state ruthlessly. Neo-Marxist favors social-democratic strategies in terms of development. All approaches are economic centers. Thus, Henderson (2002) shed light on the real situation of development approaches. The author also states that development is economic prosperity. In another word, development is an economic question. To be developed means to be better economically. Moreover, development is something related to globalization, and it abandons traditional values and practices. Because traditionalism is against development thus development strategies should focus on reducing traditionalism. Cleaver (1999) calls it the paradox of development. In the Pakistani context, the paradox becomes demanding that on the one hand development means to be aligned with globalization, a but on the other hand the country cannot abandon traditional cultural practices due to religion and other factors.

2.6 Development or Destruction

Wohlgemuth (2014) identified an alternative approach to rural development. He argued that not only does economic growth matters in rural development but there are other factors too which should be equally treated with importance. Economic growth only represents economic activities, but it also brings harm to the environment. Western societies are facing the results of development. All is due to one reason a healthy community is absent from the entire discourse of economic growth. Community development along with rural development is the best strategy to foster economic development at the grass-root level. The Aga Khan Foundation understands this well and all activities of the organization focus on this agenda. Therefore, the success of the organization is beyond comparison with other organizations working in Pakistan.

Similarly, Attfield et al. (2004) also explained such requirements in the context of African countries. Development should be ethical at every level. Development leading to destruction is dangerous. Social needs and community development should be the primary focus of all development programs, otherwise, natural disasters are waiting for us as we have destroyed nature in the name of development. The notion of destructive development is also noted widely in scholarly literature. A report by the Union of Concerned Scientists (2016) situates the problem of deforestation in context by providing statistics and consequences of deforestation. It argues that the major cause of continuous deforestation is cattle and beef farming at industrial scale. Each year hundreds of an acre of forest are removed for the purpose of plane land to domesticate animals because this business is not capital intensive and provides much money. Deforestation reduces biodiversity as an end result, and it clearly affects climate. Nevertheless, the report only talks about the limited countries along with a declaration that in the USA, deforestation is an illegal activity.

2.6.1 Development and Environment

However, policy intended framework for anti-deforestation also failed due to ineffective cost-benefit projections. Similarly, the economic market provides a profit-oriented solution to break the chain of deforestation but failed due to ineffective measures (Hyde, Amacher & Magrath, 1996). Land utilization for commercial purposes destroys the spirit of the forest. For the current world, deforestation is something bigger than big. Examining the issue of deforestation in context, a single example can show the great picture that fourteen-point seven percent of the forest has disappeared from the surface of Pakistani earth between the 1990s to 1st decade of the 21st century (Tahir, Rafique & Alaamer, 2010).

According to the Global Climate Risk Index (2021), deforestation is the most serious threat to climate change in Asian countries and the reason behind this is so-called development. For instance, Pakistan is ranked at number 8th among the most affected countries by climate change. While Pakistan is nowhere among the top 20 CO₂ emission countries. Deforestation affects biodiversity as well as human beings (Sekhsaria 2001). The concept of the forest is undeniable for people of rural areas. They spent time with nature and the forest. The process of deforestation also affects the memory of its inhabitants (McCann, 1997).

Furthermore, Ali, Shahbaz, and Suleri (2006) insisted that among many others, extensive use of forest wood for various household purposes and mismanagement by officials are the most crucial causes of deforestation in Asian countries. Poor communities exploit forests illegally and extensively for their livelihood and thus play their role in environmental degradation (Khan & Khan, 2009). Similarly, Ali et al (2005) identified that two major causes of deforestation are mismanagement of officials and illegal cultivation of land. These findings are also in line with a cross-sectional

study conducted by Koyuncu and Yilmaz (2009) about the relationship between corruption, with various forms, and deforestation. Kleidon and Heimann (1999) studied Amazonian forests and argued that deep-rooted plants survive easily during dry seasons. Deforestation is the cause of climate change and deep-rooted plants can survive despite climate change.

In a nutshell, tropical forests are an important source of the natural environment for human beings. Forest should be treated like humans. This goal is associated with the goal of development. Humanity should focus on development without destruction (Lewis et al., 2015).

2.7 Social Engineering

In scholarly literature, social engineering is referred to as the processes of development which often require commitment and behavioral change from the targeted community. The fate of development programs hinges on changing the consumer behavior, public choices, and general priorities of the communities to channel the energies and resources for long-run capacity building. This behavioral change is carried out by the instrument of the organization. This is the trickiest part, and most of the programs hit a snag here as they fail to evoke compliance from the community, i.e., they fail at social engineering. Many rural development programs in Pakistan have suffered the same fate, but Agha Khan Rural Support Program in Gilgit-Baltistan stands as an exception.

Gilgit-Baltistan valley, located in the north of Pakistan, has unsettled constitutional status, which has directly hindered the development of the area. Till 1971 the region was being administered by the pre-colonial tribal system under the political tutelage of the Federal government of Pakistan. In 1971, Prime Minister Zulfikar Ali Bhutto abolished the feudal/tribal hierarchy and, unfortunately, failed to replace it with new

administrative machinery (Noel, 2013). The valley till that time was amongst the poorest regions of the world; the harshness of life was increased by the intense cold and tall mountains. These problems were aggravated by the administrative vacuum left by Prime Minister Bhutto. But nature abhors a vacuum.

The gap left by the state was occupied by Agha Khan Rural Support Program, an NGO whose General Manager Shoaib Sultan Khan was a career bureaucrat with a lifelong struggle for the betterment of people, and the organization itself is backed by globally revered and highly consequential Prince Karim, Imam of the Ismaili community. The followers of Imam make up most of the Gilgit-Baltistan-Chitral valley; most of them hold their religious leader in high esteem and never dare to contradict his judgment. With this sort of social capital, the condition was ripe for social engineering. This opportunity was realized by Shoaib Sultan Khan, and he set out in the valley preaching his formula of development. The people responded. Shoaib Sultan Khan improvised upon the 19th century Raiffeisen co-operative model, which meant to empower people to carry out their development (Shoaib, 2009). His three simple ingredients were: Organization (Willingness of communities to work together), Skill Upgradation (Presence of honest and capable activists), and Capital generation by poor for poor (Flexible support organization). These simple but highly elusive ideas were presented in village panchayats and meetings by Shoaib Sultan Khan himself to illiterate villagers. The villagers were being asked to change their economic and social behavior to save and invest for collective welfare. Development efforts often hit a snag at this point and run into collective action problems, but in this case, the charm was done by the spiritual prowess of the Imam, and the people complied by heeding the advice. In the next few years, Agha Khan Rural Support Program had established 4,700 village and women organizations, 3,000 micro-infrastructure projects, and 65,000 trained activists (Cossin

n.d.). The development package consisted of training, technology transfers, inputs, supplies in agriculture, forestry and livestock, micro-savings, and micro-credits. During this process which may be called the Development process, many social, administrative, and political issues arose, which were overcome by the bureaucratic capital of Shoaib Sultan Khan and his field expertise which were manifested in the Daudzai Development Project. Over the next decade, the program doubled the annual income of 11 million households and became a global success story. The lessons from this success story are yet to be learned by many in Pakistan.

2.7.1 Grassroot Level Working

Moreover, this research aims to unearth the factors that made Agha Khan Rural Support Program the exception it proved to be. Pakistan is still in the throes of poverty, with a multitude of factors contributing to it resultantly; this has curtailed the freedom of people. The most reasonable policy response to this is Integrated Rural Development programs. However, there is no shortage of such programs in the country. The actual policy issue is that they fail to meet their targets. This begs the question that which critical factors are responsible for the fate of such a program. This research aims to carry out a hair-split analysis of the Agha Khan Rural Program based in Gilgit, and stakeholders involved to bring to light the factors responsible for its success so that they may be replicated in other projects for better results.

Rural development is a process in which institutions and society form a partnership and work together to fight poverty and enable the community. The idea of partnership means that the targeted community i.e., the rural poor do not act as passive agents instead they act as active agents and assume some responsibilities. This is essential

because rural development is not about charity rather about empowerment and enabling.

Agha Khan's rural support is a fine example of how institutions, which Douglas North defined as the formal and informal rules of the game, can intervene in the society to kick start the development process. This delicate process hinges on the trust and compliance from the community that must be inspired over time by the stakeholders involved. Another key aspect of this equation is organization. Development practitioners over time have realized that community mobilization or involvement in the development process is impossible without organization. It becomes the job of the institutions to help people in organizing themselves. In the case of the Agha Khan Rural Support program support organizations was used to organize people into Village organizations and Women organizations. These organizations proved to be the vehicle of the development process as they brought the rural poor together and accepted them as the primary stakeholders in the planning and implantation process. This evoked a sense of ownership and compliance among the rural poor regarding the development agenda. In the longer run, this trust and ownership by the community of the development plans proved to be the sustaining factor and the source of success. This delicate process involving layers of planning and implementation can be collectively considered as social engineering.

The process of rural development can be seen as a process of social engineering since it demands a certain change of lifestyle choices from the community. The idea of social engineering is conceptualized in the sociology of the development discourse. This study will adopt that theoretical lens.

This study is grounded in the belief that social engineering has its formula specific to each community which in the case of GB was manifest in the alliance of theology and bureaucracy. Interviews with the community, professionals involved, and analysis of documents will be carried out to see how the legacy of institution building, ownership, and increase in living standards was created.

I intend to explore the impacts that institutional intervention in society creates and the processes through which this transformation is channeled towards the development goal. The organization will remain a point of focus in the study as it is the touchstone on which the myriad of social engineering stands.

Lastly, his study is a discourse analysis of the Agha Khan Rural Support program which aims to take a close look at the philosophy, design, and operation of the program to unpick the reasons for its success.

2.8 History of AKRSP

Aftab (1994) explains that the Agha Khan Rural Support program remains one of the best rural support programs in the country. It was launched after a thorough investigation of the society, and it was made sure that the program design was appropriate to the community needs. It was so successful that various other local and domestic non-profit organizations replicated the program launched by the Agha Khan Foundation.

Brinkinshaw et al.'s (2021) study examine the function of a non-governmental organization (the Agha Khan Agency for Habitat). As part of the study, approximately 2,500 rural and urban residents were interviewed to see how well the WASEP (Water and Sanitation Extension Program) model might be adapted for usage in urban areas. A functioning water system is dependent on the engagement of all stakeholders, according

to the results. In contrast, larger and more diverse rural communities are associated with greater levels of rural engagement.

As the global economy grows and a development model that emphasizes entrepreneurialism at its center takes hold, women in Gilgit-Baltistan, Pakistan's northernmost region, have started to break free from conventional and gendered economies by participating in new types of income-generating activities. This ethnographic study of women entrepreneurs in Gilgit-Baltistan, Pakistan, gives a critical review of development organizations' promotion of women's entrepreneurship as a basic approach to reducing gender inequities. These high-mountain settlements can resist sociocultural pressures because of the neoliberal growth paradigm and the global capitalist market.

Rural support programs (RSPs) are essentially non-governmental organizations (NGOs) that have gained the significant potential to produce finances internally. They are not part of the government. Rural assistance programs in Punjab and Sindh have aided human resource development, community participation, physical infrastructure, health care, and health care via this article. Overall, it was found that the social mobilization approach of the Punjab RSP failed to help community groups create their capacity for cooperative initiatives. There has been a lack of effort by Sindh RSP front-line employees, notably social organizers, to establish community organizations and to assist disseminate the program by way of example. Although PPAF and other credit institutions have made progress, there is still a problem with long-term viability, notably in the case of community groups and the availability of financing. Monitoring and evaluation and human resource development, as well as gender injustice, were not given the attention they require. Both Punjab and Sindh RSPs have achieved acceptable outcomes despite the difficulties of operating in numerous areas with the target

population. The future of both RSPs merits cautious consideration (Kashkelly et al., 2018).

Individuals' and communities' health suffer from India's centuries-old tradition of open defecation (OD). By October 2019, India's Swachh Bharat Mission (SBM) aims to eliminate open defecation (ODF) in the country via community-based efforts, which the government launched in 2014. Controlling OD in India is significantly more challenging than it has been in other nations since the issue is rooted in a combination of a lack of sanitary facilities and long-standing habits. There is now a top-down approach to sanitation in India, with financial assistance for latrine building the primary emphasis. Given the socioeconomic factors at play, this is essential. However, the emphasis should be on altering collective behavior via participatory procedures, which have been notably missing in earlier sanitation projects. It is necessary to use ways based on demand, while also considering their advantages and disadvantages, and to ensure equality. -focused activities are carried out by community-monitored actions that are locally relevant and culturally respectful (Sumedh et al., 2018).

Rural development agencies have been identified as major stakeholders in this research when it comes to influencing rural development policies and programs. The primary objective of these programs is to raise the living conditions of the rural populace by promoting long-term rural economic development. Many rural development programs have been established by the government to improve the lives of rural residents, but most of them have had little effect on the ground. Several of these programs were influenced by the western worldview. Rural Pakistan's north-western population has seen little progress in efforts to enhance their standard of living. A third of the mountainous region's population is still impacted by food insecurity, poverty, and hunger, which hurts the economy and the political system. Therefore, the government

has attempted several rural development programs, almost all of which have failed horribly. However, even though the major approach was institutional, rural development failed to benefit from it. Rural development plans are hampered by a lack of financing, bureaucratic predominance, and a lack of cooperation between the implementing organization and the local community. An estimated third of the people in the mountainous area are food insecure, which contributes to political unrest as well as economic stagnation. So, the government has attempted several rural development programs, all of which have been a complete failure. Although it was primarily an institutional approach, rural development institutions were not improved as a result. Many rural development initiatives fail because of insufficient money, bureaucratic predominance, and a lack of communication between the implementing agency and residents (Luqman et al., 2021).

The Aga Khan Rural Support Program Pakistan (AKRSP-P) and the Aga Khan Rural Support Program India (AKRSP-I) are NGOs that work under the umbrella of the Aga Khan Development Network (AKDN). While these two NGOs have amassed a substantial amount of data on their own, the AKRSPs' actions in many sectors of rural development are documented by a growing number of secondary sources. This bibliography is an attempt to compile a collection of secondary sources about the AKRSPs based on specific criteria. Books, book chapters, periodical articles, scholarly journal studies, master's theses, and doctoral dissertations are all examples of sources. In total, these sources amount to a 475-entry bibliography that is available in both print and online media. A wide range of entries was looked for and discovered in a variety of information sources. This bibliography will be of particular interest to anyone working in and around the topic of rural sociology (Jiwa et al., 2021).

There was a lot of criticism of top-down community and housing renovation approaches in this research. However, top-down approaches to development are still preferred by governments and donor groups. A tiny town's housing development is the focus of this study, which examines post-disaster rebuilding approaches, bottom-up tactics, and community leadership. Ethnic minority Thai fishing communities were affected by the 2004 Asian tsunami, and the research examines the impact of both top-down reconstruction and bottom-up approaches on their living environments, rehabilitation, and livelihoods using a case study methodology. Analysis and suggestions for how community involvement may promote recovery and empowerment are two of the main goals of this research (De Sylva et al., 2018).

Kassim-Lakha et al. (2021) say that Transnational civil society organizations (PCSOs) have attracted the interest and attention of scholars and national governments alike in this study because of their broad contact with activist groups at the national and local level. People from all walks of life are welcome at the Aga Khan Development Network (AKDN). The organization's core concept is pluralism and embraces individuals from every background and ethnicity. This chapter focuses on the Aga Khan Rural Support Program (AKRSP), a program of the Aga Khan Development Network (AKDN) that has been working in the remote mountainous areas of northern Pakistan. AKRSP's activities are examined, as are some of the challenges it encounters, in an area distinguished by a wide range of ethnicities. In addition, the effect of AKRSP on the development of local civil society groups and its influence at different levels of the Pakistani government are addressed. AKRSP has been widely discussed in Pakistan, however, most of the literature does not consider the group's activities in terms of pluralism.

It also discusses current institutionalization difficulties to CDD in Pakistan, based on a review of the literature and substantial fieldwork. RSPs began their experiments in Comilla, and the movement has since expanded throughout South Asia and Central Asia. Even though RSPs have a long list of accomplishments and contribute to poverty reduction, the CDD strategy in Pakistan faces several institutionalization issues. The chapter, for example, builds on the lessons learned from a current initiative, the Sindh Union Council and Community Economic Strengthening Support (SUCCESS) program. The initiative was instrumental in assisting the Government of Sindh in the creation and adoption of the Poverty Reduction Strategy. However, in the post-18th Amendment era, the institutionalization of CDD faces a variety of obstacles. The chapter also identifies a variety of initiatives and longer-term measures for more effective CDD institutionalization in local government systems and long-term community-institutional linkages. Finally, the critique explains why, despite the efforts of RSPs and other development organizations, Pakistan remains impoverished (Rehman et al., 2020).

Ali et al. (2016) Argued that program implementation in Pakistan relies heavily on non-governmental organizations (NGOs). This study focuses on one of these NGO social service programs that help women in rural Pakistan. The opinions of 200 women were gathered to determine the level of satisfaction and effectiveness of this NGO's programs. These women were able to improve their social and decision-making abilities as well as their income and living conditions by taking advantage of job and training opportunities provided by the Aga Khan Rural Support Program (AKRSP), according to the study's results. Future proposals include maintaining funding for programs that provide group help to women while also providing support services that strengthen decision-making and economic status for women.

An analysis of rural women in District Chitral, Pakistan, found that the AKRSP' gender strategy had a long-lasting impact. The AKRSP gender-related initiatives were examined in the Chitral Valley in northern Pakistan (AKRSP). Findings suggest that the AKRSP has played an essential role in the development of women in the region by beginning development initiatives in water supply, health, and financial services. Women's Organizations (WOs) in the region were used to teach a wide range of subjects to the local women. New communities usually received video cassettes of these training, which were then repeated. Posters and charts were also utilized to help the indigenous women better grasp the training. A few hours each day of local government radio time has been secured by the AKRSP to interact with women in their language on matters like personal cleanliness, the AKRSP microfinance bank loan application, and repayment process, agricultural techniques, and so on. As a result of the training, local women have seen a rise in their income and productivity on their farms. AKRSP is also exploring the possibility of creating a community radio station, which might have a significant impact on the development of the region. Because of this effort, women have been given more opportunities for health care and education because of the AKRSP efforts. Nevertheless, since gender disparities are so widespread, more coordinated national policy measures are needed to promote the lives of women and decrease gender inequalities in all sectors to achieve equitable development (Gul et al., 2004).

Despite the AKRS Program's decades-long emphasis on improving the lives of women and encouraging their economic empowerment in Gilgit-Baltistan and Chitral, the program's efforts to do so picked up steam around the turn of the new century. Women's vocational and entrepreneurial skills were developed during this period, and AKRSP's strategy to expand became more business oriented. Entrepreneurial ventures are a more efficient and effective source of income for rural GBC women, according to this plan.

For this study, AKRSP's efforts to empower women in GBC via business and entrepreneurship will be examined through an examination of pertinent literature and material. Women-Only Markets, Women Agro-Entrepreneurs, and Shubinak Project were just a few of the small businesses that made the list. It seems that AKRSP has had a positive impact on the empowerment of female farmers and merchants within GBC as well as on women's access to education and employment opportunities in the agribusiness sector. According to further research, there seems to be an issue with corporate stability, longevity, and long-term economic viability, despite AKRSP's success in empowering women economically. Aiming to get a better understanding of the social and political dynamics that surround business growth and female entrepreneurship in addition to their wider context and the factors that impact their success, this study is being conducted (Khan et al., 2015).

Non-governmental organizations (NGOs) have a long history in Pakistan, including examples of friendly and competing relationships. Aside from the fact that NGOs have worked alongside the government for as long as the country has existed, the partnership has never been ideal or mutually beneficial. However, as non-governmental organizations (NGOs) developed in size and breadth of work, the relationship took on new dimensions and shapes. From 1990 until the present, Pakistan's social sector has gotten a lot of attention and recognition. The number of non-governmental organizations (NGOs) has risen to over 10,000 in the last decade. Currently, 4000 of them are working on development issues. For the past seven decades, the industry has made a considerable contribution to national growth. While it has grown, diversity of agenda, depth of influence, and multiplicity of purposes over the previous three decades. Its contribution is especially admired and supported by local and international contributions. Its evolution from charitable organizations and volunteer movements to

a semi-professional development and rights-based agenda has left an indelible mark on the country's growth. Its contribution to national progress has been recognized by succeeding administrations and regimes. Primary education, basic health, job creation, poverty reduction, agriculture development, awareness-raising, and human development have all benefited from the work of social and non-profit organizations. Interestingly, governments have embraced and duplicated some of its workable methods and techniques under various programs in the sectors mentioned above. Despite their enormous contribution to national growth, they have been subjected to criticism, onslaughts, and vilification from a variety of sources, including governments. For years, there hasn't been the enabling atmosphere needed for their contribution to expanding and be truly translated into social capital (Mufti et al., 2019).

2.9 Achievements of AKRSP

One of the six-year program funded by the Canadian government's Global Affairs Canada (formerly DFATD) is the Aga Khan Foundation's Enhancing Employment and Leadership for Youth (EELY) Initiative. The goal of the program is to inspire young people in the federally administered Gilgit-Baltistan region and the district of Chitral in Khyber Pakhtunkhwa to become active and productive members of their communities. There are two complementary components in the end objective of EELY: youth employment and youth engagement/leadership participation and leadership. The goal of the youth employability component is to help young people develop their professional skills and access resources to help them start their businesses. People of GB are predicted to be more employable because of the employability component's intermediate outcome result. Consequently, the following are the expected immediate outcomes for this component:

Economic players must be more sustainably and fairly incorporated into working market systems to improve young livelihoods. The first of its kind in the region was completed in collaboration with the authorities of Gilgit-Baltistan and Chitral, Pakistan.

More than 1500 young people received training in TVET fields and were placed in jobs in the process. In collaboration with public and private sector organizations, almost 1,000 young people were placed in internships during the summer of 2016.

A total of 5,100 young people received Life Skills Training, and a further 2,502 were trained as Young Community Leaders (YCLDP). Youth Organizations with Supported Grants helped 5,600 young people (YOs) Women comprise more than 70% of the 5,000 young people who signed up for the Community Based Savings Groups (CBCSG) (CBSGs). At the union council level, more than 50 Local Assistance Organizations (LSOs) receive continuing support for sustainability and the execution of youth-specific programs.

The private, non-profit organization was launched to assist rural residents of Gilgit Baltistan and Chitral in improving their standard of living. AKRSP's development strategy emphasizes the importance of the individuals it serves and their unique skills. Provided local communities are organized and given the resources they need, they can plan and regulate their development, if they are given a voice. Before AKRSP's efforts, there have been several notable triumphs in both the social and economic arenas. Establishment of an Organization The advancement of society AKRSP aids Local Support Organizations (LSOs) and its component V/WOs in implementing participatory local development initiatives as part of the program's institutional growth. Institutional development needs to help local activists and community leaders expand their capacities, interact with one another and gather resources, and provide technical assistance in the implementation of community-driven projects. Poverty, Gender, and

Adolescence As part of its mission, AKRSP places a greater focus on gender equality. Our priority was the development of women's organizations (WO) as a platform for enhancing women's participation and involvement in both the social and economic arenas. At the village level, women's organizations (WOs) have shown to be vital in increasing women's involvement in decision-making and meeting their practical and strategic concerns. AKRSP has learned from this experience and is currently concentrating on gender mainstreaming in its programs, with a focus on increasing the participation of women in leadership positions. In the eyes of many, youth is a precious commodity and a smart investment for the future. However, the GBC and Pakistan's youth continue to be disregarded. It is the goal of AKRSP's new youth development program to narrow this gap by encouraging youth employment and leadership. All of these aspects of young people's development, from employable skills to entrepreneurial growth to civic engagement and youth leadership, need to be prioritized. The many facets of poverty are addressed via both broad-based and more targeted efforts. This organization is engaged in several efforts to locate the poor and provide them with resources and skills that will allow them to find jobs. In addition, these initiatives are meant to link the poor to already established safety nets and social protection programs. AKRSP's work in GBC includes a significant amount of infrastructure development, which aids in the strengthening of local institutions while also expanding residents' access to new sources of income. AKRSP has executed several community infrastructures projects, including irrigation schemes, connecting roads, bridges, and micro-hydroelectric projects. As part of its efforts to promote renewable energy, the AKRSP has built several hydropower units with the assistance of residents. The Ashden Award and the Clean Development Mechanism Award were given to AKRSP because of this initiative (GDN). Heating/cooking, local small companies, and social sector

services have all seen an increase in the need for energy in recent years. Innovative techniques, such as community utilities and hybrid finance (community ownership and loans), are being tested by AKRSP in its new energy programs. An increase in demand for a product or service to increase the income and job opportunities for the local community, AKRSP's market and value chain development programs focus on the development of promising economic sectors (such as high-value agricultural, gems, crafts, and tourism). Both inside and outside of the AKDN, the AKRSP development paradigm has been extensively copied. To find and implement solutions to rural poverty, a statewide network of Rural Support Programs has been formed. In South Asia and other parts of the globe, programs based on this notion have been formed to encourage grassroots development by incorporating residents. In 2005, the AKRSP earned the Global Development Awards for Most Innovative Development Project, one of several accolades the program has received. Awards were granted to development programs that were regarded to have the best potential to help the poor in developing countries during the Seventh Annual Global Development Conference on January 20, 2006, in St. Petersburg. Additional information may be found on the website of the Global Development Network. It also won award for its work in Gilgit-Baltistan and Chitral on mini-hydroelectric plants. Ashden Award said that AKRSP uses "micro-hydel technology," which diverts water from the hillside into an underground conduit and generates 20 - 100kw of electricity, "instead of dams that always destroy the local eco-system." It has had a huge influence on places that do not have access to the electric grid. More than 180 micro-hydel power plants have been built, providing electricity to more than half of Chitral's residents.

2.9.1 Change in Figures

- It's encouraging to see how skill-building opportunities for young people of both sexes have evolved through time (technical, vocational, and entrepreneurial).
- The ability of major community and state organizations to create and grow programs that promote the equitable development of young women and men has been strengthened.
- As a result of the initiative, 77,680 young people have been directly benefited; this includes men (54%), and women (35%). A total of 174,355 youngsters (81,501 of whom are women) have been directly benefited by EELY, compared to a goal of 126,000, even though the direct benefit is only 77,680.
- This program has offered 2,249 young people with professional internships during the project: 1,167 men, and 1,082 women. After completing their internships at EELY, 48% of men and 41% of women were able to find full-time jobs in the public and private sectors within six months, according to data collected from tracer studies.
- 3361 youth have been trained in a variety of technical skills as a result of the marketable skill development program, including 2184 young men and 1177 young women who have been trained in such fields as plumbing and carpentry, electrical and cosmetics, construction machinery operator, porters as well as cooking and tailoring.
- It has increased from PKR 8,603 to 21,253 per month for EELY recipients since baseline (almost PKR 4,000 higher than non-participants). For example, EELY participants in Chitral get an average of PKR 34,698 per month, whereas non-

participating males earn PKR 14,333, and females earn PKR 19,388 per month, respectively).

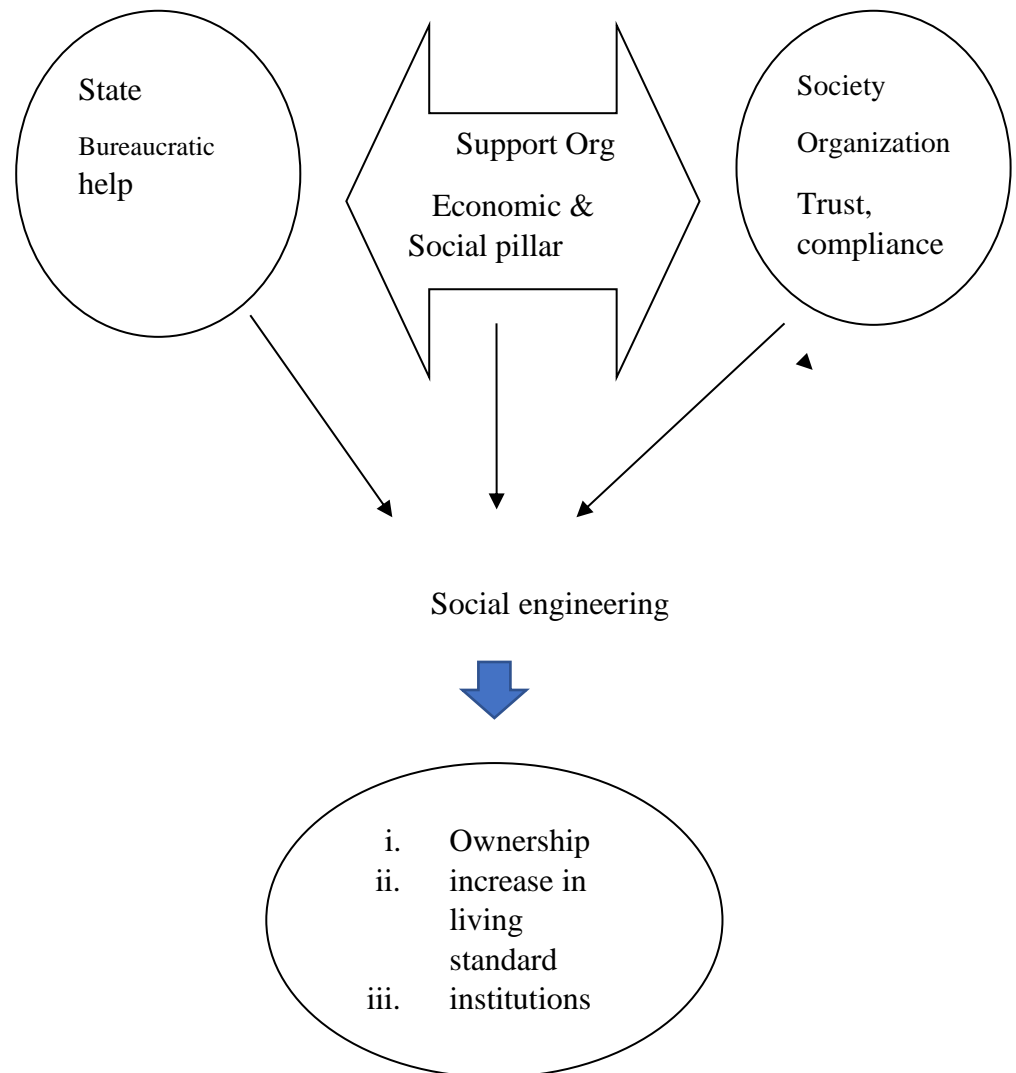
- Making financial choices on one's own has grown from 58.4 percent to 95.8 percent among EELY recipients since the baseline; this is a crucial indication of women's economic empowerment in the country.
- It is a combination of greater regional stability, better tourism services, widespread destination marketing, and PR efforts led by young people under EELY that has contributed to a rise in the number of visitors to GBC from 30,000 to 250,000 since 2012. That's why the Gilgit-Baltistan administration recognized the importance of EELY during the 2016 steering committee.
- Training and skills for youth internship, and gender equality (i.e., internships received PKR 4.4 million from the GB government for three years from EELY, and they have agreed to extend for two more years) has received increased support from the GB government and private sector as a result of EELY's youth focus).

2.9.2 Important Achievements

- In partnership with the government, we completed the region's first comprehensive Labor Market Assessment for Gilgit-Baltistan and Chitral.
- More than 1,500 youth were allowed to learn and work in the TVET field
- With the help of government and private sector organizations, more than 900 young people were given internships
- Entrepreneurship training for 2,000 high school students

- A total of 300 young people were awarded a start-up Micro-Challenge Award for their social and entrepreneurial initiatives.
- Developed the Gilgit-Baltistan and Chitral region's electronic youth site to find job possibilities.
- Supported Youth Organizations served 5,600 young people (YOs)
- 500 community-based savings organizations were founded by young people, most of whom were women.
- Support for more than 50 Local Support Organizations (LSOs) to ensure their long-term survival and execute youth-focused programming at the union council level.

2.10 Conceptual Framework



(Fig 2.1)

Fig 2.1 shows conceptual link between research variables. It demonstrates how state structure, social organizations and intervention strategies yield social engineering. Moreover, the result of combined institutions enhances standard of living of citizens.

CHAPTER 3

RESEARCH METHODOLOGY

This chapter discusses the research techniques, details of data collection units, sampling strategy, and reports about problems encountered during the field visits.

Research methodology is the procedure and strategies used by social scientists to get evidence from the social world (Brown & Churton, 2009: 5). The methodology is all about rigorous rules and accurate procedure which includes communication, reasoning, and intersubjectivity (Nachmias & Nachmias, 2008:12-14).

Current research incorporates a reductionist approach.

3.1 Ontology

Ontology is the most difficult and important branch of metaphysics in philosophy. Some thinkers called it the core or heart of metaphysics. It concerns the phenomenon of what is the existence or exists? In short, ontology deals with the of being (Neuman, 2015:94). As the research was about techniques and procedures of social engineering, methodology of rural development, and theological elements behind the successful strategy of rural development, this implies social construction of reality (Berger & Lukmann, 1967) in everyday life. This research is ontologically based on social constructive viewpoint.

3.2 Epistemology of the Research

Epistemology is the branch of philosophy that deals with the theory of knowledge (Solomon, 1977:105). What is the nature of knowledge and how do we learn this? What are the sources of knowledge and what are the justifications of these claims, these

questions are epistemological? Current research aims to explore the development process and outcome and assumes that human intervention yields result. Therefore, exploratory methods/ epistemological methods are used to dig out answers to the research questions.

3.3 Research Design

The research is about the analysis of social engineering and development policies in Gilgit-Baltistan, Pakistan. To get in-depth detail of the under-consideration problem, the researcher chose qualitative research methodology. Development is not singular; it's a plural and diverse phenomenon and various social factors affect the procedure, methodology, and outcomes of certain development policies. Therefore, only qualitative research methodology could dig out an in-depth understanding of the phenomenon.

3.4 Preliminary Research Strategy

This research follows an inductive, qualitative research strategy. The interviews will aim to extract as much information from the stakeholders as possible. The insight gained from these people from different departments will be used to understand the ground realities. In Pakistan, most civil departments follow the blame game rather than solving issues.

3.5 Methods of Data Collection

The current study is based on both primary and secondary data. Primary data collection was in the form of informal interviews and Focused group discussions. Focus group discussions were held with officials of AKRSP and prominent community members. There were 8 members of each FGD who allowed the researcher to conduct the session

on the condition of hiding their identity. Whereas government reports, newspaper reports, and articles were used as secondary data sources.

3.6 Universe of the Study or Study Area

Gilgit Baltistan-Chitral was selected as the universe of the research. Urban and suburban areas, as well as rural areas of the universe, were under investigation. Gilgit Baltistan-Chitral is a hub of a multi-cultural population and people all over Pakistan as well as from foreign countries, visit this area. Moreover, the universe of this research is rich in cultural and ethnic diversity.

3.7 Units of Data Collection

Participants: Semi-formal interviews with the office bearers of AKRSP and social activists.

Published Journal Articles: The use of published journal articles for literature review and comparison with other cities.

Newspaper articles: The use of Domestic newspaper articles to analyze the situation.

Government Reports: Published government reports are in use for this research. Census and official reports of AKRSP.

Details about Units of Data Collection

S. No	Tools	Sample Size
1.	Interviews	I conducted 7 interviews. Among them, 5 were male while 2 respondents were female. It was initially planned to conduct in-depth interviews with 13 respondents, but the point of saturation was achieved at 7. So, the researcher omitted rest of the respondents.
2.	Research Articles	To strengthen the understanding of the current state of development techniques and models, scientific studies/research were analyzed.
3.	Government Reports	The government of Pakistan utilized AKRSP's methodology and officially recognized it. Therefore 4 reports published by the government and AKRSP were analyzed.

3.8 Data Collection Tools and Techniques

For fieldwork, of the current study, the researcher prepared an interview guide and then conducted semi-structured interviews. Before formal data collection, I visited the field and met with my respondents for effective rapport building. Rapport building is the first and foremost step, which has prime importance for good fieldwork. Specially to build a friendly relationship with the female respondents so that they will not feel shy and could interact comfortably during the interview session. Moreover, participant observation also called field research is a method used in qualitative research in which the researcher takes part in a community or field. The field is a selected area or

community in which the researcher conducts her research. Current research involved direct participant observation. The researcher visited field sites and stayed there for a long period to observe and collect information directly.

3.9 Sampling Deign

For the current study, the researcher used the purposive sampling deign. The researcher couldn't target people at higher positions. Moreover, only the purposive sampling technique was feasible and workable for the researcher. That's why I chose the purposive sampling deign. After that, Interviews were conducted with the most relevant officials from each department. Interviews were conducted to the point of exhaustion where no new information could be extracted.

3.10 Sample Size

The researcher conducted in-depth interviews with 7 official personals including male and female. There were five male and two female respondents. Moreover, for Focus Group Discussion (FGD) 8 members were selected; the researcher and moderator were also part of the FGD.

3.11 Data Analysis Tools

The data consisted of both recordings and published reports. The researcher analyzed the data manually. A rigorous process of coding including open and axial coding was followed and themes were generated. After that, the researcher critically analyzed the data manually. As per qualitative research techniques, open coding and axial coding methodology were utilized. With care following open codes were formulated. 1) Development, 2) Community, 3) Demographic features of the community, 4) Project's

success, 5) Existing form of the Capital, 6) Community attitudes, 7) Response from the community, 8) Belief system 9) Economic condition, and 10) Micro-finance.

While, based on the open coding, a list of axial coding was generated. The list includes 1) Interaction, 2) Cultural capital, 3) Social Engineering, 4) Credit market, 5) Monitoring, 6) Mobilization, 7) Theology, and 8) Help

3.12 Problems Encountered During DATA Collection

There were serious hindrances in data collection. Mainly due to non-corporation from the government institutions as most of the data is not published and shared due to reasons unknown. In addition, the researcher faced various issues during field visits and collecting data. I followed academic guidelines before and during a field visit to make the research process valid and workable. Different types of people (respondents) treated me with different behaviors. During data collection (interviews) from females was the most strategic matter as it is considered less good for women to give interviews to strangers even though they were trained professional personnel. Nevertheless, most of the respondents were very cooperative and gave all essential information.

3.13 Ethical Considerations

Ethical research is key to any sound research. A researcher must elaborate its study to its respondents. For this study, all respondents knew the details of the study, and their willingness was taken into consideration. The study does not include any detail that respondents shared off the record.

CHAPTER 4

ANALYSIS AND FINDINGS

One of Pakistan's most successful microfinance programs has been run by AKRSP, a pioneer in micro-finance. As the microfinance industry in Pakistan grows, several of the country's current NGOs have taken inspiration from the AKRSP model while developing and executing their microfinance initiatives. Even yet, the lessons learned from AKRSP's experience need to be thoroughly analyzed and synthesized before they can be effectively communicated. Analysis of lessons learned from AKRSP's vast and pioneering experience is the goal of this investigation. Micro-finance practitioners and the industry were taken into consideration while deciding which topics to investigate. Several issues need to be addressed when it comes to microfinance. These include the rationale and costs of including savings in microfinance operations, the evolution of credit operations, the impact of microfinance on poverty reduction, and the sustainability of the microfinance operations. To find out why AKRSP took a unique path in expanding its micro-finance activities, an analysis of AKRSP's documentation and interviews with current and past employees was done. This investigation covers the years 1982-2002. Most people depended on subsistence farming as a major way to earn a living before AKRSP's microfinance program was implemented. AKRSP started operations in an area with limited natural resources, rapid development, poor communication infrastructure, a lack of employment opportunities, and no banks. 1982's projected per-capita income was \$150, which is less than half of the national average. The average farmer couldn't afford to invest in technologies that would increase agricultural output and profitability due to a lack of financial resources, high transportation costs, and poor distribution networks.

5.1 Causes of Success of AGRSP

Success at AKRSP was due to a deep understanding of the local context and the development of a savings and credit program that was specifically tailored to the needs of the target community. Transaction costs for the client were low, the program was able to cater to low volume savings and loans, it was able to meet individual needs for security, liquidity, and information about savings, it was able to personalize loan products, and it was able to create an institutional tier that helped it lower its transaction costs, convert low volumes to high volume, and enable it to generate social and environmental benefits. Taking notes from the past is vital. It was important for the organization's early years to learn from development projects in Bangladesh and Tanzania, which is why AKRSP used the Raiffeisen cooperatives of Germany as a model for its VOs and its rural development model (Pakistan). If there was a microfinance component to these models and programs, it wasn't stated at AKRSP, and the lessons acquired from these earlier models were never shared at AKRSP. As a result, the microfinance components of these programs provided no distinctive lessons that might be utilized to duplicate them in other nations, even if there were any. Therefore, the AKRSP did not strive to imitate a well-defined program that had previously been executed elsewhere but rather tried to accomplish the basic objective of social organization, which taught that capital production was vital for rural development via entrepreneurship in rural areas.

5.2 Interacting Local Community

Data shows that the major cause behind the success of AKRSP and effective social engineering of the community is the understanding of the community. The community-

based policies helped to establish the organization on firm grounds. One of my respondents, Ali¹ 53-year-old man, who was serving at the top position, revealed that:

“I think our policies are successful due to community involvement. We visit the community and ask them what ought to be and what ought not to be? They respond to us with their intelligence; surely, we learned many things by working with the community. Working with the community creates an environment of similarity. We forgot about our differences and took it as our house. In a nutshell, community involvement leads towards successful project involvement”

5.3 Cultural Capital

Cultural capital means familiarity with any culture. The history of development, in Pakistan, speaks about unsuccessful projects due to several factors. Nevertheless, AKRSP never faces such an issue at a higher level. American economic anthropologist Pierre Bourdieu (1977) introduced the concept of capital. Capital is not money. Like everything sellable is capital. Capital is power, purchasing power. Bourdieu split up economic capital into different parts and argued about social, cultural, and symbolic capital. When I read the literature and conducted the interviews with top level; officials of the program, I came to know that cultural capital paved the way for development in GB. As one of my respondents, Salis, 38-year-old person serving a key position told me:

“We are not strangers for the community. Similarly, they did not see us someone doing strange activities out there in their area. Our policies are

¹ Pseudo names are used throughout the dissertation

based on the principle of similarity, and we reject dissimilarities. We know that we are part of the community, and they also think so. The most important factor is that most of the staff is recruited from the community. For instance, I am working in my hometown. Everyone knows me. Everyone can approach me, and they did so. They ask me to do such, and such things and it occurred immediately. Sameness helped us.”

5.4 Social Engineering

The term social engineering, in modern days, is used in negative meanings. Nevertheless, it is not related to negative connotations. Social engineering is all about connecting, shaping, and manipulating societies for better ends. Human interaction is a key part of social engineering. The policy of AKRSP incorporates best practices adopted by international non-government agencies and successfully implemented them with effective social engineering (Grenier, 1998). When I asked about the impact of social engineering, one respondent, Ayesha who was a graduate from Quaid-I-Azam University, Islamabad, and was a young atheistic scholar and social worker revealed that:

“The policies of AKRSP are community-based best practices. We learn from our mistakes and our goal is to serve the community by reshaping it according to the manageable resources. We are in the continuous process of reshaping ourselves too. This is all about social engineering.”

5.5 Knowledge Capital of AKRP

Knowledge capital is important part of any organization. Before getting involved in any project, basic and necessary knowledge of the problems, site, scenario, people, and land

is necessary of effective working. This is also true for social development. The AKRSP worked hard to acquire status of justified and local organization to develop its knowledge capital. It was knowledge capital of AKRSP that helped to keep blood circulating. The organization established firm grounds before working at greater level to ensure success as product. One of my respondents, Karim, 53 years old, a manager level officer, revealed that:

“We started our work with confidence because we knew that we had all necessary knowledge of the community, land and available resources. We also knew that what might happen out there and how to solve any problem immediately. Prior research showed best result. It was all about dedication and work of prior research.”

5.6 Rural Development

In the global south, where the majority are still in the throes of poverty and disease collective action is paramount. Resultantly it became a better policy to incorporate all layers of society in the development process. This fact was stressed by Shoaib Sultan Khan when he wrote that Development responsibility needs to be devolved. The AKRP focused to develop local areas with the help of local community at all. It was assumed that no need of external resources would be rise because the local community is reluctant to change. Nevertheless, time show that the community was fully cooperative with ideas which were not indigenious. Various projects of AKRSP regarding water, sanitation and energy were successfully implemented with the support of the local community. This sustainable rural development achieved. AKRSP also benefited from Sangi Development Foundation in this regard.

5.7 Micro-finance Experience: Bottom-up Approach

Micro-finance experience at the AKRSP grew naturally, and there were few preconceptions about how things would turn out in the future. Although the early cooperatives and credit unions learned a lot from their mistakes, it seems that the AKRSP did not. Although AKRSP was inspired by these early endeavors, the organization did not take a careful look at how this intellectual heritage might be used to develop its future. As a result of its unbridled excitement, it was able to create new and interesting village development concepts that are still in use today. While in certain areas, like microfinance, its failure to learn from the past slowed its development, encouraged ad-hocism, and guided it in ways that were counterproductive to its long-term aims, it did so in others. Experience with savings in the AKRSP model reveals that although the concept of capital creation was an important component of rural development, savings was the only component of the AKRSP model that was implemented. While AKRSP pushed on savings and set constraints on what its consumers might do with these funds, it did not have a clear vision of how these savings were to be used. Qasim, an intellectual guy working with the team of AKRSP revealed:

“It was the savings program that sparked the first Northern Areas women's groups since it raised the curiosity of both men and women alike. By offering its customers an option to save with a regulated institution, AKRSP's savings program allowed them to benefit from all the benefits that come with having their money in a regulated account. At the end of the year 2002, the organizations had saved Rs. 430 million. Moreover, the village's proven capacity for saving opened up a broad range of financial autonomy and innovation through the internal loan system and informal trade possibilities. Members of AKRSP's organization have established their own

savings plans and are aware of the many investment opportunities available in the local financial markets.”

The credit program for AKRSP's customers had not been methodically developed when the company initially began operating. After realizing that its customers required loans for investment objectives, AKRSP decided to join the credit market because of the onerous disbursement processes and high transaction costs associated with the formal sector's loans. To demonstrate its dynamic and inventive character AKRSP's credit history requires reflection, here. Since its foundation in 1983, AKRSP has experimented with a wide range of lending products. An apparent problem with AKRSP's lending products is that they seem to have had to balance several competing interests. Village banking package that allowed members of the Village Organizations to assume much of the responsibility for micro-level banking operations, laying a foundation to gain control of their finances, and initiating a program of internal lending under which loaned their members money from their savings on terms and conditions that were determined solely by them. In 1996, AKRSP began to pay attention to long-term financial viability and began looking for loan packages with substantial returns that might justify the imposition of market interest rates on the loans. Small company development loans and corporate credit programs were introduced by AKRSP to take advantage of off-farm possibilities. An established market in which regional development was constrained by the company's self-imposed delimitation of the operating area necessitated the need for these items. As AKRSP has grown in recent years, its focus has been on generating items that would help it maintain its financial viability. Experimentation with products with a high risk of failure and a new target market was a result of this. The launch of these items taught AKRSP a lot. As one of the most crucial lessons, it was discovered that the small company loan could not be

serviced due to the borrower's skewed debt-equity ratio. Rather than servicing a debt that a tiny firm could not afford to repay, AKRSP had to invest in equity.

AKRSP has been under tremendous pressure in recent years to create goods that boost its long-term viability. Pressure to quickly increase its loan portfolio without sufficient evaluation methods has put AKRSP under pressure to experiment with poor-performing products and those that may not be totally suited to its goals of social and economic growth. The organization's members may have paid a high price for this experimentation, according to critics. Community monies were utilized as collateral for this loan initiative, which gave it a very strong base. For no other reason than the fact that they had protected others, many AKRSP clients' money was lost. AKRSP appears to have strayed from its primary target group and its overall mandate of providing microfinance services to rural poor people because of its proactive approach to product evaluation and quickness to terminate underperforming loans, as well as its internal review of policy and procedure.

5.8 Monitoring and Evaluation Through VO

First Micro-Finance Bank has made a concerted effort to focus on metropolitan areas and clients in major city centers since its inception. According to some, the AKRSP's lending program has become a supply-driven business. The company's VO and WO managers lobbied for large quantities of loans to receive a charge of 2 to 3 percent for the recovery of debts. The VO banking system, which encouraged rapid disbursements with minimal review and oversight and resulted in huge losses for uninformed savers due to the default risk against which pooled resources were committed, had a devastating effect on unsuspecting depositors. By moving all their credit risks to their subsidiaries, they were freed up to concentrate on their primary business. It had become

more common for VOs and WOs to set up their successful internal loan and savings programs. The First Micro-Finance Bank's entry had little effect on these organizations since it was just another player on the scene. Microfinance: A Threat to Social Stability? AKRSP's approach of utilizing communal funds as collateral to cover individual defaults, as well as the inconsistencies implied in its idea of village organization as a hybrid credit union, have all cast doubt on the viability of microfinance institutions like AKRSP. This purpose is immediately in conflict with the credit union's primary objective, which is encouraging its members to save and receive an adequate interest rate on their deposits. VO is a good example of a credit union with this ambition. The lower the credit card interest rate, the lesser the amount of interest that may be paid on savings. If individual default was accomplished via collective saving, then the AKRSP's strategy of using communal funds as collateral for individual default might have destroyed many villages' village organizations as well as the VO and WOs. There were multiple instances when the use of community monies to pay off individual debts resulted in the demise of various organizations. Savings committee members either began stealing from the group's funds or offered low-interest loans to a few members on a preferential basis. Due to concerns that internal funding would put V/WO members' money in danger and defaults would impair village social organization, AKRSP had a lot of discussions. There is a significant incidence of attrition in model village organizations because of difficulty in repaying their loan obligations, according to case studies by AKRSP. It is difficult to continue an organization only based on a savings program, but it is impossible to do so, according to some. Unifying forces include the AKRSP's savings plan. Many Northern Areas women's organizations have survived and are actively participating in a broad variety of activities because of their savings program, which is highly valued by women in the Northern Areas. Many

women's groups meet on a weekly or monthly basis to collect their savings and conduct internal loan programs, which they use to support their activities. In other cases, they have hired male managers to help them handle their savings and credit programs for a modest fee. How many years have AKRSP's Sustainability Track Record? A lack of emphasis on sustainability was evident in the first fourteen years of AKRSP's microfinance program. To further serve the needs of the people in this region, AKRSP introduced micro-finance. The failure of AKRSP to achieve long-term viability may be attributed to a variety of factors, including a scarcity of donor funds, a lack of training for program employees, and a lack of a clear macro-vision for the microfinance initiative. Savings and credit programs were not cost-effective in their first decade and a half. Compare this to programs like Kashf that have an established long-term strategy in place from the beginning. As a result of this branch-level research, Kashf has been at the forefront of NGO operations since its inception. Before 1996, AKRSP's Field Management Unit, which may be regarded as the company's "branch," was not designated a cost center. Lachi Poverty Reduction Project, a non-profit organization, aimed to develop a sustainable model of small business loans at the Union Council level many years later and undertook a thorough analysis in this regard. After attending the Boulder Course on micro-finance, AKRSP personnel became aware of the need for sustainability in the administration of micro-finance. AKRSP's micro-finance program was born at this point in the organization's history. Micro-finance officers were hired to work in the AKRSP's Field Management Units to supply financial services. Daily decision-making was increasingly decentralized. In the field, microfinance officers were given the ability to approve or deny a loan application. Costs, budget, and revenue for the Microfinance program were kept distinct from the rest of AKRSP. Cash from different AKRSP accounts that were not needed for loan repayments was transferred to

a credit pool for the Micro Finance Programs, where any funds that remained after paying back the loans were invested. To better manage credit operations, a handbook of Credit Policies and Procedures and a monthly Credit Operations Report were created. Since its inception in 1993, when the AKRSP began lending money to non-governmental organizations (NGOs), it has made significant investments in training and education to improve the financial management abilities in the communities where it works. At the same time, AKRSP has developed a very successful grassroots training system, focusing on a cadre of village activists to learn about microfinance operations, accounting, and auditing. In raising public awareness of microfinance and the potential for financial arbitrage, AKRSP has accomplished much. The Village Organization Banking idea presented by AKRSP was groundbreaking because it built a community-owned and run system of micro-finance at the grassroots level. Individual members' loan amounts were decided and administered by the VOs under this component's autonomy, which gave them control over disbursements and recovery from other members. The VOs showed that they could handle the complete loaning process without the assistance of regional headquarters. So, it was expected that some way, somewhere, the microfinance portfolio of AKRSP would be managed and owned by the Vos. However, because of substantial variations in how various VOs handled loan disbursements, this process necessitated some type of control. This formalization of micro-finance operations was strongly supported, but it is also obvious that the original vision of this formalization was to make micro-finance operations run by the VOs themselves. In the end, AKRSP decided to incorporate a bank without consulting the VOs. The first micro-lending bank, AKRSP, and AKFED were the two principal stakeholders (FMB). An opportunity to build a village-based financial intermediary, which would have given the VOs a voice in their fate and connected them to the formal

sector, was squandered due to the absence of investment in the VO's institutional development. Has the Microfinance Success of AKRSP Really Been a Striking Occasion? As AKRSP's micro-finance program lacks empirical data, it is impossible to analyze the program's effectiveness and how much it has helped alter people's livelihoods. Because most credit use and effect studies are funded by donors, AKRSP has not conducted any of these studies. Even though the average loan amount was tiny, it was aimed to help those who were vulnerable and to help those who were making minor agricultural investments. An intriguing question is whether AKRSP, by focusing on low-productivity agricultural loans, is restricting its impact. There has been a reduction in the vulnerability of poor households by helping them meet their consumption needs, according to an informal assessment of credit utilization based on the use of AKRSP loans in the development of small and medium-sized businesses, housing investments, and social sector investments. For women, the AKRSP's savings program, which has empowered and converted them into asset owners for the first time in their lives, has been a particularly positive change. The Chairman of the program told the story behind this:

“Social Mobilization is a culmination of 17 decades of effective poverty reduction programs. In 1849, the mayor of a tiny German principality named Raiffeisen was a name unfamiliar to me. I learned about the Raiffeisen Conceptual Package for Poverty Reduction through my mentor, Akhter Hameed Khan (AHK). Unless the poor organize themselves and choose an honest and unselfish leader from amongst them, they will never be able to escape poverty on their own. Practice disciplined savings to develop your wealth, since capital is power. Develop an awareness of the limitations that stand in one's way of realizing one's potential. As accurate

as of the Law of Gravity, AHK used to remark. Using poverty-reduction programs that do not adhere to these principles is like erecting crooked walls that will not work. Dr. Tariq Banuri's willingness to chair this panel is much appreciated by me. Since its publication in 1993, his pamphlet on Sustainable Development has been widely recognized as the greatest expression of Raiffeisen's and AHK's view of social capital. The Aga Khan Foundation and Rural Support Programs (RSPs) were among the many organizations with which I worked throughout my 65-year career in government, the United Nations (UNCRD1, UNICEF2, and UNDP/UNOPS3), an international non-governmental organization, and the United States Department of Agriculture (USDA). An organization that has been around for over 60 years, AHK, taught me the basics of building community-based coalitions. Over the last four decades, I've been able to devote all of my time and energy to serving the people of Pakistan, Bangladesh, India, the Maldives, Nepal, and Sri Lanka thanks to UNICEF and UNDP. However, the Aga Khan and His Highness the Aga Khan was instrumental in making this feasible.”

From dealing with hundreds of communities over the last decade. In December of 1982, the Aga Khan Rural Support Program (AKRSP) was launched. It was a simple statement, but one that had stood the test of time in the days of Raiffeisen in the 19th-century European, Asian countries, and Bangladesh. The message conveyed here was one of working together for the greater good. By failing to address their concerns, AKRSP was unable to satisfy them. Their sole assistance came from AKRSP in the form of a technique, a strategy, and social support. People in the village used to be incredulous about my presence. A program carrying the name of one of the world's

wealthiest people who refuses to help them and demands that they do things first! Unless the community is prepared to fulfill its commitments, how can a partnership be formed? Those who refused to accept the parameters of the partnership were irritated and pestered me to inform them how much aid they might expect from the Program. Sometimes my simple reply was: "Your limit is our limit. The only thing that could be done was what the community was willing to do. We made little but steady progress. Using a blueprint method at Daudzai had taught me a valuable lesson a few years previously. A project's portfolio was put together without engaging the community, and it was subsequently discovered that the community had no interest in the project at all. Consultations and talks with each community are necessary because of the micro-variations at the local level. An assessment from prestigious world institution, in 1987, said that the initial 4 years of AKRSP were the in loss 4 years of most rural development programs worldwide where blueprint took priority over a process approach, and that was extremely encouraging to me since I believed in the methodology. I've seen individuals rise out of poverty with their grins on their faces, rather than with their statistics obscured by numbers. AKRSP's 12-year work with one million people in the Northern Areas of Pakistan strengthened my belief that individuals have the ability and desire to rise out of poverty through their efforts. To release their full potential, all they needed was a support group. People seized control of their destiny after they had been organized. In their minds, they had a clear picture of how to get out of poverty. Community-run micro drills in Chitral have won the Ashden Award for the second year in a row. During my most recent trip to the Northern Areas, I made a stop in the hamlet Ahmedabad, where a few years before I had to cross a river in a basket because there was no bridge. It was a completely secluded settlement, even though the Karakorum Highway went through it. You couldn't get there; there was no road; no school; there

was nothing medical; there was nothing drinkable to drink, and there was nothing electric. Growth strategies and macro planning would have done not affect them. Unfortunately, our macro planners are unable to grasp this concept. When I inquired about the source of their achievement, they responded immediately with, "We became organized. The roads of the hamlet were designated with dustbins, and the environment was litter-free. AKRSP's success may be attributed to the contributions of the women. When I first started going to the villages, I was afraid to talk to the people there because of the strict climate. It wasn't until later that I got a letter from the ladies in one of the villages, requesting me to join them in a development partnership with them. Considering this, I felt confident enough to include women in the AKRSP's growth programs, leading to their full-fledged participation.

According to a World Bank study of AKRSP, real earnings in the Northern Areas quadrupled in less than ten years. The Prime Minister of Pakistan approached me a year later and requested me to duplicate AKRSP throughout the nation after I was recognized with the Philippines' Magsaysay Award. At that time, the United Nations Development Program (UNDP) asked me to bring lessons learned from Pakistan's Northern Areas to India, which was then a massive country in South Asia, and it was the greatest challenge SAPAP had ever faced in terms of making a positive impact on the lives of women and their families in the region. It's been five years since SAPAP chose the 20 Mandals as a demonstration area for the empowerment of women and the eradication of poverty, and their story has evolved significantly. At SAPAP Mandals in Andhra Pradesh, I've never witnessed such dramatic changes in people's lives, especially women's life in terms of economic empowerment, but also in every other aspect of those people's lives in such a short time. It was only after witnessing the dynamism, managerial prowess, and productive abilities of these illiterate rural women in SAPAP that anyone could

believe it was possible, as well as their sense of social responsibility and sensitivity to social ills like child labor, social discrimination, and indifference. When I asked for it, Andhra Pradesh's government provided outstanding support for SAPAP. After a four-day field visit to SAPAP Mandals, World Bank Vice President Meiko Nishimizu called it "UNDP's Miracle" and offered the State Government every assistance to replicate SAPAP in the State, the offer was enthusiastically accepted by the State Government. Approximately 75% of Andhra Pradesh's organized households had raised their living standards over the subsistence level after seven years, according to the information I received. To my dismay, the women persisted in taking me to their homes after I voiced my skepticism about this comment. I returned to several of the houses I'd seen on my first trip to the area in 1995, which had little if any of the creature amenities I'd become used to. When I arrived at the residences I visited, I was surprised to see TVs, telephones, and restrooms in place. The lack of television in one house prompted me to wonder whether the other inhabitants had abandoned her. As a favor, she invited me to her backyard to see her herd of 35 goats. In 2014, Andhra Pradesh had organized more than 10 million rural women families, and I was asked back to help them get out of poverty by enabling their access to INR 100 billion in commercial bank loans for business initiatives and other endeavors. As of 2001, the state government has subsidized 100% of the interest banks charge for quick payment of debts owed by the organizations. The absence of government support for poverty reduction via social mobilization in Pakistan is mirrored in donor views about RSPs and the Rural Support Programs Network (RSPN) (RSPN). I was called by the WAPDA's Chairman, Mr. Shams-ul-Mulk, in 1995 with the idea of forming an AKRSP-type nongovernmental organization for the Ghazi-Brotha Hydropower Project to help individuals who would be affected by the construction. In 1998, when I was working for SAPAP in

Kathmandu, Sharif wrote me a mail asking for a meeting on my next trip to Pakistan. PRC Punjab was conceptualized because of this conversation (PRSP).

5.9 Social Mobilization

Due to Punjab's lack of interest in the PRSP after Mr. Sharif's departure less than two years after its inception, AKRSP's social mobilization technique was never implemented. Only a few hundred thousand rupees remained in PRSP's bank account after the Chief Minister donated PKR 500 million. An unexpected letter from the Sindh government-designated me as Chairman of the Sindh Rural Support Organization (SRSO) with an initial endowment of 500 million rupees, which was later increased to one billion. The appointment was approved by former Finance Minister Hafeez Shaikh and former Governor Mohammad Mian Soomro. Revealing the history behind the scheme, the chairman revealed:

“In 2008, I suggested a Union Council-based Poverty Reduction Program to then-Chief Minister (UCBPRP). In my mind, his comment that "....." was a compliment. I told him, "You have the means to make it happen." It was agreed upon by Khandkot-Kashmore and Shikarpur. At the Sustainable Development Policy Institute (SDPI), which was hired by SRSO as part of UCBPRP's process monitoring in 2009, 76.38 percent of beneficiaries were lifted out of poverty and moved into higher categories, while 55 percent of beneficiaries were lifted out of poverty and moved into the non-poor category, according to an impact study conducted in 2012.”

5.10 Implementation of AKRSP

The program becomes successful and remains a role model not just in the country but in neighboring countries too. There are many reasons behind the success of the program but among them, one is most crucial that the program relied on the community and produced genius people who think about the society. Discussing the role of program and recommendations, a respondent told:

5.11 Theology

As Pakistani community is religious and almost 96 % population is Muslim. So, the role of theology becomes primary in almost every segment of society. Moreover, in GB, most of the community is Ismaili, and as we discussed earlier that initially, AKRSP worked for the Ismaili community. Interestingly the community also responded with a warm welcome. When I asked the true reasons behind the community involvement, Ali revealed that:

“Ismaili believed in the ideology of Hazir-o-Nazir. Laterally means that present in everywhere. That their Imam is with them everywhere. The program manager and initiative taker were from the community and the same theology helped to mobilize the community.”

5.12 Help-cracy not Meritocracy

Theology helped to create strong bonds with the people. As we discussed earlier, community involvement played a crucial role in sustaining the project. The other factor is help-based economy rather than merit base principle. The chairman of the district level organization taught me the philosophy behind the Helpcracy and meritocracy. He said:

Being wealthy and knowledgeable person, you cannot do something big. You cannot achieve big goal until you join other le knowledgeable persons, other hands, other resources. One I sone and remains one. Nevertheless, two are eleven. We learned from our work that solidarity is everything. We learned and knew that menecracy i.e., engagement of many people in work, many people in organization, cooperation with many people of different skills, knowledge and capabilities are what we needed. All knowledgeable people cannot work together until there is a hierarchy. Not everyone can do everything. We learn this from actual field. So, we did accordingly. We do not promote meritocracy, but we promote helcracy.”

Perhaps, the USA is the most meritocratic society on the surface of the globe. American dream promised social welfare on the basis of a single condition, merit. Professor Sandel (2020) reveals what happened with the American people after practicing meritocratic ideals. In America, Ivy league colleges and some prestigious universities are famous for their low acceptance rate of applications. On the other hand, these institutions are the symbol of hard work, success, and most importantly for American Politics. According to a website report, 15 presidents of the USA attended Ivy League Schools. Similarly, American top-ranked universities are famous for their claim regarding the best output of their alumnus. Harvard claims that 8 US presidents were graduated alumni of Harvard. Yale university claims about 5 presidents, the College of William and Mary claims for three presidential alumni, Princeton University has the honour to have James Maddison and Woodrow Wilson as its alumni. Furthermore, the United States Military Academy at West Point, Columbia University, Stanford University, the University of North Carolina at Chapel Hill, and many more claim and

receive honor to have presidential candidates of USA. Military persons and other influential ministers are also claimed by many universities in the US. In this scenario, people of the USA think that attending Ivy League or other prestigious institutions is a guarantee of upward social and political mobility. Sandel notes some examples in this regard. Some secret institutions or persons providing scam services to enroll illegible candidates into Ivy League Schools have appeared in the American educational market. A person paid \$75000 to a scam service provider to ensure admission of his daughter by assisting her during the entrance exam. Similarly, one family paid \$1.2 million to get their daughter to attend Yale in sports quota of soccer even though she did not know playing soccer.

This meritocratic race affects the moral dimensions of the public good. Sandel argued that the admission scandal reveals the prevailing inequality and will to become successful among members of American society. Inequality or fraud-based success lacks social recognition. Merit and meritocratic ideals help to camouflage inequality and yields honour in the name of merit. A person whose upward mobility is achieved on inequality and a person who achieves upward mobility by merit standards receive a different response from society. For Sandel, this is two sides of one coin but for society it is different. In a meritocratic race, winners think that their success is the result of their hard work and skills. The idea of education is also assuming merit-based success. Sandel told that meritocracy is a double edge sword. Winners think that their success is their own and losers think that they are incompetent idiots, and they lack the necessary skills for practical life. The results are dangerous and corrupt. Thinking about self creates blur picture of society. We relate to the whole society and our deeds and actions relate to society. We should be thankful to our parents, teachers, and other members of society who are responsible for our upbringing. Meritocratic thinking disrupts the real

picture and hierarchy of society. It creates a certain attitude towards success as well as towards failure. Winning and losing is not just practical parts of life but relate to moral dimensions of life and are highly charged questions. These attitudes are the result of American political philosophy. Rawls was a great champion of distributive justice though he was against merit-based system his political ideology brings American to this stage.

CHAPTER 7

DISCUSSION AND CONCLUSION

Agha Khan Rural Support program is one of its kind in the world of rural development as it followed a bottom-up approach and managed to overcome the operational hurdles along the way. This was possible as the luminary of the program, the issues at the time of the program launch, and planned effectively to overcome them. This fact as "*Foreseeing these problems he always demanded complete independence of his operation.*" This independence was used by to keep the approach flexible so that local strengths could be taken advantage of and to override organizational barriers. Results show that it has always been a top aim for the institution to recruit as many local workers as possible. Some top positions have had to be filled by non-northerners owing to a lack of qualified local candidates. This strategy was sensible, but AKRSP likely hasn't focused enough in the past on ensuring that local personnel acquire preferred advanced training so that they may take on senior jobs in their communities. This was a serious barrier to development as Rao (1983) explained. This is called the asset-based approach to development. The organization utilized the community resource well. Various studies confirm the significance of such approaches (Mathie & Cunningham, 2003).

The AKRSP, which has been in existence for 13 years, has proven to be a good instrument for enhancing the output and welfare of people in the Northern Areas and Chitral. To this end, it has implemented several initiatives in the areas of productive investments as well as investments in the infrastructure necessary to support such investments. Village and women's organization development has been a critical component in enabling residents to better organize their efforts to get outside aid and

invest their resources in more productive activities. Everything that's gone on in Northern Region in recent years isn't because of AKRSP, as some have said. As a result of non-Program investments and operations, significant progress has been made in the business. There are many more government and non-government initiatives and services that have helped to bring about social and economic transformation, such as the Karakoram Highway. Nevertheless. With the right strategy, resources, and people, an outsider may assist a community in organizing itself to establish its self-help capacity, provided that the outsider possesses all these things. This strategy was based on the skill development model (Kamal, 2005). With its present position in the North, as well as its goals of sustainability (Faisal, 2017) and fair development, AKRSP has reached a moment when it must reassess itself. Around three-quarters of Gilgit's homes and roughly two-thirds of Chitral and Baltistan's households are already supplied by VOs. In the remaining regions, as well as in the recently added district of Astore, there is still time to continue and develop conventional AKRSP operations, as well.

The program's overall impact and the efficiency and effectiveness of its multiple development tools were also examined as part of the review. A detailed quantitative evaluation of the effect on the targeted population cannot be based on the 1992 household income surveys that were the first of their kind. When it comes to its development tools, AKRSP has done several tests to see how effective they are in the field. When combined with previous data, this gives an excellent basis for evaluating a program's performance in the future. Incomes almost tripled throughout the program's deployment period in actual terms. Most families' fundamental production systems involve a combination of agricultural and non-farm activities. Nonagricultural family labor is still widely used in manufacturing and construction. Agriculture, on the other hand, remains the principal source of family income, and agricultural innovations have

significantly contributed to income growth. AKRSP has been a collaborator in agricultural development. Crops such as alfalfa and other long-term fodder crops like fruit trees and vegetables have benefited greatly from the growth of productive physical infrastructure projects (PPPs), which has resulted in an increase in irrigation water availability on fields. Because of Program services and enhanced community access, the resource base has been expanded, resulting in increased productivity and decreased unit costs of production. People now can purchase additional agricultural inputs on credit and hold onto their products until the price rises. As a result of efforts like WOs, small-scale poultry production, and personal savings accounts, women in households have earned a feeling of empowerment and autonomy. To be fair, however, the Program has had mixed results, and considerable modifications are required to increase the efficacy of several development tools. Since non-farm income still makes up over half of the household income under the conventional home economy model, it becomes necessary to address prospects and possibilities in the development of support solutions. Gilgit has more thorough coverage than other sites because of its long-term engagement in the Program. Another reason for the greater economic progress in this area is the fact that it is situated in an area with more possibilities than the others.

The process of rural development is more important than simple policies government policies and political slogans. Rural development needs Human capital as well as financial capital (Rehman, 1977). As the on-ground teams are the ones who are responsible for the actual outcome. Now there is another issue change cannot be forced onto people they will rebel against it one way or the other. The best way is to take people on board by mobilizing them and advocating the program. Religion can also play a crucial role in this such in case of this research people of Gilgit Baltistan are very

bound towards their religious leader. Once their religious leader was on board with the program their compliance levels were above the charts.

As explained by Omari (1974), he claimed that development policies should be aligned with local culture to produce results. Nevertheless, coping with the local cultural ideologies, the pace of the development process becomes slow, but the long-run future becomes bright. My findings also show that the AKRSP program was based on a simple but elusive idea. The program manager stated that; three essential elements are all I have (1) willingness of communities to work together, (2) the presence of honest and competent activists (3) truly and flexible support organization. The program's message was simple and widely accepted, though initially, it was implemented in Ismaili heartlands. These three ingredients made up his concoction for rural development in Gilgit Baltistan.

This development concoction required compliance from the targeted community to succeed. Compliance did come. This was due to social capital. The findings of the current research confirm the analysis of Woolcock & Narayan (2000) that social capital is among the most valuable available resource in rural development practices. conforms the This is where the Imam's, Agha Khan, spiritual capital became relevant as most of the people of GB are Ismailis and hold Imam in high reverence. The fundamental tenet of their religion is the belief of hazir-o-nazir, i.e., the belief that their Imam is present with them and all-seeing. This belief system makes the evasion of Imam's edict virtually impossible for the people of faith. Noel Cossin has also recorded this in his book "*The key point is, it all began in districts that were predominantly Ismaili, they would do what their Imam asked*" (narrated by Masood, Eminent Ismaili).

The expertise of the Shoaib sultan combined with the spiritual capital of Imam attained enviable results. AKRSP succeeded in nurturing trust and ownership in the community for the program, a point which is the Achilles heel of the development programs. This is not a strange result. Famous German sociologist, Max Weber's (1864-1920) ideas are aligned with my findings. In 1905, Weber published his most influential book named *The Protestant Ethic and the Spirit of capitalism*. Weber maintained that social change is the product of specific types of religious beliefs and social action accordingly. Capitalism emerged due to Calvinist's interpretation of religion/Christianity. According to Weber, ideal types help to formulate and generate essential and general characteristics of any phenomenon. Though this doesn't mean that ideal types always correspond to each aspect of the given phenomenon. Utilizing ideal type methodology. He developed ideal types of authority. Furthermore, the role of "values" in Weberian thought is a fundamental theoretical legacy. Values are a source of Ideas. "Ideas" and "Interests" shape society. The findings of my study confirm the theoretical basis of Weberian thought as well.

AKRSP targeted rural poverty by micro-level approaches. Studies such as those (Arif & Farooq, 2014; Chaudhry et al., 2006 and Johnston & Mellor 1961) also confirm the value of the approach. The results of the current study revealed that micro-level initiatives yield sustainable results. Similarly, Mulk (2006) explained the domain and practices of the rural support program in Pakistan. Various rural support programs took initiatives in emergencies like earth quake and other disasters. History shows that social capital is the most significant element of any rural support program in the country. Community gives spontaneous response to help others in times of disaster and social solidarity becomes stronger. This happens because of the involvement of the community at a large-scale level. Consequently, they, the community, feel the

importance of oneness and values based on religion and culture sparked an emergency response. Local communities confront disaster at the front level. Therefore, rural development programs incorporate local communities at the large level to fight challenges and reduce problems like disaster, poverty, and illiteracy (Thomas, 1955).

Moreover, the AKRSP while incorporating local community, also protects the natural resources of the geographic territory as it is the fundamental part of sustainable development (Pallares-Blanch, 2012).

The economic dimension of the program also bears special attention in that it is aligned with international standards and worked very well. My respondents also talked about the success of the economic policies of the program. It was estimated by the AKRSP that by giving longer-term loans, it may be able to participate in aggressive lending for the time being. The portfolio's risk would rise because of the longer-term liabilities. It would take the extensive market and customer familiarity to get this out. By subsidizing loans for certain types of projects, it might take advantage of the NRDB's low-cost financing. For social infrastructure projects with a significant "common good" component, the Program's experts offered subsidized financing. Even if this is the case, it might result in uncontrollable expectations and incentives to deal with losses in an unethical manner. It may be more acceptable to include a transparent grant in an investment package and therefore boost the feasibility of a loan on ordinary conditions. As a last thought, the NRDB might provide interest rates that are competitive with the market and reduce the costs associated with administering a robust savings program. A savings subsidy would help most individuals since everyone in the VO/WO group saves, as well as many others in the surrounding region. To support initiatives with high potential for social and catalytic advantages, but high risk for a typical lender, the

Enterprise Support Company (ESC) was established. The strategy is well researched and workable as also explained by (Manig, 1996).

Similarly, the researcher found that monitoring and evaluation are less obvious in Pakistan. Consequently, less attention was paid towards the importance of M&E. But literature shows that it plays important role in the success of any program. Khan et al. (2003) argued that NGOs play a vital role in development at various levels. There are different strategies for measuring economic growth and the development process. But the most important is monitoring and evaluation (M&E). It helps to understand the real ongoing process along with success and failure rate and reasons. In Pakistan, the success of M&E programs is very low due to corruption and other factors. Only one organization succeed to establish form foundations of monitoring and evaluations programs, the AG Khan Foundation. Consequently, their programs meet desired set goals and become role models for the rest of the organizations in the country. Behind this success was the planned methodology of monitoring and evaluation programs. It occurs at a different level: before the formal launching of the program, during the program, and after the completion of the program. After that, rigorous analysis of the monitoring and evaluation programs done and good practices along with less good identified for further progress and improvement.

7.1 CONCLUSION

Development and especially rural development are key indicators of the prosperity of the country. The government and private sector perform their duties to bring forth development via different projects. Aga Khan Rural Support Program (AKRSP) is most effective organization in the country, working on rural development in Northern areas of Pakistan. Current research analyzed the history, development impact, consequences,

and success of the program. The researcher conducted qualitative research and found that the program remains the most successful in the country. Various factors played important role in the successful implementation of the program: social engineering of the community, community involvement in development programs, alignment with local culture, easy economic and financial policies and theological factor were top among others. Results confirmed critical discourse of development studies by examining the existing condition of the program. The success of the program also stretched to other development programs followed by government as well as private organization in the country. The researcher recommends that the program model should be implemented all over the rural country by balancing out the gray areas of theological and social differences as done in Gilgit-Baltistan's community. The fact that religious clout of Agha Khan worked equally well with Ismaili and non-Ismaili community reflects that religious and sectarian difference do not obstruct development if the concerned communities feel themselves included in the process. The study reveals that there is hope in AKRSP and it has potential to be implemented across the country after sorting out its dominant theological aspects.

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Annexure

Interview Guide

- 1: Please let me know about yourself?
- 2: What is the story of your joining this organization?
- 3: What is development according to you?
- 4: What is rural development?
- 5: What is the role of state in development?
- 6: IS there any relationship between development and bureaucracy? If yes, then explain how?
- 7: What are basic pillars of development?
- 8: What are basic elements of economic and social development?
- 9: How your organization achieve desired goals?
- 10: What is social engineering and how AKRSP deployed it?
- 11: What are specific goals of AKRSP and how they work in practice?
- 12: What is the role of local community in development?
- 13: How local community engaged with AKRSP?
- 14: Does charismatic personality supported AKRSP? If yes, then who and how?
- 15: What are religious connotations of development?
- 16: Does religious ides played any role in AKRSP's work?
- 17: What is the role of women in AKRSP?
- 18: Does microfinance schemes worked better?
- 19: How cultural capital used to grow AKRSP working?
- 20: What lessons AKRSP learn from post evaluations?
- 21: Does community mobilization worked?