

# **GAINING MOMENTUM**

***Himat Program Annual Report 2013-14***

***Summarizing the Impact of the  
Himat Indigenous Leadership and Development Program  
in the Hunza Region of Northern Pakistan  
from October 2012 to May 2014***



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## EXECUTIVE SUMMARY

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### Introduction

This report tells the story of the Himat project during the last two years (from October 2012 to May 2014). But to tell a story that makes sense, it also recalls the first two years of project life in order to show how growth has occurred and how the impacts of the Himat initiative have multiplied. The chart below shows the growth of project expansion between 2009-2014.

2009	11 villages	Chipursan Valley only
2010	41 villages	All of upper Hunza
2014	114 villages	All of upper Hunza, and most of central Hunza

### Five Key Strategies

On the ground, the Himat initiative can be understood in terms of five key strategies: 1) igniting the spark of hope and a vision of possibility, 2) education and training linked to practical action outcomes, 3) institutional strengthening, 4) comprehensive community planning, and 5) Many Fires: Fostering Many Small Practical Projects for Social and Economic Improvement.

#### 1. Igniting the Spark of Hope and a Vision of Possibility

Although difficult to measure or even explain, this strategy focuses on awakening a sense of agency empowerment, and the will to act within the framework of a shared vision of possibility. It's not possible to awaken and mobilize "communities" without awakening and inspiring the individuals that make them up.

Some of the ways this happens is through membership in a core group that provides support and sustains hope and vision, through strong linkages to the spiritual core of the community's culture and beliefs and through artistic expression.

Indications that tell us that hope, vision and commitment are alive and flourishing include the following.

- Sustained and steady increase in the numbers of individuals mobilized
- Consistent and enthusiastic participation of community leaders, even though participation costs (travel, venue, etc.) have to be borne by the communities
- Strong statements of vision and commitment by many and diverse participants
- Frequent expressions of hope, vision and commitment by participants through original songs, poetry and stories

If the spark had gone out, the engine of forward momentum would have slowed or even stopped. Quite the opposite has happened, growth and progress continues to unfold at a rate that astonishes us as outside observers and helpers.

#### 2. Education and Training Linked to Practical Action Outcomes

- Seven courses have been developed and delivered on various topics related to development leadership and implementation.
- Special courses to develop youth entrepreneurship have also been developed and piloted.

- Approximately 100 volunteer tutors have been trained to coach learning and action circles and are learning how to guide small project implementation.
- Roughly 50 volunteers are coordinating work with tutors to keep track of learning activities, to support learning in action initiatives, and to continuously read the patterns of ongoing local and area development to determine emerging learning needs.
- As of April 2014, over 10,500 people have been engaged in learning and action circles that study the course material, plan and carry out related development activities together.
- Focused training for institutional financial officers provided to three clusters related to financial record keeping and preparation for audits.
- Farmer's courses offered for alternative cropping and methods.

### **3. Institutional Strengthening**

- Two new LSOs (area cluster institutions) have been formed and are being nurtured into fully functioning facilitators of development progress.
- We are currently working with approximately 220 local and area institutions.
- Four years ago most development institutions (village organizations, women's organizations and local support organizations) were dormant and non-functioning.
- Now 90% are functioning and engaged in development activities in almost all project areas, with the participation of 85-95% of the households.
- Third party professional financial audits are required for all institutions working with Himat, and technical support for these audits is provided by the project. The impact of this step has been the rebuilding of trust by local people in their institutions, and the revitalization of local savings and loans programs.
- There has been a 70-80% increase in basic saving, despite ongoing conditions of poverty in more than 50% of the households.
- Local savings capital has been mobilized for micro-lending by two LSOs. Both have established their own micro-finance credit union. A third is in the process of doing so, and talks are underway related to establishing a regional micro-finance cooperative bank. This will fill a huge gap since formal banks have refused to loan to most of Hunza residents, regarding them as "too poor to be a good risk".
- A regional umbrella organization (GOLSON) is established for upper Hunza, and finding its feet as a regional advocacy organization. Regional communities are now realizing that the need to invest in and to support this is important new development. It is clear that central Hunza will need a similar body, and that both upper and lower Hunza need to cooperate to create strong regional representation.
- Comprehensive (10-year) community plans are completed or in process of being developed in 6 of 9 LSO areas. The others will be scheduled as soon as staff time permits.
- Pakistan has dismantled the representative local government system (Union Councils), and in their absence, the civil society network of LSOs , VOs and WOs (local and area institutions) constitutes the only and best opportunity for the development of democratic governance in the region, and a training ground for the development of civic leadership.

- Annual audits of local and area institutions were encouraged and supported which has contributed a great deal to regaining trust in the LSO structure and to the revitalization of local and area savings and loans programs.

#### **4. Comprehensive Community Planning**

This strategy entails engaging village and cluster agencies in making a comprehensive 10-year development action plan that can provide a guiding framework for year-to-year initiatives.

This process requires extensive consultation and analysis at the grassroots to identify realities and needs, strengths and assets, and development priorities that balance social, economic, political, cultural and environmental factors, not only at the local level, but also at the level of the district and region that provides the context in which local and area development efforts must occur. A needs assessment report (the Community Story) and a comprehensive planning development are produced in consultation with grassroots stakeholders (it's their plan, so they have to be engaged at every stage in making it).

Thus far one area plan is completed, another is in the final verification stage, and five more are in progress. Each plan making process takes 8-12 months to complete.

Six communities report that both the plans and the process of making plans provides leaders, institutions and activists a common framework that generates unity and coordinated action. Communities also report that outside helpers and funders have a clear framework that is rooted in community consensus and support to guide their interventions (making them much more community-driven than outsider-driven). This makes it much easier for community leaders to engage funders in supporting the community's agenda.

It is expected that comprehensive plans will provide the guiding framework for the deployment of trained human resources coming out of the training programs.

#### **5. Many Fires: Fostering Many Small Practical Projects for Social and Economic Improvement** that create "quick-wins", and thus provide participants and their communities with hope, practical experience as well as a foundation for more complex work.

- 120 quick-win (very small seed grants) projects completed or underway.
- Approximately 300 small businesses and social projects initiated.
- Roughly 110 small businesses sustained after several years of operation (70 directly flowing from Himat quick-wins, the rest self-developing).
- Two area institutions have developed internal (cluster) micro-lending programs to support business development, and a third is in process.
- The Himat team continues to work on linkages with down-country agencies and international programs to support business development, with particular focus on agricultural business value chains and markets.

### **Special Projects**

#### **A Second Green Revolution: addressing the agricultural crisis in Hunza**

A "perfect storm" consisting of the impacts of 20 years of mono-cropping potatoes and overuse of chemical inputs (particularly fertilizers) has significantly depleted soil quality in many areas to the point that it was taking more and more chemical inputs to produce less and less potatoes.

The 2008 global financial crisis, combined with the impacts of the Attabad disaster have also raised the cost of agricultural inputs (fuel, fertilizer, seeds) and the cost of transport as much as 400-600%. It now costs much more to grow potatoes and get them to market than that crop can be sold for.

### ***Steps taken***

- an awareness campaign about eco-agriculture alternatives (crops, cropping methods)
- formation of a Farmer's Alliance committed to re-introducing eco-friendly cropping and land management strategies
- identification of 50 model farmers who have agreed to participate in demonstration plots and experiments
- linking with perma-culture experts from Switzerland who will do a pilot/demonstration project
- One of Pakistan's foremost experts in eco-agriculture has now agreed to work with the Farmer's Alliance for very little cost (cost of travel only)
- a literature and internet search was conducted to find the best alternative methods, crops and technology

### **Reaching the Poorest of the Poor**

Himat strategies aimed at the general population have not yet very successfully engaged the full and effective participation of what are referred to as the "ultra poor", who are notoriously hard to reach because they are so totally absorbed in their day-to-day struggle to survive that they are unable to participate fully or consistently in community development processes. Where there is a high level of poverty generally in Hunza (particularly upper Hunza directly affected by the Attabad disaster) the "ultra poor" are the roughly 15-20% of the very poorest who need the help of others (i.e., charity) to survive.

### ***Steps taken so far to reach the ultra-poor***

- a. Ongoing food security measures at the household level for the past three years show that in most areas affected by the Attabad disaster (45 communities) 55-60% of households still have less than four months capacity to feed themselves. 30% have 4-7 months, and roughly 15% can feed themselves for 8-12 months. Very few families are completely food secure. The area has been dependent on food aid (mostly from China) for the past four years.

#### *Side effects of food aid*

- A very significant surge in "modern" diseases such as diabetes, hypertension, heart disease, cancers, etc. which doctors agree is from poor quality diet.
  - Some families have stopped trying to cultivate, choosing instead to be dependent on food aid (why work when you don't have to?). This trend (small but significant) is a source of great worry to community development leaders and institutions.
- b. Strategic preparation and project design.
    - i. Two research studies completed: a) one on the socio-economic impacts of the Attabad disaster, and b) another on profiles of 20 of the poorest families, to understand more deeply the nature and origins of their poverty trap.
    - ii. Strategy concept note prepared entitled "The Journey Model".
    - iii Consultation with area institutions in three LSO areas carried out to engage them in a pilot project. 25 families selected for focused work. Pilot project launched in April 2014.

**Regional Development Forums** were held at least two times per year to evaluate project progress, to promote development learning, and to refine strategic action plans. In 2013, two forums plus one women's conference were held. In 2014, one forum has already been held, and one more is planned. A regional women's gathering will also be planned.

### **Peace-building Through Development was Always the Real Goal**

Our initial strategy was to work first with the most receptive, and adaptive segments of the population to establish a working model that demonstrates pathways to improved development outcomes, which research is now showing is an effective strategy for peace building in conflict prone areas.<sup>1</sup>

This approach was chosen as opposed to beginning in areas in which ignorance and extremism are so severe as to make a backlash against efforts to bring progress highly likely. Our assumption and hope was that as success was demonstrated in more moderate communities and areas, adjacent and less receptive areas would be attracted, and would request that the project be extended to their areas.

The hoped for demonstration affect is now beginning to happen. Adjacent areas to initial project activity have become engaged, and the models and methods of the project have now become the focus of interest of national programs such as PPAF (Pakistan Poverty Alleviation Fund) and NSRP (National Rural Support Program) that have ongoing projects on the ground in some of the most conflicted areas of Pakistan.

### **Biggest Go-Forward Challenges**

1. **Using trained human resources** - effectively utilizing the 10,000 plus people who are now "trained human resources", i.e., effectively harnessing their capacities in the development progress.
2. **Second tier mobilization** - raising up a second tier of human resources in each area who can act as coaches and mentors to the many people who have now been mobilized, and to local core groups and area institutions. This is needed because the number of small action groups, businesses and other local and area initiatives has far out-stripped what our five-person Himat team can adequately support.
3. **Credit** - creating a steady flow of credit capital (some from internal savings, and some from outside loan providers) to finance business growth and development.
4. **Agricultural crisis** - significantly supporting a "Second Green Revolution" in agriculture and the newly formed Farmer's Alliance to develop new more sustainable farming methods and alternative crops leading to regional household food security and a rebuilding of the agricultural economy.
5. **Reaching the poorest of the poor** - developing a workable (based on the pilot project now underway) strategy for reaching the poorest of the poor and effectively engaging them in a journey out of poverty. This strategy has to be something that local communities can do themselves. Himat can support and help it grow, but the real work has to be sustainable from

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<sup>1</sup> See "How Does Chronic Violence Affect Human Development, Social Relations and the Practice of Citizenship: A framework for public policy, research and social action" by Tani Marilena Adams, produced for USAID December 2013.

within local communities, who must take primary responsibility for their own people. Getting this to happen is Himat's challenge.

6. **Increasing our partner's (KADO) capacity** to play the role of a fully-fledged Micro-Finance Institution (MFI) that can coordinate development micro-credit and infrastructure funding programs.
7. **Securing sustaining funding** for the Himat program to support its present work and to expand to new areas across Pakistan, particularly funding that comes from within Pakistan.

# HIMAT INDIGENOUS LEADERSHIP AND DEVELOPMENT PROGRAM IMPACT REVIEW

## APRIL 2014

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### Introduction

The Himat program attempted to launch in late 2009, after pilot year of evaluation in the Chipursan Valley in upper Gojal, Hunza, Gilgit-Baltistan. Initial plans and 100% staff energy focus was diverted to emergency relief services in January 2010 as a result of the Attabad landslide disaster, which left some 500 families homeless, with their farms and businesses in ruins from the extensive flooding that followed. The disaster also resulted in the creation of what is now called “Attabad Lake”, formed from the back-up of the Hunza River. At that time everyone thought the lake was temporary, but four years later, it is still 25 kilometers long and 300-400 feet deep, and the Chinese are building a road high up on the mountain to reconnect the road link between upper Hunza (and China and beyond) to the rest of Pakistan.

Meanwhile, the disaster-affected area, consisting of some 45 communities, remains economically devastated. Transportation costs have increased 400-600%, which means most commercial agriculture is no longer viable because input costs (seeds, fertilizer, fuel, etc.) along with transport costs have increased astronomically making it 5-6 times more costly to produce traditional agricultural products and get them to market than they can be sold for. People have had to live on Chinese food aid just to survive.

It was in this context that the Himat program began with a meeting of community leaders, and agreement on a strategy that focused on ***building the capacity of grassroots people, their leaders and their civil society institutions to promote and manage their own social and economic development.***

The work had already begun with the 11 villages of the Chipursan Valley, and by mid-2011 included the entire Gojal region of 45 communities. By 2013 it had further expanded to roughly 120 communities in upper and central Hunza, including nine area cluster agencies (i.e., LSOs - Local Support Organizations).

### Program Structure

The primary implementers of the Himat Program are KADO (Karakorum Area Development Organization) with five dedicated Himat staff based in Aliabad, Hunza (Pakistan) and the Four Worlds Centre for Development Learning based in Alberta, Canada. This team works in close collaboration with local community leaders and institutions to implement five key project strategies.

### Five Key Strategies

The work of the Himat program can be understood in terms of five key strategies, namely: 1) ***igniting and nurturing the spark of hope and a vision of possibility***; 2) ***education and training***, linked to practical action outcomes; 3) ***institutional strengthening***, focused on building community trust and participation in their development oriented institution, fostering transparency and accountability, democratic selection of leaders, and institutional capacity to promote social and economic development; 4) ***comprehensive community planning***, which entails facilitating the development of 10-year area development plans made through extensive consultation at the village and area (LSO cluster) level, resulting in a detailed strategic framework for development action; and 5) ***many fires*** (i.e., fostering many small, practical projects for social and economic improvement that create “quick-wins” and thus provide participants with hope, practical experience as well as a foundation for further development).

To these may be added many practical services such as **creating linkages** to funding and other technical assistance and training, and the development of special initiatives such as are now underway related to **agricultural improvement** (shift toward eco-agricultural approaches), and an initiative to reach the poorest of the poor (which we have just launched).

### **The Limitations and Opportunities Created by Small-Scale Funding**

By international development program standards, the Himat initiative is funded at a very low level. Most projects that attempt to impact the social and economic status of 120 communities (9 districts) with a population of more than 75,000 people in a very remote region with extremely difficult terrain and extremes of weather would have an operating budget that runs in the millions of dollars<sup>2</sup>.

The Himat program is funded (so far) by volunteer contributions of about 40 generous Canadians. Our budget for the past several years has been around \$75,000.

While we could certainly do a lot more if we had even a little more money, not having money to offer communities has forced us to find other ways of bringing benefits to them. Chief among these has been the recognition that “development comes from within”<sup>3</sup>, and that our role as outside helpers to communities needs to focus on building the capacity of people and their institutions to mobilize their own resources, both internally and externally. The result of this approach has seen thousands of people mobilized for development at the grassroots level, a tremendous increase in the capacity and functionality of local and area development institutions and the mobilization of millions of rupees of personal savings for development through local and area lending schemes.

### **This Report: The Challenge of Getting a True Reading of Impact**

This report will provide highlights of the Himat program impacts we have been able to measure and record. Our biggest challenge has been keeping up with the multiplication of impacts steadily occurring at the grassroots level. We now have a network of volunteer coordinators who are supposed to be reporting regularly, but even they say that many people are doing many things that never get reported.

With that caveat in mind, what follows is our best effort of summarizing what has been accomplished.

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<sup>2</sup> For example, a well-known international NGO has recently received 5-6 million dollars to promote livelihood improvement in a similar region.

<sup>3</sup> This is one of our foundation development principles

## METHODOLOGY

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This summary was compiled based on quarterly field reports from our coordinators, from sector reports from our staff (training, institutional strengthening, livelihood, women's development) and from direct engagement with community leaders and coordinators through on-the-ground meetings with boards of directors and community activists, as well as through a two-day development forum and a one-day consultation with coordinators held in April 2014 in the village of Khyber in upper Gojal. The development forum involved some 70 community leaders currently serving as elected members of local and area institutions. The "coordinators" (we met with roughly 60 of them) are working with hundreds of tutors who lead our study action circles, from which much of the community mobilization has occurred.

### **Five Key Strategies**

On the ground, the Himat initiative can be understood in terms of five key strategies: 1) igniting the spark of hope and a vision of possibility, 2) education and training linked to practical action outcomes, 3) institutional strengthening, 4) comprehensive community planning, and 5) Many Fires: Fostering Many Small Practical Projects for Social and Economic Improvement.

#### ***Strategy 1: Ignite and Nurture a Spark of Hope and a Vision of Possibility***

This strategy is the hardest to describe, and without doubt the most critically important of all. It entails reconnecting people to the spirit of hope and to a belief in the possibility and viability of their own change efforts. It entails the awakening of sense of agency and empowerment ("Himat" in Urdu) and of the will and determination to arise and persevere in the pursuit of both individual and collective development aims.

These goals are accomplished in many ways, some of which include training experiences, membership in a core group that provides support and sustains hope and vision, through strong linkages to the spiritual core of the community's culture and beliefs, and through artistic expression.

Some of the indicators that show us that hope, vision and commitment are alive and growing include the following.

- A sustained and steady increase in the numbers of individuals mobilized to participate in learning and action circles and concrete projects for social and economic development.
- Consistent and enthusiastic participation of community leaders and grassroots representatives in Himat workshops and forums, even though communities have to carry the travel and venue costs for these activities.
- Strong statements of vision and commitment made by many participants in consultation about development progress.
- Frequent expressions of hope, vision and commitment made by project participants in original songs and poetry, and in collective celebration through music and dance.
- The inclusion of prayer, spiritual song and inspirational stories in the planning and organization of development meetings and gatherings.

We realize that these are "soft" indicators, but hope, vision and commitment are elusive elements to pin down. Like the lamp that is only illuminated when the electricity is turned on, these elements can only be detected by looking into the faces of the people, and seeing the light of hope and vision shining out, and by observing the level of commitment and energy that

animates individual and community members alike. After almost four years of work, this spirit continues to grow stronger in the communities that are newer to the project as well.

This process is a little like holding fire to wet wood long enough for the wood to dry out and burn on its own. It's a matter of consistent hard work over time.

### ***Strategy 2: Education and Training, Linked to Practical Action Outcomes***

This strategy focuses on building the capacity of key development actors (leaders, entrepreneurs, social activists, volunteers) to understand, plan and carry out development activities that lead to improvements in social and economic life. Three lines of action are pursued in this regard: a) learning and action circles—the Himat Indigenous Development leadership learning series of seven courses; b) mentoring and coaching of institutions and core action groups; and c) practical projects which facilitate learning by doing.

**Learning and action circles** - Himat has developed a series of seven inter-related courses, now published in Urdu and English<sup>4</sup>. These courses are designed to take participants on a learning journey that is punctuated at each step by concrete, applied development action. Course topics include: 1) what is development? What develops in development (dimensions and domains)? How can development progress be measured? 2) Leadership for development; 3) participatory planning for development; 4) business and economic development; 5) governance and management development; 6) transforming the roots of conflict; and 7) training tutors to facilitate learning and action circles.

### ***Impacts***

There has been a steady increase in the number of people who have taken training, starting with 120 in the spring of 2011, rising to 2,400 in 2012, to more than 6,000 by the end of 2013, to just over 10,000 by the spring of 2014. While many people have taken 2-5 courses, a much smaller number has taken the full series (approximately 400).

Nevertheless, community members and leaders alike repeatedly tell Himat team members that it is these training courses that have mobilized many people to participate in development activities and to start small business enterprises. This is why we refer to this element of the Himat strategy as a “learning engine”.

### ***Second-Stage Mobilization***

These 10,000 people constitute potential human resources that now need to be effectively utilized for development. Clearly the five staff members of Himat cannot work one-on-one directly with 300-400 active core groups. A critical next step is to recruit a cadre of 20-30 animators from the pool of trained human resources in each LSO area who will: a) receive more advanced training, b) be linked to the LSOs (the area development Board) as primary facilitators of development action in the implementation of development plans and strategies, and c) who will accompany (i.e., walking with as coaches and mentors) the thousands of individuals and hundreds of core groups who have been mobilized for development as they pursue their development journey.

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<sup>4</sup> KADO-Himat received \$10,000 CD from the Ambassador fund at the Canadian Embassy in Islamabad to print 1,000 copies of each of the seven course books in the seven-part series in Urdu and in full colour.

## **Reflection**

RSPs all over Pakistan (including AKRSP in Gilgit-Baltistan) have been delivering specialized training for years. However, almost all of this training focuses on technical skills and knowledge development, usually centered on specific improved outcomes in agriculture, business or program management. The Himat courses are also very practical, but in addition to technical outcomes, they are grounded in a strong emphasis on human development; i.e., on engaging the spirit, mind and heart of a participant and on an orientation to life preserving, life enhancing values and attitudes (such as honesty, selfless services to others, courage, humility and compassion). *Who you are as a development actor is seen as being at least as important as what you know or what you do.* So for example, if you are a person who knows a lot but creates disunity and conflict, or who is dishonest and self-serving, your utility to the development process, and to successful collective outcomes will be greatly inhibited. Similarly, the Himat courses emphasize soft skills related to leadership, institutional management, governance, and encourages the strengthening of participant's ability for creative thinking, i.e., to "read" their situation, analyze alternative strategies, anticipate consequences and outcomes, and to think strategically about how best to tackle complex and difficult challenges—all this in addition to "practical" skill development.

## **Looking ahead**

The courses thus far offered are what we call "core" or fundamental in nature. They are intended to develop basic human resources that can be channeled into many areas of development.

In the next several years, we anticipate additional courses being developed as follows.

1. advanced leadership and development management
2. development fundraising, financing and micro-lending
3. business, mentoring and value chain development
4. building economic cooperatives and regional advisory networks
5. civic leadership development - preparing a new generation of practical leaders who are linked to development areas and purposes
6. youth development
7. eco-agriculture (i.e., sustainable cropping approaches)

## **Strategy 3: Institutional Strengthening**

When we began working in the Hunza region, upwards of 70% of local and area institutions were functioning poorly or not functioning at all. Most local savings and loans programs had collapsed, and there was a significant burden of distrust about the whole LSO system (i.e., village organizations, women's organizations and cluster "local" support organizations). Our experience and general development literature from around the world told us that strong local and area development organizations that were owned and operated by communities themselves are fundamental to effective poverty alleviation and development efforts.

This strategy therefore, focuses on rebuilding community trust and participation in their own development institutions, fostering transparency and accountability, democratic selection of leadership and fiscal sustainability of institutions.

Primary lines of action for this strategy include training of members of Boards and Councils, training of community members to understand, appreciate and participate in the work of their institutions within the development process, external professional financial audits of the books of all local and area institutions (costs shared by the community), facilitation of long-term development plans (local and cluster level plans, see Strategy 4 below for details), coaching and mentoring of officer bearers and the staff of LSOs in the facilitation of development initiatives, the encouragement of the establishment of endowment funds and social enterprises to foster financial independence and sustainability of the institution, the provision of linkages to funding and technical assistance opportunities, and support and assistance in mobilizing communities for development.

### ***Impacts***

In areas where the Himat team has been operating for at least three years, more than 90% of all local and area institutions are functioning, active and engaged in development activities. More than 85% of all households in these areas are members of their local institutions and participate in development related activities.

In one LSO area (MASO) it took a full three years of hard work to overcome the distrust and disunity issues that had arisen and that had paralyzed institutional and community trust for years. The LSO was reformed with a new slate of leaders this year. In this area 60% of local institutions are functioning, and the LSO is working hard to engage all the rest.

Aside from this particularly problematic area, which is now progressing nicely, over 80% of the local and area institutions are now functioning fairly well, and two clusters have formed LSOs that never had them before.

### ***Financial Progress***

In the three cluster areas we have worked the longest, Chipursan Valley (CLSO), Sost area (GRSO) and what is called MASO or the Mountain Area Support Organization (Gulmit to Passu), strong steps have been taken toward financial stability. Chipursan (CLSO) has established an endowment fund because we made it a requirement in order for Himat to provide ongoing management support (money to pay the salary of a manager). Himat made an initial start-up contribution to their endowment fund of about \$600. Two years later, CLSO reported they now have 800,000 Rupees (about \$8,000) in their endowment fund and Himat has stopped funding the salary of their manager.

Another huge issue has been the lack of money for small business loans. With the renewal of savings and loans programs at the local level, there has been a resurgence of savings, despite the near destitution of the area in general. However, much of this money (now millions of Rupees) is still “trapped” in local accounts, and is not being utilized for economic development. To remedy this, two LSOs have started their own local cooperative banks, and have begun lending to each other.

This is particularly significant because the formal Banks and mirco-finance institutions in Pakistan have refused to loan to anyone in upper Hunza, citing unredeemed loan deficits dating back to the 2008 global financial crisis and the Attabad landslide disaster of 2010.

Community members are now questioning the validity of the formal Banking system for development purposes. They say “our local organizations deposit our savings in these banks and they give us 6-8% interest, but if we want to borrow money (our money) they want to charge us 18-20% interest, which is benefitting the Bank’s investors in Islamabad or Karachi or even Dubai. Why don’t we keep our money in our own region and benefit ourselves.”

## ***Looking ahead***

Each cluster of local and area institutions (roughly 20-30 institutions per cluster) is at a different level of capacity, faces different challenges and requires very targeted special support. Nevertheless, there are many communities between all nine sets of institutions we are now working with (roughly 250 local and area institutions).

We anticipate the following steps as we move forward.

1. The creation and strengthening of a regional network of institutions focused on
  - increasing market access, buying and selling power and regional trade opportunities
  - advocacy and the creation of common legal frameworks to protect community interests
  - the management of regional development initiatives
  - interfacing with the political and governance systems for the benefit of the people and communities
  - the development of environmental land and water management standards and practices
2. The creation of cluster and regional level financial institutions and micro-credit schemes that serve development needs and that can be accessed by the poorest of the poor.
3. Continuation of local and cluster level comprehensive development plan making and implementation support.
4. Advanced leadership and development management training for institutional leadership and staff.

## ***Strategy 4: Comprehensive Community Planning***

Each of the (now nine) LSO cluster areas will have a comprehensive 10-year development plan. We say “will have” because the process of plan making from the village level up in a cluster takes 8-12 months to complete (including documentation time).

The stages of this work include the production of a “Community Story” situation analysis report, which produces a participatory community needs analysis. This is followed by in-depth consultation with each village about their development practices. All of this particular work then serves as a platform upon which a cluster level (LSO) plan is produced, with separate sections for sector areas such as health, youth, women, men, social development, elders, business and agriculture development, natural resource management and governance.

The final Comprehensive Development Plan provides community members and their leadership with a strategic framework to guide development action. These plans also provide a roadmap for outside helpers, including government departments, NGOs and funders, so that outside helpers can adjust their programs and services to the community’s needs and priorities, rather than forcing the community to do all the adjusting (which is often what happens).

## ***Impacts***

One LSO area (Chipursan) has a completed 10-year plan, which has been partially implemented, and will soon be updated and refined. Another LSO area (GRSO-Sost) is in the last stages of plan preparation.

Community Story processes have been completed or are underway in MASO (Gulmit), GOLD (Aliabad), Karimabad and Shinaki LSO areas.

Communities that are further advanced in the process of the planning report that having a plan provides a clear pathway for the work of the LSO, as well as guidance for how to support the many community core group initiatives that have arisen. As well, the plan gives community leaders a useful tool they can use in negotiations with government and other outside funders and helpers, giving them the clear message that this group of leaders has the strong voice of their community behind them in setting development priorities.

### ***Looking ahead***

1. Steady progress will continue toward the completion of the planning process in those communities where work is still ongoing.
2. A great deal of attention now needs to be focused on implementation of annual plans within the framework of the larger (10-year) framework plans. “How much of the apple can we realistically bite off this year?” needs to be the operational question.
3. The mobilization of human resources through the learning and action program now needs to be linked with the work of implementing local and area development plans. ***This will require a new level of collaboration between learning coordinators and tutors*** (who must now step up and act as development coaches and mentors to core groups and active individuals). Those hundreds of trained human resources in each LSO area now need to be engaged in the work of pursuing the goals of community and area plans.

### ***Strategy 5: Many Fires: Fostering Many Small, Practical Projects for Social and Economic Improvement***

These projects are typically carried out by small core groups, and are aimed at creating a “quick-win” effect that demonstrates that positive results can be achieved in a relatively short period of time, with very little money. Often, all that is required is a vision and determined effort.

To foster quick-win projects, Himat has offered about 120 “quick-win” awards. These are very small seed grants of 5,000-10,000 Rupees (\$50-\$100). Each village was offered three awards; one for women, one for youth and one for men.

### ***Impacts***

While some 120 projects received seed grants, we know of more than 300 projects that were initiated. Most of these were small business initiatives, and most of these had to raise capital through secondary initiatives. (For example, one group of ladies sold garden produce in the market to raise capital to finance a “Ladies Store”, which was their real goal.)

For most, these initiatives were first time business initiatives. Examples of businesses started include mattress making, quilt making, bed sheets and pillow case production, school uniform production, embroidery crafts, ladies shops (small variety stores that specialize in products for women), poultry raising, yak meat sales, a tea and fritters shop, shoe sales, used clothing sales, rebuilding irrigation channels, opening new land for cultivation, bridge and agricultural road access repair, etc.

Not every new business that started up succeeded, but many did. After some initial experience, some groups amalgamated with others, some changed direction and others simply grew. We know of at least 70 businesses that started from quick-win initiatives and 30-50 more that simply started up as a result of taking the Himat course on business development. We estimate that another 40-50 businesses have started up as “copy cats” simply inspired by the example of the

many successful Himat core groups. Directly and indirectly we think roughly 150 new businesses have started up and seem to be sustainable.

### ***Reflection***

We have realized that these numbers could be considerably improved if our Himat team could work with business groups on the ground as they struggled to succeed. Aside from help in the start-up period, most of the existing groups achieved what they have on their own. Despite a very heavy work load, Himat team members have now committed themselves to running quarterly business development forums in each LSO areas through which entrepreneurs and business operators can receive ongoing support and guidance.

### ***Limitations***

Himat team members are limited in their capacity to work with hundreds of core groups scattered across the entire Hunza region, and the task of doing this direct support work seemed very daunting to them. It is also true that we only have five team members, each with their own assigned work area (agriculture, women, training, business, institutional strengthening).

### ***Solution***

Four solutions have emerged: a) holding quarterly business development forums, b) training LSO social animators and learning and action coordinators and tutors to provide ongoing support to small business core groups, c) linking in other agencies that have resources to offer in the business development area, including AKRSP (youth entrepreneurship), Natural Productivity Organization (NPO), etc., and d) the development of a Hunza small business alliance, perhaps in conjunction with GOLSON.

### ***Moving forward***

These four solutions will be actively pursued by the Himat team in 2014-15, all aimed at strengthening existing business initiatives and greatly expanding both the number of businesses and their profitability through help in value-chain strengthening and marketing.

### ***Overall Reflection***

Himat kept looking for business expertise from outside sources and we were never able to get “experts” to come and help. So we developed a very simple do-it-yourself strategy: 1) produce a simple and effective training course on small business development, and offer it to as many people as possible, and 2) offer small seed grants to stimulate growth (we had very little money so all we could offer were **very small** amounts).

Amazingly, very small seed grants and a little training generated a remarkable fermentation of many small business initiatives. In a period of two years, we saw business development grow from almost “0” to hundreds of new initiatives.

### ***Lesson Learned***

We now know that training that touches the spirit and hearts of participants (i.e., inspiration, spark of hope) combined with very practical tools and a little support can shift the climate of communities toward real enterprise development.

Based on this experience, our next phase will focus on reaching more people, and on helping those who have already begun to multiply their successes.



## **SPECIAL PROJECTS**

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In addition to the five key strategies discussed above, several special initiatives were launched in 2013-14.

### **A Second Green Revolution: Addressing the Agricultural Crisis in Hunza**

The foundation of the economy of Hunza is agriculture, but much of the region (especially northern Hunza) has been plunged into an agricultural crisis. The root causes of this crisis are as follows.

1. The overuse of chemical fertilizers and mono-cropping of potatoes for some 25 years has depleted the soil in many areas to such an extent that it has become difficult to produce viable yields of food crops.
2. The Attabad landslide has forced transportation costs to increase 400-600% making it six times more expensive to ship crops to market than they can be sold for.
3. Agricultural input costs (seeds, fertilizers, fuel, etc.) have soared since the 2008 global financial crisis 2-3 times.

These factors combined to require a major shift in agricultural strategy. To bring this about, Himat has helped to organize a “Farmer’s Alliance” focused on shifting the regions agricultural production towards eco-agricultural methods aimed at restoring soil productivity, chemical free, food crops alternatives, and making agriculture both economically and ecologically sustainable (which it is not, now). We refer to this initiative as a “Second Green Revolution” (see [www.fourworlds.ca/himat\\_information.html](http://www.fourworlds.ca/himat_information.html))

### ***Limitation and Future Plans***

Although some 50 model farmers have been identified who are willing to experiment with eco-agricultural approaches, we now need to bring in organic/eco-agricultural experts to come to the region to teach new (old) methodologies. We found none in all of Gilgit-Baltistan, but eventually located a great resource in Islamabad who has agreed to come and work with farmers. We will still need to raise funds to support modest experimentation in 2014-2015.

### **Reaching the Poorest of the Poor**

Himat has also launched an initiative to reach the very poorest of the poor in our project areas. These individuals and families are often so absorbed in their struggle to survive that they have no time or energy or will left to participate in community development workshops and other activities.

In order to even identify who these families are (no one wants to be labeled “ultra-poor”), and what percentage of people could be called “ultra-poor”, the Himat team carried out a number of research activities, which revealed the following. In the target areas (upper Hunza) for example, roughly 50% of families in many areas need food aid for between 5-7 months of the year, and 80-90% of families have defaulted on school fees for two years or more. These documents were produced during the process to this challenge.

1. “Socio-economic Impact of the Attabad disaster on the lives of Gojal community” a survey report, by Ashraf Karim
2. “Profiles of Deserving Families” a presentation of 15 profiles of ultra-poor families, by Didar Ali and Lal Bano

3. “The Himat Livelihood Journey Model”, a strategic pathway for working with the poorest of the poor, by Michael and Judie Bopp

These three building blocks have formed the foundation of the newest Himat initiative.

Twenty-five families in three LSO areas have been selected for focused, and intense one-on-one work by the Himat team in partnership with the LSO and other local institutions. The **goal** of this pilot project is for all of us to **learn** how to effectively assist the poorest to make the journey out of the poverty trap.

### **Peace-building Through Development was Always the Real Goal**

Our initial strategy was to work first with the most receptive, and adaptive segments of the population to establish a working model that demonstrates pathways to improved development outcomes, which research is now showing is an effective strategy for peace building in conflict prone areas.<sup>5</sup>

This approach was chosen as opposed to beginning in areas in which ignorance and extremism are so severe as to make a backlash against efforts to bring progress highly likely. Our assumption and hope was that as success was demonstrated in more moderate communities and areas adjacent and less receptive areas would be attracted, and would request that the project be extended to their areas.

#### ***Reflection***

This is exactly what happened in the case of central Hunza communities. After watching Himat success in the north, central Hunza leaders asked for a meeting and finally requested to be part of the project. This brought us out of predominantly Ismaili areas to areas consisting of mixed Shia and Ismaili people.

Then, in 2014, Himat was invited to work with the Pakistan Poverty Alleviation Fund (PPAF) to share our models and strategies with initiative work all over the country, including some of the most troubled areas such as Balochistan, Waziristan, Swat, and Sindh province. The first step in this process was a workshop retreat facilitated by Michael and Judie Bopp of Four Worlds and Himat team leader Ashraf Karim with PPAF senior management staff on transformational approaches to mobilization for peace-building through development.

More of such engagement work with PPAF is planned for the fall of 2014 and on into 2015, and holds much promise for providing opportunities to Himat to share its successful models and tools with the rest of Pakistan. This process will be greatly aided by the imminent completion of the process of making KADO (the Karakorum Area Development Organization) a full PPAF implementing partner, which will open the doors for KADO to work under the PPAF umbrella anywhere in Pakistan.

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<sup>5</sup> See “How Does Chronic Violence Affect Human Development, Social Relations and the Practice of Citizenship: A framework for public policy, research and social action” by Tani Marilena Adams, produced for USAID December 2013.

## APPENDIX A: SOCIO-ECONOMIC IMPACT OF THE ATTABAD DISASTER – A SURVEY REPORT

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### HiMaT Indigenous Leadership and Development Program-KADO



## Survey Report

### “Socio-Economic Impact of the Attabad disaster on the lives of the Gojal Community”

Prepared By: Ashraf Karim  
Team Leader  
HILDLP-KADO

## **Introduction**

During the month of July 2013, a survey was conducted in Gojal by the HiMaT team to clarify ongoing issues and the current situation resulting from the Attaabad disaster. The survey included information on education, transportation, health and main Grocery items. The results from the survey will give a clear picture about the area that how the cost of things are increased due to this disaster. The information will include the comparison of cost before and after disaster and the differences of price of goods between Hunza and different parts of Gojal. The information was collected through questionnaires, data formats and direct interviews.

## **Background**

On 4<sup>th</sup> January 2010 a massive landslide happened at Attaabad in Hunza Valley. The disaster buried the Attaabad village, killed around 20 people and displaced more than 6000 people from both the upper and lower parts of the Gojal area. The Hunza river was completely blocked and formed 25 KM long and 300 feet deep lake. A long fraction of KKH, many homes and cultivable lands including fruit and forest trees submerged in the lake. The only road link (the KKH) connecting Gojal to the rest of Pakistan was completely blocked and approximately 25,000 people were trapped. Due to the break in supply lines between Gojal and the rest of the country the economic catastrophe started for the community of Gojal whom of 80% are directly or indirectly dependent on the agriculture.

## **Survey Objectives**

The survey aims to describe the real impact of the disaster on the lives of the people in Gojal on different sector. The survey has the following goals to be achieved:

- To collect facts and figures on school default ratio, increase in transportation costs and increasing cost of basic commodities in Gojal due to the Attaabad landslide
- To collect backup and supportive information for the expected “poverty summit”.
- To get an overview of the socio-economic conditions in Gojal after disaster.

## **Survey Methodology and Findings**

The survey data were collected by the HiMaT team in their field visits to the LSOs. The team were assigned specific sectors for collecting of information. The tools used in the survey were questionnaire, data formats and recorders. Different strategies were followed for each sector. The detailed findings and strategies on each sector are described as below.

### **School Default Ratio**

For the people of Gojal education is one the main costs. Every parent’s priority is to educate their children; therefore they spent most of their earnings on their education. The HiMaT team agreed to look for the real situation happening in this sector after disaster. In this regard a format was developed to identify the list of student default in their school fees. 5 schools from Gojal were selected to get the information for both pre and post disaster. The team members visited each selected school and received the very accurate figures from their finance records.

**Table #.1: Summary of default ratio in Gojal schools**

Name of School	Village	Total Students	Default Students	Default Ratio	
				Pre disaster	Post disaster
Nasir Khisraw Model School	Ghulkin	86	34	56,750	216,558
D.J Middle School	Passu	132	117	13,950	7,63,080
Nawbahar Secondry School	Shimshal	198	69	68,898	129,508
D.J Middle School	Khyber	153	131	272,000	904,800
D.J High School	Nazimabad Sost	230	69	13,950	269,895

The table of data depicts an increasing ratio in the default rate in each school in the area. Before the disaster the default rate was comparably very low and only those who were most vulnerable and poor families could not able to pay their children fees. But after the disaster the ratio is incredibly increased and almost every student in each school is default. There are several reasons observed for this increasing ratio but the most and undeniable cause is of the affected income level of the parents. Most of the parents are dependent on the potato production from the last couple of decades and since they lost the opportunity of producing and marketing of this particular product they are unable to pay their children educational expenses.

There are some other reasons that have little influenced increase this ratio. After the disaster the political leaders from the local and federal ministry announced relief on each sector of life and education in particular. Since then the parents stopped paying of their children school fees with the anticipation that the cost of the schools will be covered by the government. The government paid a very nominal amount in the beginning and no other funds were given. Since then it has created a hard time for the school management to fill the gap and the default ratio in increasing.

The survey also illustrates that some parents have more children and all of them are studying. Due to increasing educational expenses and disaster in particular the parents are not able to pay every child's school fees and that is also a partial reason of this increasing default ratio.

In fact the ratio of the default rate is more than the figure mentioned in the table but there are some organizations, philanthropists and other sources they are supporting some students in each school. Some of the students fees were covered by the fund received from the Govt. education department, some are being supported by the American based NGO (Iqra Fund) and in some schools a Swiss based small organization is supporting. So in this survey we have described the even then default amount of each school.

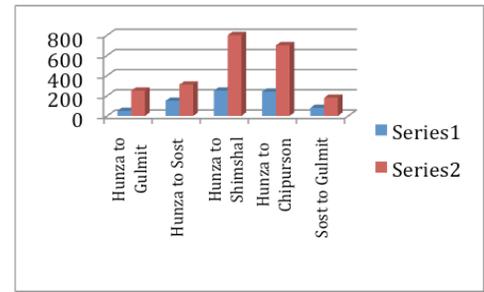
### **Transportation Cost**

Another emerging issue which the community of Gojal is facing since the formation of Attabad Lake is of the increasing travelling cost. In this survey the transportation was separated into three categories. First, increase in the public transportation cost, second; increase in rate of rent a car and third; increase in the cost of agriculture inputs and activities. The assessment of the cost in this regard was compared between pre and post disaster as well as the current cost difference between Aliabad Hunza and other parts of Gojal.

**Table 2: Comparison of public transportation cost**

Destination	Pre-Disaster	Post-Disaster	% increased
Hunza to Gulmit	50	250	500
Hunza to Sost	150	310	206.7
Hunza to Shimshal	250	800	320.0
Hunza to Chipurson	240	700	291.7
Sost to Gulmit	80	180	225.0

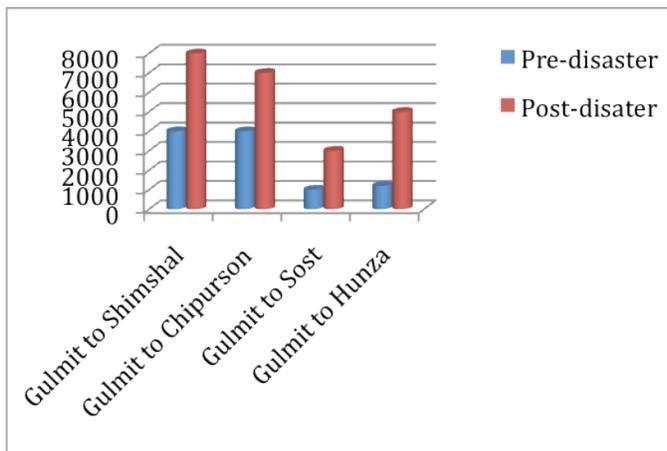
**Chart 2**



According to the figures shown in the table, there are significant increases in the transportation cost after the landslide in the area. Though the increase in the amount also includes the impact of inflation and increase in the price of oil but the major proportion of this drastic increase is due to the disaster. For each of the area assessment shows 200 % to 500 % increase and its due to this issue that the cost of other basic necessities are increased and has affected the survival condition of the poor households. Most of the parents have sent their children for education in cities and nearby towns and due to high cost of travelling the parents and children cannot frequently meet each other. Another major challenge is for the for those people who does not have any regular source of income and this high cost of travelling makes it difficult for them to travel for their very important works in nearby towns.

From the survey the same increased costs are observed in the cost of hiring a special car and using of tractors for the purpose of agriculture (Thrashing and Ploughing) activities. The people mostly hire a special car in their very crucial health and other emergency situation. Since the disaster the individuals are facing sever difficulty during their health emergency situation and most of the community members are not able to access the medical facilities in nearby towns. Also, the cost of transporting a bag of potatoes has now increased 200-500%, a cost which makes potatoes cost more to grow and transport than farmers can get for them in the market.

**Chart # 3.**



**Table #.3: comparison of rent a car cost**

Areas	Pre-disaster	Post-disaster	% Increased
Gulmit to Shimshal	4000	8000	200
Gulmit to Chipurson	4000	7000	175
Gulmit to Sost	1000	3000	300
Gulmit to Hunza	1200	5000	417

The high increase in cost of transportation is due to frequent change of cars from different destination to reach Hunza. The transporters' have no proper supply of fuel (Diesel and Petrol) in the area. After the disaster none of any contractor are supplying fuel in Gojal but some of the individuals have started it has their own business and due to high cost of transportation the entrepreneurs increase the price in Gojal to meet their desired profit.

**Table #4: Cost comparison of agriculture activities.**

Particulars	Aliabad	Gulmit	Sost	Chipurson
Ploughing (minute)	30	33	35	36
Trashing (Minute)	30	33	35	36
Trolley usage (8 hours)	2400	3000	4000	4500
Fertilizer/25kg bag	3300	3400	3500	3600

The cost on agriculture activity is also increased. The report shows the cost variance of different activities in different parts of Gojal. The costs on these activities are compared with the price in Aliabad Hunza. It is stated that before the disaster the price of these activities were not differing much as the tractor owners were easily getting fuel on government subsidized price in Gojal and the maintenance cost was low as easy as well. But now the tractor owners are getting fuel on increasing price in each area of Gojal that causes the price variance in different area. According to the farmers the cost on agriculture inputs and activities now exceed earnings from production. Potato was used as cash crop but after the disaster the cost on this activity increased so almost all the farmers quit this major source of their income. The higher cost of transporting potatoes to market (200-500% higher) has wiped out the viability of potatoes as a cash crop from Gojal farmers.

### **Comparison of cost on grocery and other basic goods.**

Some sample items were selected which is being used by each household commonly in the area. The price of these commodities from Gojal are compared with the price in Aliabad Hunza and that gives us the variance that at what level it differs in between very short distances due to the Attabad disaster.

**Table # 5: Cost comparison of grocery and other items**

Items	Aliabad	Gulmit	Sost	Chipurson
Diesel (Litre)	107	115	125	140
Petrol (Litre)	102	120	120	150
Flour (40 kg bag)	1400	1600	1800	2050
Cooking oil (5 Litr)	1050	1100	1250	1320
Tea (kg)	730	750	850	900
LPG Gas (Kg)	180	210	230	250

According to the report the price of each commodity is in increasing ratio from area to area. And these figures show how much the Attabad Lake affects the inhabitants of Gojal in particular. On the other hand the income level of the people has dramatically decreased since the people have lost the opportunity of selling Potatoes and Fruits. The figures can help us to understand how difficult it has become for poor families to access the basic needs of life since there are much more families who were only dependent on agriculture.

## **The socio-economic condition of farmers:**

The majority of the populations from Gojal are dependent on the agriculture sector. Before 1980s the people were using the agriculture for their survival but then the Aga Khan Rural Support Program (AKRSP) intervened in the area with the aim of economic upliftment of the population in the rural area of Pakistan, the region of Hunza was considered in particular. Different modern techniques, tools and seeds were provided to accelerate the production of crops and gradually the potato became the cash crop for the farmers in the whole region. In addition to the potatoes the local farmers were also trained and motivated to plant fruit plants in their fields and orchards. Such initiatives helped the farmers in enormous progressive change in their lives where they become economically, educationally and socially developed in a very short period of time.

Tourism was another important economic sector for the population in the area. A significant number of individuals and families were directly and indirectly attached to this industry. But after the 9/11 incident and continuing deterioration on the law and order situation of the Country tourism in Gojal has declined to less than 10% of what it was a decade ago, and many of the families have been pushed back into poverty.

In this regard the team decided to interview some of the prominent farmers from Gojal. The purpose of this activity is find out the real situation of the farmers since the disaster. In this regard the farmers were interviewed by the team and the findings are documented as a story. The stories are attached with the report.

The stories illustrate that the disaster had driven the farmers into a hard situation where their economic condition is much worse for the last three years than it was 10-15 years ago. The farmers are not able to produce potatoes anymore as well as market their fruits. It has become even difficult to survive. The farmers feel afraid that if the situation remains the same they might withdraw their children from education as they are not able to pay their educational expenses. The improving life standard has been reversed and an uncertainty situation in the area has created uneasiness for the farmers.

## **Health situation in Gojal**

In the survey this important segment of life is also being considered. The team members visited the medical centers in the area and interviewed the doctors about the emerging health issues. Due to its sensitivity and technicality the team focused only to identify the major disease diagnosed commonly in the area during the period of disaster. The travelling issues during health emergencies are the major challenge for the community particular in the winter season. Absence of paramedical staff and basic medical equipment forces the community members to travel to Hunza for even minor cases. The high cost affect is already mentioned in the above section but besides the cost, the frozen lake and poor boat services are additional challenges inhibiting movements for the families during their emergencies.

According to the information received from the doctors rendering their service in Gojal; after the disaster, the ratio of depression and hypertension is an increasing phenomenon in the community. The information depicts the rate at a 40% increase for depression and a 60% increase for hypertension. The reasons for these emerging issues are understood to be linked directly to the disaster. The communities lost their properties, lands, travel has become difficult and very costly, and all of this is rooted in diminishing economic conditions. Besides depression, there are some other issues rising in the area due to unhealthy and poor quality food usage. Due to the usage of coal and travelling on dusty

roads an increase in lung diseases (such as Asthma) are also emerging in the community.

### **Conclusion:**

The drastic disaster in the region has had multiple negative affects on the lives of the community in upper part of Hunza. The decreasing quality of life in each sector describes the invisible situations in which people are suffering from more than three years since the disaster. The unexpected and sudden nature of the disaster astonished the community in a situation, which they were not able to control or to adapt affectively to the new conditions. The result has been traumatic and devastating for many families. The report provides enough evidence about the impact of the disaster on the lives of the community and can be used for any particular intervention or can be used as a base for any comprehensive research and survey.

### **Complete stories of farmers compiled by Didar**

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<b>Name of farmer:</b>	<b>Gulam Hussain</b>
<b>Vilage:</b>	<b>Nazim Abad</b>
<b>LSO:</b>	<b>GRSO</b>
<b>Dated:</b>	<b>13<sup>th</sup> July 2013</b>

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Ghulam Hussain is 40 years old and a progressive farmer belonging to Nazim abad Sost, he says Life was easy and beautiful, we were producing surplus agriculture products, before disaster we were selling potato, apple, cherry and apricot to the market, there was a sound market for our agriculture products in Sost and down cities of the region, now these development reversed back, we cannot market our apple, cherry and apricot, no one is ready to buy our products.

Agriculture inputs like potato seed and fertilizers not available in the market, second option are should get from Hunza or Gilgit but it costs a more than the original price, transportation cost and traveling to Hunza and return to village is five time expensive pre disaster situation.

My annual income from potato before disaster was 50 thousand rupees, a part of this i was getting around 60 to 70 thousand from dry apricot, cherry and apple, the total income was more than 120 thousand which was sufficient to pay my children's fees, buy other accessories for food and travelling . Now after the disaster no one is ready to buy dry apricot, cherry and apple, after gathering for our own consumption rest of the fruits rotten and decay.

Buyers were coming for down cities for buying our fruits, dry fruits and Potato, but after the disaster they are not coming because this is very expensive for them to carry their trade goods through boats and other local means to down cities, it costs them too much, therefore they avoid buying things from Gojal, in result obviously the local farmers suffers.

Before this disaster we were traveling Hunza paying 30 rupees at one side, now it costs 900 in public transportation, that time we had some thing for earn now we have nothing, even school fee of my children are due from 2009, teachers and board of the schools frequently visiting my home for fees recovery but each time i am helpless to pay for my

children which is my prime goal, when i feel helpless that hurt me a lot, even i am trying to sell my agriculture land but no one ready is buying that lands.

I have 30 thousand rupees of dues in different shops in Sost Gojal that gradually increase year by years.

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**Name of farmer:** Atta Ullah  
**Vilage:** Khuda Abad  
**LSO:** GRSO  
**Date:** 14<sup>th</sup> July 2013

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Atta Ullah is a hard working farmer, he has no other source of income beside agriculture activities, he had a prosperous life before Attaabd disaster, we met him in the GRSO office and he told us that before this disaster the economical situation here in Gojal was very smooth and sound, we were use to travel by vehicle at reasonable rates, when this catastrophe happened, the economic progress reversed 10 years back from now, the reason is our livelihood was depended on farming mostly our income was from Potato cultivation, the local farmers suffered the most after this disaster their income is now zero, if we are cultivating potato, after the harvest the vendors are not ready to buy it, ( 100 kg) of potato bags can be sold hardly on 8 hundred rupees, that is totally loss compared to the previous situation selling potato is not possible for the farmers. Second source of income of the local farmers were fruits, we were getting income around 45 thousand rupees from selling dry apricots. That is again not profitable in the current scenario. Last year some buyers offered 20 rupees per kg, most of the farmers are disappointment with the market situation.

He said, "Life is tough now", if China does not help us to provide relief, then we had worst situation for survival. We didn't know where we should take our children. Here survival was difficult. The farmers have gotten assistance to feed their children by the help of China and we are thankful to them.

Our income was merely met from selling apple, cherry, dry apricot and potato. There was market for these local products. Some time if rate goes down in the market of Sost, we were carrying goods to down city Hunza and Gilgit elsewhere, there we were getting handsome money when we sold our goods. We were selling apples and cherries in the market and usually getting around 20 to 25 thousand only from these two products. Apart of this 40 to 45 thousand from dry apricots and more than 60 thousand from potatoes. The total income was sufficient to pay for traveling, health expenses and children school fees. Now after the disaster the vendors are not ready to buy any product. If there are any, they are asking at less price that cannot even met the expense of cultivation and other agriculture inputs. This is totally a loss for the farmers.

The main problem here is the rising price in transportation and the obstacles of the dammed river of Attaabad lake. Even if we carry flour bags from Hunza, that costs us double to three times higher than the original price. Before the disaster the cost of a 50 kg bag of flour was Rs. 650. Now it cost us up to 1800 rupees in Sost.

As an alternative we are now producing wheat, but the production does not meet the needs of wheat flour for consumption. Mostly it help us producing fodder for cattle. Before a field was producing 12 bags of potato, can now hardly produce 1 or 2 bags of

wheat. That's how depleted the soil has become from overuse of chemical fertilizers and mono cropping.

He said, this economical drawback affected our children in schools, their nutrition, and other needs are not met. Now we don't have any alternative sources to improve our income generation and recover to a better economic position. If we could increase plantation and livestock production we would be able to generate more income to some extent, but it takes hard work and a long time to establish orchards and cattle herds.

We (farmers) are overburdened with debt. Some people sold their cattle if they had any, and others are trying to sell their lands etc to pay their debts.

## HiMaT Indigenous Leadership and Development Program (KADO)

Questionnaire for transportation charges in comparison of pre- and post-disaster

### Personal information

Name of interviewee: \_\_\_\_\_ Village: \_\_\_\_\_ Contact #: \_\_\_\_\_ Profession: \_\_\_\_\_  
 Name of interviewer: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### General information

	Pre disaster	Post disaster
<b>1. Traveling cost of an individual of public transportation?</b>		
Sost to Gulmit	<input type="text"/>	<input type="text"/>
Sost to Hunza /Ali abad	<input type="text"/>	<input type="text"/>
<b>2. Cost of rent a car per kilometer (Private car/ van/jeep)</b>		
Ali abad to Shimshal/Chipursan	<input type="text"/>	<input type="text"/>
Ali abad to Gulimt /Sost	<input type="text"/>	<input type="text"/>
<b>3. Transportation expenses on agriculture inputs and others.</b>		
Ploughing fields (per hour)	<input type="text"/>	<input type="text"/>
Trashing wheat (per hour)	<input type="text"/>	<input type="text"/>
Goods transportation charge tractor trolley (Per kilometer)	<input type="text"/>	<input type="text"/>



Q.2. Are there any kind of disease that caused by malnourished or improper diet? If yes what kind of disease are found common?

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Q.3. What measure needs to be taken to control the diseases?

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Any other comments

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## APPENDIX B: THE HIMAT LIVELIHOOD JOURNEY MODEL

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### Introduction

There is a general recognition in global development thinking that reaching the poorest of the poor can be extremely difficult to do and that, very often, poverty reduction programs don't make much of a difference in the lives of those who actually need them the most.

Based on pioneering work by the Grameen Bank and BRAC in Bangladesh and Fonkozi in Haiti, a best-practice model is emerging that is very much in harmony with our HiMaT approach.

As we embark on our project to reach the poorest of the poor, we wanted to articulate the features of that model, which includes micro-finance, but also much more.

### Elements of the Approach

1. **A journey model** – This approach entails helping the poorest to take a **journey** of growth and discovery through which they develop the capacity and acquire the means for sustainable livelihood.
2. **Three stages** – The “journey” takes participants through three stages of growth: a) preparation, b) micro-finance, and c) sustainable growth.

The poorest are often living from hand to mouth. They are usually food insecure; they have very few assets (land, livestock, tools, etc.); they are socially isolated, often with low levels of education and training; and they often can't pay school fees or the costs of medical services. If people in this condition receive a micro-loan, chances are they will not be able to invest it in a livelihood improvement project because they desperately need cash just to get by.

We sometimes talk about “the ladder of development”. We can say to the poorest, “We will provide the ladder, but you are going to have to climb it on your own.” The problem is that the poorest are often so poor that they can't even reach the bottom rung of the ladder.

3. **Assets transfer** – For many of the very poorest during the preparation stage, there needs to be what is sometimes referred to as an “assets transfer”. This can take the form of food aid, money to cover health and education costs, livestock, tools, seeds and fertilizer as well as health and crop insurance—anything that will serve as a safety net so that the family can stop worrying about day-to-day survival long enough to focus on building up their capacity for sustainable livelihood. Some would call this “charity”, but we argue that the difference between charity and an “assets transfer” is that with an assets transfer comes with the expectation that the family is engaged in a journey leading to sustainable livelihood, and so the need for a safety net and income support will gradually be reduced as the journey continues. Charity on the other hand, doesn't expect or necessarily even support growth and development.
4. **Joining a support group** – Another feature of the preparation stage (which in fact continues through all the stages) is that the family joins a support group consisting of other families working their way toward a better life. The support group itself is

part of a larger network of such groups that together make a kind of *people's alliance* oriented to nurture and support its members on their journey. The alliance and all the groups within it receive fairly continuous coaching and mentoring from the LSO and HiMaT staff.

5. **Learning Engine** – Training and practical immersion in small projects in which the learning is immediately and directly applied is another key feature of the preparation stage. The seven courses of our HiMaT Indigenous Leadership and Development program are specifically designed to provide a foundation for people as they embark on a development journey. Additionally, training focused on knowledge and skills development for specific livelihood activities will likely be needed and should be anticipated and put into place.
6. **Measurement** – In order to know whether or not and to what extent growth is actually occurring, a number of key indicators can be used to measure progress out of poverty. These include: a) food security/nutritional intake; b) access to education and health care; c) savings, as well as assets such as, land, livestock, tools and livelihood related equipment; d) social capital, referring to social support systems; and e) engagement with community development institutions and processes.
7. **The role of local and area institutions** – KADO/HiMaT can be thought of as a third party regional institution. It works with second party local and area institutions to help (first party) local people, families and communities. The successful implementation of an anti-poverty initiative cannot be carried out solely by third party institutions that travel in and out of the communities. It requires the continuous engagement and support of local (VOs and WOs) and area (LSOs) institutions which, over time, need to learn how to become the primary implementers of initiatives to help the poorest of the poor.

One important reason for this is because third party agencies come and go with funding. Local and area institutions are always there. Another is because local institutions are far better able (than outsiders) to assess needs and barriers, and to build sustainable support processes and mechanisms. A third very important reason is so the poorest can have a voice in shaping the actions of local and area institutions. They can be full partners in any effort to support their journey out of poverty.

8. **Quick-wins** – The opportunity to develop a small livelihood initiative, to receive and manage funds and learn how to account for them, and to experience either success or failure in a small group business effort (both success and failure can be valuable learning experiences) while being guided and supported by a professional team is also an important stepping stone to being “ready” to receive a micro-loan and to achieving success in a livelihood venture.
9. **Graduation to micro-lending** – When a small group has gone through training, managed a quick-win project and is able to support its members in developing viable plans for sustainable livelihood activities, then individuals in that group may be ready to receive a micro-loan to support their livelihood ventures. They then can be said to have “graduated” to Stage Two: micro-lending. All the support mechanisms developed in Stage One (preparation) continue in this stage, but the support group focuses now on helping its members to succeed in their livelihood venture.

When individuals pay back a small micro-loan, they may then be eligible to apply for a larger loan in order to further grow their enterprise. As this growth continues, family income should gradually start to increase, the need for external income support should decline, and there should be gradual improvement in all the indicators of progress i.e., a) increased assets and savings, b) increased ability to pay for education and health care, c) increased food security, d) strengthened social capital, e) increased knowledge and self-confidence, and f) increased connection with local and area development institutions and ongoing community development processes.

10. ***Graduation to sustainable livelihood*** – At this stage, a family that began the journey several years before should now be able to sustain and even further grow their enterprise(s). Also at this stage, families should no longer require income support, food aid, and help with the costs of education and health care. They should still be engaged in some kind of community development core group, and they should also be actively engaged with their community and with local and area institutions in working together to improve the life of all.

## **APPENDIX C: A SECOND GREEN REVOLUTION**

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For as long as historical memory can reach back, agriculture has been the foundation of livelihood for the people of Hunza. Although life was hard in past times, for the most part people were healthy. They had enough to eat, and they lived long lives. In those days, people practiced organic farming because that was all there was. “Modern” agriculture had not yet been invented.

Many improvements in life began in the 1970s through the intervention and assistance of AKDN institutions. Education was promoted, health awareness and medical services were introduced, and many infrastructure and agricultural improvement initiatives were launched, especially through the work of AKRSP.

It was through the work of UNDP, AKRSP and other intervening groups that the “green revolution” came to Hunza. The green revolution involved the introduction of “modern” agricultural knowledge, methods and technology coming from America and Europe, such as engineered seed varieties, chemical fertilizers and pesticides, and farm machinery to supplement hand tools.

The results seemed nothing short of miraculous. Crop yields doubled and tripled. Cash cropping replaced subsistence agriculture and the income of farmers soared.

A primary cash crop for most Gojal farmers was potatoes. By the mid 1980s, thousands of tons of potatoes were sold each year in down-country markets. From this cash crop, a newfound prosperity enabled many Gojal families to send their children to high school and university, to invest in other businesses such as cattle trading or tourism, and to achieve levels of “comfortability” (i.e., having enough) that had previously been unknown. What almost no one realized was that all this prosperity was coming at an unexpectedly high cost.

### **The Crisis**

Between 2008 and 2010 a series of disasters struck the Hunza region. The first was the 2008 global financial crisis, which caused the cost of farm inputs such as fertilizers, pesticides, fuel and other transport costs to double, and in some cases triple. At the same time food prices soared, making the basic cost of living rise to levels that plunged many families into hardship.

In 2009, a cold summer and early winter caused massive crop failures across much of Gojal. Then, in January 2010, the Attabad landslide disaster completely blocked the Hunza Valley, causing the Hunza River to back-up and form a new lake some 400 feet deep and 30 kilometers long.

This disaster completely covered a huge section of the Karakorum Highway (KKH), which was the one and only road link for Gojal people with down-country markets. Suddenly, 500 families lost their farms and homes due to flooding and became internally displaced people (IDPs). As well, the cost of transport increased astronomically because every bag of potatoes had to be trucked to the new lake, loaded onto boats, and off-loaded again onto trucks at the landslide site. It now cost almost two times more to produce and transport potatoes to market than they could be sold for, thus leaving most Gojal farmers without a viable source of income.

In summary, Gojal had been transformed, basically overnight from a prosperous region to one in which upwards of 80% of families are living in poverty.

## Food Security

A key indicator of the current level of poverty in Gojal is food security. The following table shows community estimated food security figures for 2013 expressed in the number of months the food that people grow, or are able to purchase, lasts before they need to get food aid in order to survive.

No. of Months of Food Security	MASO Households	GRSO Households	CLSO Households	Food Quality
0-4 months	75%	40%	51%	Basic survival (low nutritional levels)
5-7 months	15%	40%	35%	Some variety of food
8-12 months	10%	20%	24%	Relatively balanced nutrition

Similar figures were collected for 2011-2012 through a participatory research methodology.

### First “Green Revolution” Consequences

What most people didn't realize is that mono-cropping potatoes and the heavy use of chemical fertilizers and pesticides had seriously depleted the quality of soil in many parts of Gojal. It had been requiring more and more chemical inputs to produce fewer and fewer potatoes. As people experimented with more traditional crops such as wheat, it soon became obvious that the soil was seriously depleted.

To sum up, Gojal is now experiencing a severe agriculture and food security crisis. New solutions need to be found.

### The Global Context

Another reality that many people in Gojal are not aware of is that the entire world has been experiencing a food and agriculture crisis during the same period. Food shortages in many countries have not been effectively addressed by industrial-scale agriculture using green revolution methods. At the same time, it was becoming clear that 90% of the world's farmers are small landholders, most of whom have seen a massive collapse of their agricultural success due to soaring input costs after 2008, as well as the negative effects of climate change, the depletion of growing lands due to the over use of chemical inputs, changing market conditions and the lack of sustainable farming methods.

In Mexico in 2003, more than a million farmers conducted coordinated demonstrations across the country focused on a World Trade Organization (WTO) meeting being held in Cancun to protest the dumping of cheap American corn (maize) on the Mexican market, a practice that had utterly destroyed local markets and the livelihood of hundreds of thousands of poor farm families.

In many African countries, a related combination of climate-induced droughts or destructive monsoon rains and flooding, high input costs, depleted and burned out soil from the overuse of chemical fertilizers and regional conflicts have plunged millions of rural families into extreme poverty.

In India, similar conditions have driven millions of farm families into such a state of desperation that between 2011-2013 there have been more than 10,000 reported farmer suicides, often carried out by eating toxic chemical fertilizers or pesticides. Sometimes

whole families have died together in this way. One of the most volatile triggers of the “Arab Spring” revolutions that have swept the Middle East (Bahrain, Egypt, Syria, etc.) has been a food crisis.

In short, what is now being experienced in Hunza (especially Gojal) is also being experienced in many countries around the world.

## **Response**

In response to this global food and agricultural crisis, a wave of international research programs have been developing and testing new, more sustainable and ecologically friendly solutions to agricultural production.

What has emerged from this work across more than 40 countries (including Pakistan) has been a new conceptual framework for understanding how agriculture needs to be renewed in order to be both ecologically sustainable, as well as sufficiently productive to meet the food security and market needs of local populations.

Following is a brief summary of the results of this work.

1. **A shift toward organic and ecologically friendly agricultural methods** (eco-agricultural) is needed. This requires:
  - shifting to natural organic, non-toxic fertilizers and pesticides;
  - developing and shifting to seed varieties that have not been engineered and patented by corporations, and from which farmers are able to reproduce their own seed stock;
  - shifting to sustainable (organic, non-toxic) soil care and management;
  - the use of water conservation strategies; and
  - shifting to crops and cropping strategies that enhance production and improve rather than deplete soils and control pests and weeds (e.g. planting a diversity of species in the same growing area, crop rotation, selected companion cropping, the integration of bushes and trees in agricultural plots, effective integration of livestock into farming systems, etc.).
2. **Ecologically friendly agriculture integrates traditional ecological knowledge (TEK, and farmer experience** from the past within modern sustainable agriculture innovations and methods to develop specific, very localized solutions through participatory research and partnerships
3. **This step also requires the creation of farmer-owned and farmer-driven alliances** as local and area platforms for organizing research, learning and implementation of solutions.
4. **Another key is the development of working partnerships** between farmers, scientists, experts and agricultural departments and agencies, oriented toward developing and implementing sustainable agricultural solutions tailored to specific local conditions.
5. **Findings:** By using these approaches, farmers across 40 countries have been able to significantly increase agricultural production (yields) by as much as two and even three times and almost universally increase market outcomes and farm incomes to levels that significantly surpass outcomes from the first green revolution agricultural approaches.

## **Creating Made-in-Gojal Solutions**

In July 2011, a learning and action forum was held in Kyber, Gojal, Hunza. This forum was organized by the HiMaT Indigenous Leadership and Development Program of KADO. Participants of the Kyber forum analyzed the food and agricultural crisis in Gojal, and called for nothing short of an “agricultural revolution”. HiMaT-KADO subsequently organized a series of small farmer schools to begin a search for solutions.

**In April 2013, a Farmer’s Forum on Sustainable Agriculture** brought together some 90 farmers (men, women, young and old) from across Gojal. At this forum the following critical decisions were made.

1. Gojal farmers will work together to create a “**second green revolution**” that will seek a shift toward sustainable agricultural methods for addressing food security and agriculturally based prosperity.
2. Participants agreed to form a **Gojal Farmers Alliance**. This alliance will serve several functions:
  - a. to coordinate research and farmers’ learning, leading to the implementation of sustainable agricultural outcomes, and
  - b. to create a cooperative buying and selling mechanisms as well as financial services to serve farmers needs.

Initially, this work will be coordinated collaboratively by GOLSON and the LSOs of Gojal, with the technical support of KADO-HiMaT and the department of Agriculture of the Karakorum International University (KIU). It is anticipated that the start-up of the Gojal Farmers Alliance, with its clear goal of launching a “new green revolution” rooted in organic and sustainable approaches, will require much careful planning, experimentation and hard work, but also that this initiative will attract great support from outside Gojal as the movement gains momentum and begins to show real results.

## **Implication**

What has happened is that Gojal farmers have decided not to wait any longer for professional agencies to bring solutions from outside Gojal. “We have waited long enough. It’s time we stand on our own two feet, and draw on our own strengths,” one of the community leaders counseled. All the farmers agreed.

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