INTRODUCTION

A programme whose goal is nothing short of overcoming poverty in rural Punjab within a decade is historically unprecedented in this province in terms of both magnitude and complexity of effort. It was therefore clear from its inception that the Punjab Rural Support Programme (PRSP) would have to bring together a talented team of managers, each of whom could combine creativity with commitment. The challenge was to create a work culture in which this creativity and commitment could be sustained through an intensive work schedule and collective synergy. Since we were facing a unique set of circumstances in each of the eight regions where we started work, it was necessary to develop a management system that permitted sufficient space to each member of the team for independent thought and action, while at the same time, creating an environment for collective reflection and conceptualization through which we could deepen the quality of social action. This chapter attempts to present the principles underlying the management style and work procedures of PRSP while also reporting on the strategic plan we devised through initial field visits, the objectives we specified for the program and the remarkable results that were achieved in the first four months.

Box 5.1 Mission Statement
Overcome poverty in rural Punjab within a decade by actualizing the potential of the poor through a regional support system. This system shall be designed to enable organization of poor village communities through rediscovery of community consciousness and to provide access to skill training, credit and technical support. The purpose of such a support system is to initiate and sustain a process of diversified growth of income and the human, natural and economic resources of the poor.
LANGUAGE, LITERATURE AND SOCIAL CHANGE

Introduction

Overcoming poverty in rural Punjab is fundamentally a process of empowering the poor to actualize their creative potential. Such a profound social change to be sustainable has to involve tapping into the specific cultural well-springs of creative consciousness of the Punjab peasantry.

The peasants of Punjab may be poor, but they are inheritors of a rich cultural and philosophical tradition that is reflected in their forms of apprehending social life, their poetry and folklore. Through their forms of love and social action, the peasants of Punjab express their dreams and sorrows and create their individual and collective history.

The consciousness of the poor peasantry in rural Punjab has been deeply influenced by the Punjabi Sufi saints. This can be seen in the folklore and experiential reference points of contemporary language use in rural Punjab. Six interrelated elements of the Punjabi Sufi tradition may be relevant to the PRSP endeavour:

1. The growth of the self involves a transcendence of the ego through a relationship of love (Ishq in Punjabi) with the ‘other’.

   Tuun hi tanna tuun hi banna
   Rum rum wich tuun
   Kahey Hussain faqir sien da
   Ma nahi sub tuun
   You are the woof and you the warp
   You are in every pore
   Says Shah Hussain Faqir
   Naught am I, all is you
   (Shah Hussain, 17th century)

2. The practice of Ishq involves combining passion with rigorous rationality.

   Hathi ishq mahawat Ranjha
   Unkess de de huriay
   Passion is the elephant
   That Ranjha guides with his
Sharp spear of reason  
(Shah Hussain, 17th century)

3. The true stature of a person therefore is measured not in terms of what he owns, but what he gives to others.

Lakh crore jinha de juria
So bhi jhoori jhoori
Bhatth pai teri chadar chiti
Changi faqiran de bhoiri

Those who have accumulated wealth in countless coins,
That too is dust, mere dust
Your clean white cloak is cast into the fire
Better is the mud coloured one of The Faqir
(Shah Hussain, 17th century)

4. By the same token the more developed a person’s consciousness, the more he locates himself in the collective being of the community

Saadh Sangat dey ohley rehnday
Budh tinhaan di soori

The Faqirs have their being in the togetherness of the community
For their consciousness is in full bloom
(Shah Hussain, 17th century)

5. The process of growth of the self therefore is progressive integration with the community:

Shah Hussain Shahadat Paenn jo maran mitraan de aggay
Shah Hussain they have achieved eternal life, who die for their fellow men.

Mitraan di majmani khatar dil da lahoo bali da.
As an offering for your fellow men burn the blood of the heart.
(Shah Hussain, 17th century)
6. Dialogue is conceived by the Sufi as a process of mutually-fertilizing reflection, which so enters consciousness that it becomes the basis for existential choices and action.

*Gal oh keeti saaday khiyal pai*
*Pai wo nibhai loriyay*

What you say has entered my consciousness,
So, now my being seeks its fulfilment

(Shah Hussain, 17th century)

These elements of the Sufi tradition are deeply rooted in the consciousness of the Punjabi peasantry. They lie just below the surface of language use, in their silences, as much as the cadences of their speech. Najam Hussain Syed, (perhaps the greatest Punjabi Sufi poet of the 20th century) has referred to this subliminal consciousness of the peasantry:

*Kitay chup dhalaiaan utte dhol marindi-e-unnakhi*

Somewhere on the slopes of silence
beat the drums of the unsaid

*Door kidaen chaitay de kandhiaan uttey rehi ranjhan taendi chhan*

Far on the banks of memory falls
your shadow, Ranjha

*Chup ohley chaeh lai bhatti-e-unnakhi kolon buch buch langay saray*

Behind the coverlet of silence,
the unsaid crouches, we slip past,
trying to avoid it

[Najam Hussain Syed, 20th century]

Once this counter consciousness of love and relatedness, of integrity and creative action is brought to the surface, a new recognition and set of values come into play. The challenge in the dialogues undertaken by PRSP was to bring about this gestalt switch in consciousness through word, gesture and work procedures.
The awakening of this consciousness in however nascent a form was seen in the work of PRSP to be a material force for social change. One of the important factors in the rapid growth and depth of Community Organization (CO) formation in the PRSP is that this consciousness was tapped during the dialogues.

**Box 5.2 Deploying Consciousness For Social Change**

Six inter-related elements of the Punjabi Sufi tradition may be relevant to the PRSP endeavour:

1. The growth of the self involves a transcendence of the ego through a relationship of love (Ishq) with the ‘other’.
2. The practice of Ishq involves combining passion with rigorous rationality.
3. The true stature of a person therefore is measured not in terms of what he owns, but what he gives to others.
4. By the same token, the more developed a person’s consciousness, the more he locates himself in the collective being of the community.
5. The process of growth of the self therefore is progressive integration with the community.
6. Dialogue is conceived by the Sufi as a process of mutually fertilizing reflection, which so enters consciousness that it becomes the basis for existential choices and action.

**PASSION, PARADIGM AND PRAXIS**

**Consciousness, Organizational Structure and Work Procedures**

The defining feature of the programme is the passion, which impels those who work in it and those for whom we work. It is not just an emotion but a form of consciousness. It comes from transcending the ego and relating with the community through love. Thus, passionate consciousness is both a cohering force of the community and also the synergy through which the PRSP team engages in a process of action and reflection. This principle is the basis of the work culture and PRSP’s methodology of action. It is illustrated by the dialogues that occur between PRSP personnel and rural communities on one hand and between the members of PRSP team on the other.
The dialogues are designed to identify and actualize the creative potential of individuals. The form of learning and creative growth pursued by PRSP through its dialogues has been called ‘prophetic’ as opposed to ‘messianic’ (Cooper 1971, Hussain 1974). The messianic leader/teacher/manager is one who claims to embody the truth and if his followers want to become something they can only be his shadows. By contrast, the prophetic leader/teacher/manager is one who abnegates his own exceptionality and recognizes each individual as the unique origin of change. The participants in the dialogues whether between PRSP and a community or within PRSP itself, are essentially co-equals in a journey of actualizing each other’s creative potential in the context of social change.

The organizational structure reflecting the messianic approach is hierarchic and restricts the space for independent thinking. Its work procedures involve issuing instructions or blindly implementing them. By contrast, the organizational structure associated with the prophetic approach is non-hierarchic, designed to provide space for thought and action by autonomous individuals in collegial interaction. Its work procedures, instead of being simple dichotomies between instructions and compliance, are designed for mutually fertilizing dialogues, action and collective reflection.

Alternative Paradigms and the Methodologies of Action

The paradigm of the PRSP is a framework of thought and action that has been called Participatory Development (Hussain 1994). This is exactly opposite to the paradigm that has been followed by development practitioners in Pakistan during the last 50 years. Since Pakistan’s independence, the idea behind development actions was that the poor are victims to whom certain goods and services have to be delivered. This is the ‘top-down’ paradigm. In the past, governments at best tried to develop administrative mechanisms through which goods and services could be handed out to the poor. It is now widely recognized that such an approach has not worked because in the process of delivering goods and services, a large part of the resources get lost en route, while poverty is reproduced after some time (Hussain 2004, 2003). The problem of the lack of goods and services for the poor is the result of the fact that they are locked into a system of dependence at the local and national levels. The dependence
of individual members of poor village communities originates in the fact that they are fragmented and alone. They have neither the skills nor the resources to increase their productivity, nor the organizational strength through which to acquire resources from governments, donors and the market. Participatory Development paradigm by contrast aims to enable the poor to organize, acquire new skills, increase productivity, achieve savings, and develop the ability to access training, technical support and credit from a variety of institutional sources.

**Table 5.1 Counterposed Approaches to Leadership/Management/Teaching**

<table>
<thead>
<tr>
<th>Messianic</th>
<th>Prophetic</th>
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<tr>
<td>Leader/manager/teacher claims to embody the truth and if his followers want to be something, they can only be his shadows.</td>
<td>Leader/manager/teacher abnegates his own exceptionality and recognizes each individual as the unique origin of change.</td>
</tr>
<tr>
<td>Organizational structure is hierarchical in which space for thinking is restricted.</td>
<td>Organizational structure is collegial (non-hierarchical), designed to provide space for thought and action by autonomous individuals.</td>
</tr>
<tr>
<td>Work procedure involves issuing instructions or thoughtless implementation.</td>
<td>Work procedures designed for mutually-fertilizing dialogues, action and collective reflection.</td>
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**PARTICIPATORY DEVELOPMENT PARADIGM**

**Elements of the Participatory Development Paradigm**

Participatory Development (Hussain 1994) is a process that involves the participation of the poor at the village level to build their human, natural and economic resource base for breaking out of the poverty nexus. It specifically aims at achieving a localized capital accumulation process based on the progressive development of group identity, development of skills and generation of local resources. The essential feature of Participatory Development is social mobilization or the formation of group identity. This is done by initiating a series of dialogues with rural communities that can result in the
formation of community organizations. The beginning of the process is therefore the emergence of a nascent form of community consciousness. This is then deepened as the community identifies and implements projects for increasing income, acquiring new skills and begins to engage in collective savings.

As the sense of group identity is deepened, it gives a new self-confidence through which the community can engage in more ambitious projects involving collective action and management.

The concept of Participatory Development has three key elements:

1. Process: It is a process whose moving forces are the growth of consciousness and group identity and the realization in practice of the creative potential of the poor.

2. Empowerment: The process of reconstructing a group identity, of raising consciousness, of acquiring new skills and of upgrading their knowledge base, progressively imparts to the poor a new power over the economic and social forces that fashion their daily lives. It is through this power that the poor shift out of the perception of being passive victims of the process that perpetuates their poverty. They become active forces in initiating interventions that progressively improve their economic and social condition, and help overcome poverty.

3. Participation: The acquisition of the power to break the vicious circle of poverty is based on participation within an organization, in a series of projects. This participation is not through ‘representatives’ who act on their behalf but rather, the actual involvement of each member of the organization in project identification, formulation, implementation and evaluation. Decisions are collectively taken in open meetings of ordinary members at the village/mohalla-level organization and work responsibilities assigned on issues such as income generation projects, fund savings, conservation practices in land use, infrastructure construction and asset creation.

The Dynamics of Participatory Development

The process of participatory development proceeds through a dynamic interaction between the achievement of specific objectives for
improving the resource position of the local community and the inculcation of a sense of community identity. Collective actions for specific objectives such as a small irrigation project, building a school, provision of clean drinking water or agricultural production activities can be entry points for a localized capital accumulation process. This is associated with group savings schemes, reinvestment and asset creation. The dynamics of participatory development are based on the possibility that with the achievement of such specific objectives for an improved resource position, the community would acquire greater self-confidence and strengthen its group identity.

The Implementation Mechanism

A rural support system that enables:

1. Organizing village communities and rediscovery of community consciousness.
2. Access to credit.
3. Access to skill training.
4. Access to technical support from:
   (i) Government departments
   (ii) Donors
   (iii) Other NGOs
   (iv) Autonomous bodies

AIM

To overcome poverty in rural Punjab within a decade by actualizing the potential of the poor through a regional support system. This system shall be designed to enable organization of poor village communities through rediscovery of community consciousness, and to provide access to skill training, credit and technical support. The purpose of such a support system is to initiate and sustain a process of diversified growth of income and the human, natural and economic resources of the poor.
OBJECTIVES OF THE PROGRAM

1. To organize approximately 1.63 million households into approximately 29,681 community organizations with around half of them being women’s COs, in 13,629 villages to achieve 100 per cent coverage of the poor population in the target regions.

2. On the basis of a series of dialogues with COs, identify a portfolio of diversified income generation projects in agriculture, livestock, micro enterprises and small scale infrastructure. Through implementation of these projects, achieve a 50 per cent increase in income levels of the poor population in the target region in five years on a sustainable basis.

3. Enable the provision of training to 107,372 men and women amongst the poor population in the target districts over the five-year period, in the following fields:
   (i) Community Management
   (ii) Livestock, Agriculture and Forestry
   (iii) Poultry
   (iv) Technical/Industrial Training
   (v) Micro-enterprise Development

4. On the basis of social mobilization, skill training and provision of technical support, provide credit of PKR 6.66 billion to PKR 486,240 beneficiaries over a five-year period, and achieve 95 per cent repayment.

5. Achieve a total savings fund of COs of approximately PKR 428.51 million in the target regions.

VERIFIABLE INDICATORS

In a programme whose defining feature is to enable the formation of community organizations and the development of community consciousness, the most important verifiable indicator is the number of community organizations formed. A CO is deemed to have been formed only when it has acquired the ability to hold regular meetings (at least three) with proper documentation of the meetings and has opened a savings account with contributions from each of its members.
The number of CO meetings held (with over 60 per cent attendance) becomes the second indicator and the amount of CO savings is the third indicator of programme performance.

Household level portfolio of investment is developed by the regional teams through detailed dialogues with communities. These portfolios of investment indicate the income generating activities that households wish to undertake. The obstacles to undertaking such projects and successfully completing them are identified. The number of investment projects completed successfully thus becomes the fourth indicator of programme performance.

The basis of the credit appraisal of portfolios of investment is the assessment of their viability—first by the CO and then by programme staff members. Credit disbursements therefore represent collective evaluation of individual projects and become the fifth indicator of programme performance.

Training needs in the context of both household level projects and collective projects are identified as essential elements in the process of localized capital accumulation. Training needs are identified on the basis of dialogues between programme personnel and COs. The number of persons trained in various fields thus becomes the sixth indicator of programme performance.

Last, credit repayment performance indicates not only the success of income generation projects but also the capacity of the CO to bring to bear its collective identity in ensuring timely payback of borrowed money by the individual households.

In the long run, the ability of COs to design and implement collective projects and to resolve social conflicts at the CO level would become an important indicator of programme performance.

**PROGRAMME PERFORMANCE**

**Programme Performance Dimensions**

*The Quantitative Dimension*

In the period July to October 1998, we have, by the Grace of God, not only established eight regional teams in our target divisions, but have
also formed 764 community organizations with a collective savings fund of PKR 2.578 million. We have disbursed PKR 22.41 million of credit to 1,403 beneficiaries in a wide range of fields including agriculture, livestock and micro-enterprises. The credit repayment is 100 per cent. We have trained 782 village level activists in fields such as community management, livestock, agriculture, poultry, public health and light engineering.

The Qualitative Dimension

A change is beginning to take place in the quality of life of the rural poor in the areas of our operation. I have had occasion to talk with communities in all the eight regions. The hope that we have kindled and the love that I have received from them has deeply moved me. Across the eight regions, the organization of poor village communities and the start-up of income generation projects have not only given a new confidence and collective purpose in many cases but have also significantly increased their individual incomes. Beyond the income dimension I have noticed, for example, in Multan a village community reported that they are beginning to settle their disputes within the CO and have even resolved amicably the disputes, which they had earlier registered at the local police station. A women’s CO in the same area have set up a girls school indicating the beginning of collective action for the collective benefit of the community.

Linkages For Technical Support

The Department of Livestock and Dairy Development has been mobilized by our Regional General Manager (RGMs) to provide training to village activists in improved livestock management. The Department of Agriculture has been mobilized to give advice on pesticide use and the Department of Health has been mobilized to provide their expertise at a community managed health camp. Private sector firms such as AEFFCO have been linked up with PRSP to conduct workshops with COs for training in soil testing and use of composite fertilizers for the precise nutrient requirements of each field. Similarly, Nestlé Milkipak has been approached to provide information on increasing yields of milch animals.
Programme Performance and Verifiable Indicators

Table 1 shows programme progress in terms of verifiable indicators specified in Section VII. A total of 764 COs were formed during the period July–October 1998, including 542 men’s COs, 211 women’s COs and 11 mixed COs.

An indication of the management capability and early state of community identity formation is the fact that collective savings amounting to PKR 2.578 million were achieved, including PKR 2.397 million savings amongst male COs and PKR 0.18 million savings amongst women’s COs. Repayment of credit so far is 100 per cent.

A total of 1,838 CO meetings were held with over 60 per cent attendance. Credit amounting to PKR 22.141 million was disbursed during the period, including PKR 20.878 million to male COs and PKR 1.263 million to female COs.

Totally 782 persons were trained in a variety of fields such as Community Management Skill Training (CMST), livestock, agriculture, industrial and technical.

Software Development for PRSP

At PRSP, the importance of using Information Technology in financial and credit operations was felt at a very early stage. Under the guidance of the honorary Chief Executive Officer Dr Akmal Hussain, a computer specialist was appointed who was supported by the Computer Systems Department of Sayyed Engineers (Private) Limited on a gratis basis, to cater to the specific features of PRSP operations. A decentralized accounting system in which social mobilization, CO formation and a wide range of individual and collective activities were important elements.

The Financial Accounting System has been installed in all regional offices. The development of a credit control system has been completed and trial run of this system is taking place. This system was installed in the regional offices in October 1998. A brief description of these systems follows.

Financial Accounting System

The Financial Accounting System of PRSP was installed at all regional offices in October 98. Financial data is being fed into this system
on a daily basis. This system is running free of errors since we received the computerized monthly Trial Balance report from all regional offices.

Three important reports will be generated from Financial Accounting System:

1. Trial Balance
2. Comparison of budgeted versus actual expenses.
3. Month-wise comparison of actual expenses

**Credit Monitoring and Information System**

Credit control system is a core system for PRSP because it will not only help to record and maintain data, but it will also help in analyzing the information like technical appraisals and the sources of incomes of the borrowers. The scope of this system is very wide since it is linked with financial accounting as well as social mobilization.

A significant advantage of this system is the ease with which loan repayment schedules can be prepared specifically catering to the gestation period of each project. Moreover, credit control officers will be able to inform and remind social organizers and subsequently COs about dates of their repayments a week ahead.

Technically, this system will consist of master databases of borrowers, COs where credit has been disbursed and two transaction files to record the disbursements and recoveries. The system will generate reports to summarize the loan information by types of loans, by COs, by social organizers, by field units or by regional offices. On the other hand, it will take care of the most complex jobs of the credit control officers like bank reconciliation, preparation of income statement and preparation of loanee ledger.

**CONCLUSIONS**

In the period July–October 1998, we established, by the grace of God, not only eight regional teams in our target divisions but have also formed 764 community organizations with a collective savings fund of PKR 2.578 million. We have disbursed PKR 22.41 million of credit to 1,403 beneficiaries in a wide range of fields including agriculture, livestock and micro-enterprises. The recovery rate of credit so
far is 100 per cent. Training has been imparted to 782 village activists in community management skills, agriculture and livestock.

Underlying the quantitative dimension in terms of verifiable indicators was the fact that a perceptible change in the quality of life of the rural poor had occurred in the areas of our operations. Individuals, who previously felt isolated, helpless and incapable of taking initiatives were organized, acquired new skills, increased incomes and access to both markets and government departments. This qualitative change following community organization and collective economic initiatives gave a sense of empowerment to the poor.

Having achieved improved access over both the market and the local state and having embarked on a process of income generation, savings and investment, the poor achieved a new confidence in themselves and a new hope in their future. For example, small household durri (hand-woven cloth carpet) producers in one region were locked into an exploitative relationship of dependence on arhtis (intermediary between the individual producer, craftsman and the market. In the context of this paper, the arhti conducts a 'putting out' system whereby he provides to the durri producers the thread, the weaving equipment and subsistence rashans [subsistence items] and in return appropriates, at a predetermined price, the durris from the producers, and then sells the durris at a much higher price in the market). The durri manufacturers were provided with raw materials at higher than the market prices by the arhtis and durris were acquired by the arhtis at less than market prices. After PRSP intervention, these durri manufacturers now buy raw materials and sell durris independently leading to an increase in their incomes typically from about PKR 2,500/- per month previously to about PKR 4,500/- per month now. Similarly, in other regions, poor households set up small village retail shops, acquired buffaloes, small goats, set up bicycle repair shops and chikkh (screen used as protection against the sun and made from stitching together thin slivers of bamboo) producing units. A total of 1,403 households benefited from such interventions. Beyond the income dimension I noticed, for example, in Multan a village community reported that they were beginning to settle their disputes within the CO and even resolved amicably the disputes, which they had earlier registered at the local police station. A women’s CO in the same area set up a girls school, indicating the beginning of collective action for the collective benefit of the community.

We have also succeeded by the grace of God, in establishing linkages with government line departments and the private sector to bring
Akmal Hussain

their expertise to bear for poverty alleviation at the village level. Beyond the income dimension I have noticed, for example, in Multan, a village community reported that they are beginning to settle their disputes within the CO and have even resolved amicably the disputes that they had earlier registered at the local police station. A women’s CO in the same area has set up a girls school indicating the beginning of collective action for the collective benefit of the community.

In short, across the eight regions of Punjab, the seeds of community organization, improvement in incomes, skills, systematic provision of technical support at the village level, and a change in social consciousness have been planted. We may be witnessing the tentative beginning of a silent revolution in the lives of the rural poor in Punjab.

NOTES

1. This case study is based on a report to the Board of Directors on the performance of the first four months of the Punjab Rural Support Programme, an institution I had volunteered to establish as its first Honorary Chief Executive Officer, during the period May to November 1998. The programme involved social mobilization for poverty alleviation amongst rural communities in eight districts of Punjab, using the Participatory Development methodology.

2. The support of Mr Irfan Saeed and his team of Software Experts at Sayyed Engineers (Private) Limited for the development of customized software for PRSP is gratefully acknowledged.

REFERENCES