

EXTENSION THROUGH
WOMEN'S COMMUNITY
DEVELOPMENT GROUPS:
a case study of female
extension assistants



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a case study of female
extension assistants
IN AZAD JAMMU & KASHMIR**

**Extension, Education and Communication Service
Research, Extension and Training Division
Sustainable Development Department**

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This study was conducted in Azad Jammu and Kashmir, which is located on the Pakistani side of the agreed Line of Control. The final status of Jammu and Kashmir is still to be agreed upon by the Government of India and Pakistan.

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PREFACE

As the world tries fully to comprehend and meet the challenge of feeding millions of hungry people, there is growing recognition of the important role played by rural women in agricultural production. This recognition also underlines the fact that there is a serious lack of both female extension workers and suitable extension models for them to follow.

This case study concentrates on the extension modality followed by a group of female extension assistants in Azad Jammu and Kashmir, which is located in the north of Pakistan. The presence of female extension workers in this very traditional part of the world is in itself a real novelty. The use of women's community development groups as a platform for female extension workers to deliver extension advice has been explored and compared with the extension approach of contacting individual farmers.

This study, conducted in a traditional region with a prevailing Muslim population, provides valuable information that can be easily adapted to similar situations in other regions of the world where female extension workers are not yet present, or where their work is constrained by religious, cultural or personal safety factors.



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PHOTO CREDIT

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ACRONYMS

AJK	Azad Jammu and Kashmir
CCP	Community credit pool
CDGs	Community development groups
CMST	Community management skill training
ESMA	Extension Services Management Academy
IFAD	International Fund for Agricultural Development
FAO	Food and Agriculture Organization of the United Nations
FEAs	Female extension assistants
NJVCDP	Neelum and Jehlum Valleys Community Development Project
Rs	Rupee (US\$1 = Rs. 51 – government rate at time of data collection in 2000)
UNDP	United Nations Development Programme

EXECUTIVE SUMMARY

In view of women's crucial role in the agricultural production system of Azad Jammu and Kashmir (AJK)¹, and of the need for an extension service that reaches rural women, a diploma course for female extension assistants (FEAs) was established by the Extension Service Management Academy (ESMA), Garhi Dupatta. The trained FEAs were then employed and have been working for the Department of Agriculture Extension since 1992. On the recommendation of an FAO technical mission to Neelum and Jhelum Valleys Community Development Project (NJVCDP), women's community development groups (CDGs), operating with some financial but mainly technical support from the project, became the platform for the FEAs to impart extension activities. This modality was adopted in order to minimize functionaries' need of physical mobility and to maximize the convenience of coverage and coordination among the extension services.

The present case study was designed and conducted to find out the perceptions of the FEAs regarding the usefulness of the CDG model for promoting extension activities, as compared with the traditional model of contacting individual farmers and farm women. The opinions of administrators and supervisors at the Agriculture Extension Department regarding the FEAs' performance under the CDG model were also sought. Identification of the points of view of members of women's CDGs regarding the usefulness of the model was another main objective.

A representative sample of 50 members of female CDGs was drawn by adopting the multistaged stratified sampling technique. From among the 28 FEAs in position (at the time of data collection), 15 were contacted and information was collected from them.

Analysis of the data revealed that, in terms of convenience in planning of extension activities and coverage of clients, the FEAs found the CDG model more effective than the traditional model. However, the new modality was believed to have brought little relief to the FEAs in terms of physical mobility and personal security aspects. A majority of the FEAs also stressed the need for more and more purposeful training in job-related activities.

1 The area of Jammu and Kashmir located on the Pakistan side of the agreed Line of Control is called Azad Jammu and Kashmir.

Although, the members of women's CDGs reported that the CDG model was more effective than the traditional model, they were not fully satisfied with what had been done for them so far, and nearly half of them expressed complete lack of satisfaction. The CDG members also stated the need for more frequent visits from experts and subject-matter specialists to CDG meetings, in order to enhance their knowledge of plant protection and storage techniques as well as to improve their skills in poultry and livestock production and animal health care. They also emphasized their need for practical training in non-traditional skills for small income-generating enterprises.

The impact of making a credit facility available to CDG members for income-generating activities was also assessed. More than half of the CDG members interviewed were currently involved in some sort of income-generating activity. Disposal of handicrafts and vegetable products was constrained by the lack of marketing linkages, but there was great potential for earning from livestock production activities.

Agriculture extension administrators emphasized that the FEAs had proved their worth as agents of change. The delivery of extension messages through FEAs in the CDG model was perceived to be successful in bringing women into the mainstream development process. The sustainability and replicability of the CDG model were also advocated by the administrators and supervisors interviewed for the project.

INTRODUCTION

BACKGROUND

Azad Jammu and Kashmir (AJK), which is located in the north of Pakistan, lies between longitude 73-75 and latitude 33-36 and covers an area of 13 297 km². The topography is mainly hilly and mountainous with stretches of plains on which there are villages. The area is covered with thick forests, fast-flowing rivers and streams. The climate is of subtropical highland type with a yearly rainfall of 150 cm.

According to estimates, the population of AJK was 2 915 000 in 1998, with a rural-urban ratio of 88:12 (NJVCDP, 1999). Administratively, AJK consists of seven districts with a total of 1 646 villages. The population density is not uniform, being higher near towns and on foothill plains and lower away from towns and on steep slopes.

The pattern of agriculture in AJK varies according to elevation and ecological zone. Among the crops grown in various parts of the area are maize, wheat, bajra, rice, jowar, rapeseed, mustard and pulses; fruits such as apple, guava, walnut, apricot, pear, plum, citrus and almonds; and vegetables such as potato, onion, garlic, turnip, bringal, radish and spinach. However, the sizes of area under these crops are changing, as are cropping patterns, and there is a visible trend towards vegetables, gram and jowar.

Farming is neither subsistence nor full-time for the people in AJK, but mixed farming is an important way of life. The traditional occupations of agriculture and supporting crafts, which had bound people together within communities, have now lost both their prestige and their importance. The main causes attributed to this steady change include the small size of farm holdings and the consequent limited profitability of agriculture. These two limitations have been instrumental in the widespread geographic mobility of young males to other parts of Pakistan and elsewhere, where the wages they earn, even from unskilled labour, are higher than the income that is generated by the combined family efforts of both males and females in traditional agriculture. Off-farm employment provides the bulk of family income – 70 percent according to one estimate (Fida, 1991).

Male migration has resulted in crop farming and livestock raising and management becoming increasingly women's domain. According to a senior administrator at AJK's Department of Agriculture, livestock care and management is entirely in the hands of women in almost 90 percent of households. Similarly, women's participation is significant in farming-related operations such as harvesting and

the cleaning and storing of major crops (wheat, maize, fodder, etc.). In 85 percent of households, women are involved in sowing, weeding, transplanting and harvesting of vegetables for home consumption and sale; vegetables sales have become a source of income for some farm women.

Although there has been growing recognition of women's crucial role in the production, processing and preservation of food, planners have not included a women's component in most of their development programmes. There is a definite need for innovative change to the strategy and approach of extension programmes, in order to reach rural women who account for a large segment of poor rural communities. Since women's contribution to agricultural production has been significant and crucial over the past years, it is essential to shift from traditional male-dominated extension services to an integrated approach in which women become an important element within the scheme of extension programmes.

In areas such as AJK, rural women have reasonably good potential to assume an important role in development. All that they need is greater access to institutional support in terms of credit, inputs and technical assistance. Social services must be addressed to rural households, and women should be encouraged to participate in income-generating activities, based on resources and skills that are readily available to them. Farm women's interest groups and rural institutions therefore deserve attention and promotion. Rural women will not be able to take full advantage of technological advances unless they are mentally prepared for them and unless there are organized efforts, community action and group activities. A number of rural development projects have taken initiatives to bring women into the mainstream of development. The NJVCDP financed by IFAD, with technical assistance component by UNDP, is a good example of an intervention that involves women in the process of community development.

Established in 1992, NJVCDP is an integrated, multisectoral development project aimed at improving the quality of life indicators of rural dwellers. The project is based on a participatory approach that emphasizes the organization of rural communities at the grassroots level through the formation of both men's and women's community development groups (CDGs). The CDGs are designed to help and encourage people to take charge of their own affairs and achieve self-reliance for sustainable development.

NJVCDP aims at: social organization of the CDGs, emphasizing savings as a means of generating capital for credit and entrepreneurship; skill enhancement and upgrading of people's capabilities through human resource development; and strengthening linkages with government line departments (GLDs) and other development programmes. The programme package is delivered to the target community groups through the GLDs, which support the CDGs through training, provision of inputs and skills and transfer of technology, with the objectives of generating new income and raising the living standards of target communities.

PURPOSE OF THE STUDY

The study aimed at assessing the feasibility and productivity of the modality under which female extension assistants (FEAs) use women's CDGs as a platform for imparting agricultural extension advice, and comparing this performance with that of the traditional modality of making individual farm visits – usually followed by male extension agents.

The specific objectives of this study were:

- to find out FEAs' perceptions of the usefulness of imparting extension messages through women's CDGs compared with the traditional model which requires substantial travel in order to make contact with men and women farmers;
- to ascertain the opinions of the members of women's CDGs regarding the usefulness of extension messages delivered by FEAs through CDG meetings;
- to assess the views of extension supervisors and project administrators engaged in agricultural extension work about the relative utility of the CDG model compared with the traditional model.

THE STUDY AREA

NJVCDP operates in the Muzaffarabad district (excluding the Integrated Hill Farming Development Project area) across 32 union councils spread over an area of 5 500 km² (Table 1).

Table 1. General information on NJVCDP

	Union councils (Number)	Villages (Number)
Neelum Valley	21	318
Jhelum Valley	11	113
Total	32	431
Project area	5 500 km ²	
Number of households	70 000	
Population	550 000	

Source: Coordination Unit, NJVCDP, AJK, Muzaffarabad.

For operational purposes the project area was divided into eight field units. There are a total of 431 villages, and 416 of these were included in project activities. There are 416 men's and 324 women's CDGs in the project area, with total memberships of 10 634 and 8 271, respectively. The volume of total savings is Rs 12.5

million (Rs 8.5 million from men's CDGs and Rs 4.4 million from women's CDGs). Annex V outlines the present status of the CDGs in the project area.

THE STUDY SAMPLE

In the project area, the total number of FEAs working through women's CDGs was reported to be 32, one in each union council; all of these FEAs were included in the study sample. However, during the data collection it was revealed that several FEAs were no longer accessible because they had been promoted, had resigned from their positions, were on maternity leave or were located in the firing range.² Only about 13 FEAs were directly available to the study and a further two were able to participate through colleagues; thus, data from a total of 15 FEAs were available for processing and analysis.

In order to ensure a representative sample of members of women's CDGs, a multistaged stratified random sampling technique was adopted: five field units were selected from the total of eight in the project area; one union council was selected from each of the five selected field units; and one women's CDG from each of the five union councils was drawn.

The number of members in each of the five selected women's CDGs ranged from 20 to 45, of whom ten were randomly selected from each CDG for further detailed investigation. The study sample drawn thus constituted a total of 50 women's CDG members.

Using a checklist that had been specially prepared to allow for free and frank discussion of the usefulness of experimenting with the emerging new model of extension through CDGs, the points of view and responses of the main actors – i.e. the Director and Deputy Director of Agricultural Extension and the three Female Extension Officers responsible for supervising the CDG areas – were recorded.

Two separate interview schedules were developed for FEAs and CDGs. Extension supervisors and administrators, were interviewed in-depth using a checklist, and focus group discussions were held with FEAs, using another checklist.

The data collected from the study respondents were analysed by using Excel software. Most beneficiaries' responses were assessed and ascertained using weighted arithmetic averages and percentages. The FEAs' responses and opinion statements were quantified by assigning scores according to the Likert scale.

2 The firing range lies along the Line of Control between the Pakistani and Indian sides of Jammu and Kashmir, where frequent shelling poses problems to the civilian population, including loss of life and property.

FINDINGS

The study's main findings can be broken down into two main categories: situational data on the area, its population and the circumstances of respondents; and response data on the experiences, interpretations and recommendations of individual respondents.

THE AREA AND ITS POPULATION

Situational data

In terms of total land area, the sizes of the villages ranged from 300 to 3 600 kanals,³ of which between 14 and 100 percent was cultivated and between 0 and 56 percent was uncultivable.

The sample villages were reported to have very diverse population sizes, ranging from a minimum of 280 to a maximum of 1 600 people. The overall male-female ratio in these communities was 108:100. Among the villages, the highest male-female ratio was 116:100 and the lowest 85:100, which occurred in Retra where most male heads of household were reported to have outmigrated. One or two members from each household had gone to countries in the Near East to look for better livelihood opportunities.

Overall, the proportion of landless households was only about 6 percent, compared with 94 percent farm households. In fact, only two villages had any landless households at all; Kulpana with 20 and Retra with three.

Size of farm can be used as a determinant of the level of productivity. The farm holdings in the sample villages were very small; more than 80 percent of farming households owned less than 15 kanals, and only 5 percent owned more than 25 kanals.

The pattern and numbers of livestock maintained by a household are influenced by a number of factors, including size of holding, cropping pattern, availability of fodder, prices of animals and livestock productivity. Only a small number of draft and milch animals can be kept when landholdings are small, fodder is scarce and the cost of quality animals is high. In most of the villages, the number of buffaloes per household ranged from 0.16 to 0.50, and the number of cows from 0.09 to 0.50. Sadhani was the exception, with 0.98 buffaloes and 1.2 cows per household unit; in other words,

3 1 kanal is a little more than 0.05 ha.

every household in Sadhani had milch animals. The figures for draft animals, at 0.1 to 0.5, and small ruminants such as goats and sheep, at 0.2 to 2.2, were also very low.

During data collection, women referred to their difficulties in maintaining good-quality animals. The low number of milch animals in the area led to a general scarcity of milk; which was sold for about Rs 20 per kilogram. This was much higher than it is in rural communities of the Punjab in Pakistan, where the price of milk at the village level ranged from Rs 10 to 12 per kilogram.

FEMALE EXTENSION ASSISTANTS

The project was the first time that women extension assistants were used in AJK. The Women's Extension Service has played an important role in involving women in AJK's development process and is now being used as a model in some areas of Pakistan. In NJVCDP, a separate wing of the Women's Extension Service was established with three Female Extension Officers, 32 FEAs and 21 beldars.⁴ The main responsibilities of FEAs are: training; facilitation of inputs supply to farmers and farm women; dissemination of proven technologies; and establishment of linkages between the concerned line departments and women farmers. Demonstration plots of vegetables and fodder have been planted at farmers' fields in order to motivate the farming community to adopt innovative production technologies. Training courses in vegetable, fodder and fruit production have been organized at women's CDGs in order to build women's capacity and improve their technical expertise.

More than 93 percent of the FEAs were under 30 years old, the average age of the sample being 26.6 years. The majority of them were married, i.e. 53 percent compared with 40 percent unmarried, and 7 percent separated or divorced.

More than half of the FEAs had been trained five years before the study was carried out (in the 1994-1995 academic year) at the ESMA at Ghari Dupatta. The other 20 and 27 percent of them completed training in 1996-1997 and 1997-1998, respectively. More than two-thirds of the FEAs had completed between four and seven years of service.

Most FEAs came from non-agricultural families, with only 27 percent reporting agriculture as their family's main occupation. Most respondents, including those with agricultural land, were mainly engaged in non-agricultural activities, thus giving secondary importance to agriculture. One-third of the FEAs' families owned less than 15 kanals of farmland, and slightly less than half (i.e. 47 percent) owned

⁴ Beldars are permanent employees (in the lowest cadre) of the Agriculture Department who carry out farm operations.



Female Extension Officer and CDG members observing newly planted apple plant at Sharda

more. The remaining 20 percent of families were landless. FEAs came from fairly large families; 66.6 percent had five to ten family members, and 26.7 percent ten to 15 or more family members. Only one FEA had fewer than five family members.

Response data

Effectiveness of extension and the CDG model. Across the 32 union councils in the project area there were 416 villages and a total of 324 women's CDGs to be covered by the FEAs. The number of CDGs at each union council ranged from five to 23, with an average of ten. Long distances, difficult terrain and limited transport facilities adversely affected the mobility of FEAs, making it difficult for them to maintain regular contact with their clients (the CDGs).

Less than half of the FEAs felt that they were effectively covering and adequately working with the CDGs in their respective areas; the remaining 53 percent admitted to not covering CDGs as effectively as required. The main reason for this failure was the difficulty of arranging transport to CDG meetings. One respondent also reported the non-cooperative attitude and apathy of her women clients as a reason for failure.

Each field unit in the project area holds a monthly meeting with extension staff, including FEAs, to prepare the work plan and scheduling of activities to be undertaken at CDG meetings. These monthly meetings should be attended by group promoters and FEAs, although slightly less than half (46.7 percent) of the latter reported regular attendance. An equal number reported that they kept reg-

ular contact with CDGs during seasonal activities and when they were required to be present at special meetings. Again, breakdown of transport-sharing arrangements was given as one of the most important causes of failing to attend meetings. The FEAs emphasized that their absence was never willful.

In spite of the constraints and limitations they face, the FEAs were encouraging about the timeliness of their extension activities. Some 60 percent of them said that they always managed to implement extension activities through the CDG model in accordance with the calendar of agricultural activities. The remaining 40 percent said that, although they carried out activities according to the agricultural calendar, certain delays did occur, mostly resulting from occasional upsets in the scheduled delivery of messages or inputs. They added that such upsets occurred most frequently when the Department of Agriculture or other participating departments failed to provide the necessary inputs in time, and admitted that this invariably distorted the image of the programme and the field staff.

FEAs reported that they arranged the visits of experts and subject specialists according to the programme schedule and that such lectures and visits were always demand-oriented. Whenever the members of a CDG were confronted with an unusual problem regarding livestock, poultry or crops that was perceived as being beyond the competence of FEAs, the latter arranged for experts or specialists from the relevant line department(s) to visit. Under the CDG model, the frequency of such visits was always based on the initiative of CDG members. About 27 percent of the FEA respondents reported arranging frequent experts' visits, while the majority, i.e. 73.3 percent, said that visits had been few. The subject matters of the visits, lectures and demonstrations were reported to have focused mostly on plant protection, storage losses, borer attacks and animal care and management. In the traditional extension services model, too, it was mandatory to hold expert lectures or visits, but relatively few occurred under this model. None of the FEAs reported a total lack of visits or lectures in the project area.

One of the study's main objectives was to seek FEAs' opinions regarding the convenience and usefulness of the CDG model compared with the traditional model, under which extension assistants are in the field and expected to undertake substantial travel to make contact with both male and female farmers. The convenience of the CDG model in terms of client coverage, programme planning, feedback from clients and follow-up of activities was assessed as high by the vast majority of the FEAs; in terms of access to technical information and effective delivery of extension messages it was high for 53.3 and 33.3 percent of respondents, respectively; in terms of active participation of clients and productive utilization of time, convenience was high for 33.3 percent of FEAs; and in terms of organizing demonstrations and maintenance of records, it was high for only 26.7 percent of them.

The convenience of using audiovisual aids in the CDG model was also not entirely satisfactory, with about 40 percent of the FEAs reporting that it was low or medium. However, a majority of them, i.e. 60 percent, also said that use of such teaching aids was minimum, if not non-existent. The extent of personal safety and security of female field staff under the CDG model was perceived as high by only 14 percent, medium by 67 percent and low by 20 percent. Respondents explained that they often had to travel alone, either by public transport or on foot, to their field offices and to monthly CDG meetings.

However, in spite of these shortcomings, the overall performance of the CDG model was assessed as being better than that of the traditional model, as shown in Table 2.

Table 2. FEAs' perceptions of the convenience of using the CDG compared with the traditional model

Score	CDG model	Traditional model
High (31-39)	5 (33.3)	1 (6.7)
Medium (21-30)	10 (66.7)	6 (40.0)
Low (13-20)	-	8 (53.0)
Total	15 (100.0)	15 (100.0)

Figures in brackets are percentages of the total.

Impact on the farming population. Agriculture and livestock constitute a significant proportion of the national economy of AJK. Women play a major role in national food security at the household level. Their contribution is constrained by limited access to factors of production: land, water, technologies and services such as extension, credit, marketing and leadership. NJVCDP has taken the initiative to improve the plight of rural women in all of these sectors. As FEAs are the main channel for two-way communication between implementing/donor agencies and project beneficiaries at the grassroots level, their opinions regarding the achievements of CDG members in terms of selected activities were sought.

The CDG model's provision and enhancement of basic skills in vegetable production among the target population was perceived as high by 80 percent of the FEAs, while promotion of income-generating activities was perceived as high by 66.7 percent.



Field day at vegetable demonstration plot at Sarai, Hattian Dopatta

Regarding higher crop yields, the FEAs mentioned that the adoption of improved seeds had led to production increases in such crops as wheat, maize and vegetables; some increase was perceived by about 67 percent of respondents, and high increases by about 27 percent. Wheat grain production also increased as farmers stopped using wheat as fodder and turned to oats instead. The introduction of oats helped to improve the area's fodder situation significantly. Improved poultry and livestock care and management and better disease control among animals were reported by 13.3 percent of the FEAs to have been achieved to a great extent, and by 53.3 percent to some extent. However, one-third of the FEAs said that extension activities had no impact on improving the situation with regard to poultry and livestock production.

Enhancement of vegetable producing skills through extension activities with rural women was mentioned as one of the most useful activities by all the 15 FEAs interviewed. Furthermore, the majority (i.e. 80 percent) ranked this as the most important activity of all. Not only had the families been made self-sufficient in vegetables for home consumption, but some of them were also earning a reasonable income through the sale of surplus production, although villages' location and accessibility to roads were the major determining factors in this regard. The next most useful extension activity was considered, by two-thirds of the FEAs, to be the promotion of income-generation among women, while one FEA ranked obtaining higher crop yield through extension services as number one in importance.

In terms of the impact on non-member families of extension activities through the CDG model, some of the FEAs reported that non-members were always welcome to attend and that field staff accommodated them indiscriminately in extension

messages and the supply of inputs such as seed and pesticides. Special efforts were made to encourage non-members to join CDGs. Respondents also reported that CDG activities had had some demonstrable impact on non-member families, especially when those families saw the increasing trend towards income-generation among CDG members. However, the extent of benefits to non-members was reported to be great by only 20 percent of the FEAs, while more than half perceived non-members to have benefited to some extent, and the remaining one-quarter perceived no benefits.

Strengths and weaknesses of the CDG and the traditional approaches. The strengths of the CDG model, were perceived as being convenience in terms of planning and executing extension services; security and safety of female field staff; and the provision of a savings and credit facility. Under the CDG model the incentive of the credit facility was a great attraction to members of CDGs. One of its weaknesses was that the extension activities are mainly directed towards CDG members and, although extension service functionaries are supposed to serve the interests of all farmers in the communities, they actually only did so when they felt like it and/or in response to the initiative of non-members. Other weaknesses included the discussion of failed or delayed supply of inputs and extension messages at CDG meetings, resulting in demotivation of members, and conflict among different social groups, posing problems in the formation of CDGs and the carrying out of extension activities by field staff.

Regarding the strength of the traditional model, about half of the FEAs believed that, although it was difficult to contact or extend services to individual farm families, once a rapport had been established it became lasting and effective.



Training in erecting less expensive polyethylene tunnels being provided to female CDG members at Suasda

FEAs perceived the weaknesses of this model as being:

- inconvenience to extension assistants, who have to make regular contact with individual farmers and farm women who live across a wide area;
- inconvenience of executing and implementing extension activities at the individual farm household level;
- limited impact of demonstrations caused by lack of publicity, in contrast with the group approach where the effects of demonstrations spread quickly;
- the Department of Agriculture Extension's failure to supply production inputs to farmers, who were therefore less interested in the activities of extension assistants.

Suggested improvements. FEAs are the sole channels of communication in the CDG model. They are therefore not only fully aware of the strengths and weaknesses of the programme, but are also seen as having a deep insight into the likely remedies that would make their extension activities more purposeful and rewarding for the CDGs.

The respondent FEAs were very frank and straightforward about deficiencies in their own professional knowledge and technical expertise. About 86.7 percent of them stressed the need for more training of FEAs in job-related activities, such as poultry and livestock care and management vocational skills, which they could then impart to CDG members. They were critical of the diploma training they had received and of other in-service training programmes that they had attended. They stated that the theoretical knowledge received during these training activities was of little use in handling the practical situations and problems of their jobs. There was a strongly felt need to develop training courses with a practical component. Most of the FEAs also suggested that they should be exposed to other development projects in the country.

Limited mobility, caused by lack of transport, was one of the constraints most frequently reported by the FEAs as affecting the efficient and effective performance of their duties. Some FEAs said that the sharing of field units' transport vehicles with social organizers was problematic. The provision of adequate transport facilities was emphasized as a way of improving FEAs' regular contacts with beneficiary CDGs.

A number of suggestions were made regarding the methods and contents of training courses in the agriculture, livestock and poultry sectors imparted to CDG members. During interviews, many FEAs and CDG members referred to the present shortage of teaching materials and audiovisual aids. There was a strong feeling among the FEAs that practical demonstrations and the use of audiovisual aids could greatly enhance the interest and understanding of both CDGs and field staff. FEAs were least satisfied with the training they had received from ESMA and underlined the need for practical training oriented towards real farm-level situations and problems.

WOMEN'S COMMUNITY DEVELOPMENT GROUPS

The thematic approach of this community development project, as already stated in the previous section, was based on the formation and consolidation of grass-roots-level institutions in the form of CDGs. One of the objectives of this study was to find out and assess the opinions and perceptions of the members of beneficiary women's CDGs with regard to the usefulness of extension activities undertaken by FEAs, the achievements of the new project model, and its effects and impacts on the quality of life indicators of recipient communities.

Situational data

Each CDG has a President, a Secretary and a Treasurer as its office-bearers. Candidates for these offices are elected democratically by the CDG members. Education was reported as an essential prerequisite for selection to the positions of Secretary and Treasurer, as these women office-bearers were responsible for keeping records of meetings, finances, etc. However, for the office of President, education was not a necessary condition. Among the 50 randomly selected members of women's CDGs interviewed, 42 were ordinary members, and the other eight were CDG presidents (three), secretaries (three) or treasurers (two).

The average age of the respondent members of women's CDGs was just under 29 years. The average literacy rate was encouragingly high; at 66 percent it was significantly higher than the overall female literacy rate of either AJK or Pakistan. Further analysis revealed that a majority of the respondent members (i.e. 40 percent) were educated up to high school matriculation or above, while 16 and 8 percent of them had received schooling to primary and middle levels, respectively. In



Demonstration of plastic sheet preparation for fumigation to manage stored grain pests at Patikka Muzaffarabad

two of the sample villages, i.e. Sattar Karian and Kulpana, not only was the overall literacy rate quite high, but also 50 percent of respondents had been educated up to high school matriculation or above.

Exactly 50 percent of the study respondents were married. Slightly less than half, i.e. 48 percent, were unmarried and one respondent fell into the separated or divorced category. Exceptions to this generalization were Butmung, where 90 percent of the CDG members interviewed were unmarried, and Kulpana, where only 20 percent of respondents were unmarried.

A definite shift from the traditional joint family system to nuclear-type families was observed to have occurred as a result of significant changes in families' occupational structure; and the phenomenon may also be positively correlated to the emerging signs of economic prosperity. When members of a family can obtain enough to eat and wear from their own sources, they begin to cherish autonomy in decision-making. AJK's prevalent pattern of traditional joint families was well reflected by the sample families. The proportions of nuclear and joint families being 46 and 54 percent, respectively, with some village-to-village variation. The average family size among the respondents was fairly large, at around eight members.

None of the respondents' families was landless, but the majority (i.e. 72 percent) owned less than 15 kanals of land each. Landholdings of this size are usually too small to support a large family, so most of the CDG members' families derived a major proportion of their incomes from non-agricultural pursuits, and agriculture was the main occupation in only 22 percent of cases. Analysis of the remaining 78 percent of families revealed that 38.0 percent were self-employed, 36 percent were skilled labourers (drivers, mechanics, etc.) and the remaining 10 percent were employed by either the government or the private sector.

Response data

Effectiveness of extension and the CDG model. Female extension staff working for NJVCDP were responsible for providing extension services to rural women in the fields of agriculture, animal husbandry and other related sectors, on a demand-driven basis. To achieve this objective, female extension staff are committed to:

- organizing community-level collective management, capital formation and skill enhancement to promote participatory rural development;
- organizing training for rural women and women's organizations on the basic skills of crop and vegetable production, livestock and poultry management and animal health;
- managing agricultural inputs for rural women in the project area on a demand-driven basis;

- developing linkages among different line agencies and departments to promote their integration into development activities.

Interestingly, only one member of a women's CDG reported that the FEA regularly attended monthly meetings. A significant majority, i.e. 84 percent, reported that FEAs attended meetings regularly only during peak seasonal activities or when they were otherwise required to visit for an emergency. In two of the sample villages, CDG members stated that no extension activity had been carried out over the previous year and that FEAs had neither made any visits nor attended any CDG meetings. However, it was then revealed that the FEA serving that area had been transferred and that the Female Extension Officer who was supposed to be substituting her had had too many other commitments to be able to dedicate time to the activities of CDGs.

Some 60 percent of respondents reported that FEAs made occasional visits during seasonal activities to supervise the vegetable plots of women's CDG members. According to the village concerned, FEAs had carried out follow-up activities in 20 to 100 percent of cases, although transfer of the FEA again accounted for the low number of follow-up activities in one of the two 20 percent cases, while in the other there had been no need to carry out such activities. The negative impact of having no FEA in the area was shown by the local CDG members' lack of interest in extension activities.

The frequency of visits that CDG members made to the FEA's office for help with problems or supplies of agricultural inputs such as seed, fertilizer or pesticide was seen as a way of assessing the members' interest in agricultural activities and confidence in the extension services. Only about 14 percent replied that they often made such visits. More than half never visited the office themselves and, when problems arose, a male member of the CDG would contact the field staff. Respondents seemed disinclined to visit the FEA even when they urgently required some input or technical advice. The only exception to this generalization was observed in Kulpana, where 80 percent of respondents visited field offices; their willingness to do so may be due to the relative proximity and accessibility of the field office.

Impact on crop operations. Technologies and activities must be applied at the appropriate time in order to get the best results; even the best thought-out plans for extension activities can be ruined by delays in implementation, thereby losing the confidence of extension clients. In four of the five CDGs under study, most of the members felt that agriculture extension activities were undertaken in conformity with the agricultural calendar. The exception was Butmung, where almost all the members claimed that they themselves were not interested in the extension activities undertaken by FEAs (i.e. supply of seeds and modern techniques for vegetable cultivation), because they were already self-sufficient in vegetables and would not benefit from producing a surplus owing to the lack of marketing

opportunities. The supply of seeds was the main extension input mentioned by respondents.

Members of women's CDGs reported that in farm families there was a definite male-female division of labour regarding crop operations. For the two major crops – i.e. wheat and maize – most of the land preparation, sowing, ploughing, irrigation and other operations were carried out by men. Women helped with the harvesting and threshing of crops, and drying, cleaning and storing of grains were primarily their responsibility. Decisions regarding the selection of seed, method of cultivation, use of fertilizers and interculture were therefore made by men, since these operations involved only minimum participation from women. The data collected revealed that 66 and 28 percent of women's CDG members were not aware of demonstrations in connection with wheat and maize crops, respectively. However, of those who were aware, most found such demonstrations to be very useful or useful.

Women respondents were found to be far more aware of and interested in extension activities related to fodder crops and vegetables production, since women are actively involved in animal care and management. More than 90 percent of respondents reported that they were aware of community-based training and input supply, carried out by FEAs and relevant experts to improve the supply and quality of fodder. Most respondents regarded such interventions as very useful or useful, with only three of them saying they were not useful, probably because their own crops had failed.



Female extension workers and CDG members visit the vegetable Research and Demonstration Farm, Patikka

Vegetable crops are another essentially female domain in AJK, and so respondents were interested in related extension inputs from field staff. Nearly all of them were aware of such extension activities as supply of improved seeds, cultivation techniques, plant protection measures and storage, and most of them found these activities useful or very useful. Most of the 20 percent of respondents who did not find them useful were in Butmung, where self-sufficiency in vegetables means that women are not inclined to use improved technologies (seeds and cultivation techniques) because they have no outlet for any surplus production. In the other two dissatisfied villages, shortage of water was one of the main reasons for the negative response. In all the villages, women were disappointed with the failure of chilli crops for two consecutive years. They reported that the visits of experts and subject matter specialists arranged by FEAs and, in particular, the suggested plant protection measures had no impact in improving the situation. This area needs special attention in order to maintain the credibility of extension services in the project area.

Extension staff reported that each union council lays out a demonstration plot of each crop every year. However, these plots are located in central areas, so women in remote villages are likely to find it difficult to visit them. For example, about two-thirds of respondents had not visited or were unaware of the wheat plots, and nearly all of them knew nothing about fruit plots. On the other hand, the vast majority of respondents either knew of or had seen the fodder and vegetable plots and, overall, those who were aware of demonstration plots found them useful or very useful.

Impact on livestock operations. The livestock component of NJVCDP focuses on improvement in poultry and livestock production through breed improvement, disease and parasite control and better feeding. Activities include training in poultry keeping, supply of improved breeds and demonstration of proven technologies.

Poultry production is one of the priority sectors in poverty alleviation programme for rural families. One of the NJVCDP objectives has been to produce and distribute appropriate breeds of village poultry to small subsistence households and to support village poultry breeding units. Meeting of the performance targets fixed for 1998-1999 – in terms of distribution of day-old and six-week-old chicks, vaccination against Newcastle disease and training of poultry “contact persons” – was reported by the project management to have been encouraging. Progress reports for the current period record satisfactory achievement of targets regarding the distribution of poultry birds and the training of female poultry contact persons. By December 1999, 171 female contact persons had been trained in poultry vaccination and treatment and provided with vaccination kits and a regular supply of vaccine against Newcastle disease. Rural women’s awareness and perception of these interventions was ascertained through a number of direct questions.



Conducting participatory planning exercise during livestock Contact Person's (extensionist) training at Satar Karian, Hattian Dopatta

Data regarding the purchase of chicks revealed that a small proportion of respondents (14 percent) had purchased day-old chicks through extension staff. It was also reported that high mortality among chicks had discouraged poultry raising in most of the field units. These early failures can be explained by the extremely cold weather conditions that prevailed at the time. Although input supply and activities can be client demand-driven, it is up to extension staff to decide on the appropriate timing for adoption of interventions.

At the union council level, training courses of one month are organized for CDG nominees and activists (contact persons). The first two weeks of these courses are dedicated to poultry raising and the third and fourth weeks to livestock care and management. As well as being trained in the care and management of poultry, trainees also receive an honorarium and vaccination kits free of cost.

Nearly one-third of the CDG members interviewed did not know about the available training opportunities, but most of this group came from the two villages – Butmung and Retra – where poultry raising is almost non-existent. Of the 68 percent of aware respondents, most found the training useful or very useful. Most of those who found it very useful were the contact persons/trainees themselves, for whom the newly acquired skills and knowledge had become a source of earning. In one village (Satter Karian) one of the three poultry contact persons was reportedly earning more than Rs 1 000 per month through vaccination (during disease outbreaks), but in Kulpana and Sadhani, the contact persons were highly dissatisfied with the economic returns on their skill. They reported that rural women

did not agree to pay for vaccination and expected free service, although the loss incurred when one bird dies is around Rs 100.

Among the respondents, 60 percent were aware that training in livestock care and management was available to CDG activists/members, and most of these people believed it to be useful or very useful. However, interviews with the trainees/contact persons themselves revealed that they had not been satisfied with the contents of the training and found them too basic.

Strengths and weaknesses of the CDG and traditional models. None of the CDG members expressed full satisfaction with use of the CDG model for extension services in the fields of agriculture, livestock and poultry. Extension activities in poultry and livestock care and management were judged somewhat satisfactory by just more than half of the respondents, and nearly all of them were somewhat satisfied with the crop-related extension they had received.

Among the shortcomings mentioned were the inadequate quantity and quality of inputs and the inadequate training of field staff. Frequent reference was made to field staff's inability to suggest appropriate plant protection measures, as well as to identify and control disease among animals. The respondents appeared least satisfied with the community-based training, which they found too theoretical and lacking in practical application or demonstrations. However, almost all the respondents looked forward to further improvements in extension services with regard to the training of women in agriculture, poultry and livestock care.

A significant majority (92 percent) of respondents reported that, under the traditional model, female family members were never contacted by male extension assistants for extension messages. Only four had ever received information through male extension assistants. All but three of the respondents (94 percent) considered that the CDG model was more effective than the traditional model, and none held that the traditional was better than the CDG. Reasons for preferring the CDG model were:

- the incentive for savings and credit;
- the easy availability of such inputs as seed and pesticides;
- sense of awareness among women about income-generating activities.

With certain reservations, respondents said that the CDG model was better than the traditional one, but they were not fully satisfied with what had been done for them so far. This view seemed to be supported by what was found in the proceedings of CDG monthly meetings. The focal activity at most of these meetings was the savings and loan statements, and group promoters' attendance at the meetings was high, since they are required to maintain and submit the monthly progress reports on CDG credit operations. However, the high absenteeism of FEAs from CDG meetings vividly indicated a lack of any regular extension activity (except during seasonal activities), resulting in a loss of interest among CDG members.

The following are some of the factors that may be responsible for this situation:

- insufficient goods (inputs, technology, training) for FEAs to deliver to CDG members;
- insufficient training of female extension staff in relevant fields;
- CDG members' lack of interest in the traditional agriculture-related activities carried out by FEAs.

The recommendations made by the CDG members to improve FEAs' performance for the betterment of rural women included:

- increased emphasis on practicals and demonstrations instead of theoretical knowledge;
- use of audiovisual aids to improve understanding and maintain the interest of beneficiaries;
- more expert and subject specialist visits to CDG meetings;
- practical training of FEAs and CDG members in non-traditional skills for income-generation, e.g. soap making, candle and bangle making, embroidery.

The project's vocational training component also aims at improving the non-farm income-generating capability of target households. This can be achieved by training CDG members in skills or trades that are relevant to their general level of education and the local environment and that enable them to establish small businesses within their villages or seek jobs in the market. This component is being executed by the Social Welfare and Women's Development Department, to which



Distribution of certificates and kits to successful candidates, at the end of livestock management training at Dudhoial Neelum

the project has allocated Rs 6 420 million for a vocational skill development programme for women (NJVCDP, 1999).

Women's traditional vocational skills such as knitting, tailoring and embroidery are considered prestigious, especially among younger women. About 42 percent of respondent women's CDG members were not aware of extension staff arranging any training for women in these skills. However, those who were aware (58 percent) reported that about 12 CDG members and activists had already taken part in such training sessions. Among the nearly 50 percent who found these interventions useful or very useful, the women who had been trained were particularly satisfied and were earning well from applying the skills they had acquired. In Sattar Karian two young CDG members had borrowed money with which to buy sewing machines and raw material from the project. They were supplying garments to the city and were highly satisfied with their earnings. Another two CDG members in Sattar Karian had established a vocational training centre in the village and had enrolled 50 trainees, charging each of them Rs 50 per month. The project has arranged for the Social Welfare Department to lend this centre 20 sewing machines for a period of three months. In general, the young women in the project area demonstrate a high level of enthusiasm for skills development and income-generating activities.



Cultivation of tomato, chili and eggplant nursery in plastic tunnels by a woman farmer

Income generation and the credit programme. The credit programme in the NJVCD project area was initiated in 1997, and over the last three years its coverage had been quite encouraging. Of a total of 743 CDGs, 193 were reported to be operating community credit pools (CCPs), which stood at Rs 12.5 million, plus a disbursement of Rs 6.25 million as matching grant fund from the project. So far, Rs 17.83 million has been disbursed as credit among 2 401 members, of whom 761 (38 percent) are women. About 100 CDG members utilized Rs 0.70 million for the purchase of agricultural inputs and 1 001 people (715 men and 286 women) have established their own enterprises in the non-farm sector. Another 490 men and 450 women utilized a total of Rs 8.5 million for livestock development. Women were reported to be more inclined to undertake livestock development activities for income generation (NJVCDP, 1999).

The implementation of community-based credit programme in the project area has had a positive impact on CDGs and their members. There are significant increases in the saving level of CDGs, more opportunities for new income generation and reduced unemployment at the village level.

The project attempted to assess the impact of credit on the income-generation capacities of the sample CDG members. About 58 percent of interviewees (29 out of 50) were currently involved in income-generating activities through the credit facility. Of these, just more than half were involved in livestock production, about one-quarter in non-farm activities and small businesses, and about one-fifth in skills such as tailoring and knitting. One respondent had received a loan for vegetable farming.

The average monthly income generated by these activities ranged from Rs 2 000 to almost Rs 3 000. These figures represented net profits after paying loan instalments and business running costs. Vocational skills and small business activities have certain limitations, especially regarding the marketing of products. There is great potential for livestock production, but it suffers from the lack of affordable quality breed animals and reasonable facilities for the treatment of disease. Respondents expressed their concerns about losing animals because of the inaccessibility and expense of treatment.

VIEWS OF AGRICULTURE EXTENSION DEPARTMENT ADMINISTRATORS

The Director

Women constitute about 50 percent of the total population of AJK. The Director of Agriculture Extension pointed out that women in this area are actively involved in farming activities, especially vegetable growing, fodder cultivation and livestock care and management. It was, therefore, particularly unfortunate that they benefited least from the extension services offered through the traditional model because social restraints made male extension assistants hesitant to contact

women. He asserted that the establishment of a female extension unit has changed the situation dramatically. FEAs have no difficulty in contacting women at their homes or farms, and the increased contact and flow of information through the CDG model has had a positive impact in creating awareness and interest among rural women. However, he also pointed out that, although FEAs achieved a lot during the initial stages of the project, their success rate declined soon after. One of the perceived reasons for this was the FEAs' frequent absence and lack of interest in attending field offices. The Director's explanation for this was that FEAs were usually first appointed at their home stations, when most of them were unmarried. The increase in their incomes and the enhancement of their social status meant that they tended to get married quickly. In many cases, this led to a change of residence and adversely affected FEAs' attendance to their official duties (for example, one FEA who was appointed in Leepa got married and moved to Muzaffarabad, where she had no alternative but to remaining on leave). Prolonged periods of leave and absence from office has become a common problem among the FEAs, and the Director pointed out that this issue has been much discussed at meetings with higher authorities. It has been decided to take strict action against absentee FEAs. Despite these shortcomings, however, he appreciated that the CDG model was the best and that FEAs were good workers, provided they attend to their duties regularly.

He was of the view that, since government functionaries are always answerable to a higher authority, it would perhaps be better if some government department take over overall supervision of project activities. He also emphasized the need



A resource person from an NGO teaches the construction of a multi-purpose dome structure to women farmers and Female Extension Assistants under training at Garhi Dopatta.

for strengthening linkages with various relevant government departments. He perceived the credit programme to have been very successful, and hoped that it could be carried forward after NJVCDP's inputs are withdrawn. He believed that it will not be difficult to find donors.

Regarding the impact of the female extension service on the women of the area, the Director strongly supported and emphasized that the CDG model has not only improved the skills of women in agriculture-related activities, but has also gone a long way in spreading awareness and enhancing women's involvement in a number of income-generating activities. The loan facility through CCPs is a great incentive for the poor and deprived. The Director emphasized the need for carrying out extension services according to the CDG model. With some trimming and brushing, the working efficiency of project functionaries could be greatly improved, he concluded.

The Deputy Director

According to the Deputy Director of Agriculture Extension, women contribute three times more labour to agricultural pursuits than men do. Vegetable growing, fodder cultivation and animal care and management are entirely the responsibilities of women in rural households. The introduction of a female extension service through CDGs was a useful way of improving women's access to technical information and agricultural inputs.

The Deputy Director had a lot of respect for FEAs, who he claimed were working very hard and with dedication. He referred to people's unwelcoming attitude to the appointment of FEAs in the initial stages of the project, and noted how much things had changed since then. The commitment with which FEAs perform their duties is an important factor in winning the confidence of people, in general, and of their male counterparts, in particular. For quite some time, male functionaries considered FEAs as a potential threat to their established traditional authority in the Agriculture Extension Department, and there were still complaints about their non-supportive attitude when asked to collaborate with FEAs on certain activities, including transporting agricultural inputs, preparing demonstration plots and cutting and pruning trees. The Deputy Director asserted that the physical and social environments in which FEAs work necessitate the presence of male field workers. Besides helping with jobs that require physical strength, the presence of a male field worker provides security for FEAs during travel and when they are in the field. He pointed out that tensions and conflicts among different castes and political groups sometimes make it difficult for FEAs to move about and carry out their normal development activities.

The Deputy Director mentioned that the fear of losing jobs at the closure of NJVCDGP is a constant concern to FEAs. However, the Department was seriously considering adopting the cadre of FEAs within its own job and pay structure. These FEAs would be fixed at a lower grade (BPS-8) but at least they would have



Monitoring «codling moth» population – a demonstration at Extension Services Management Academy to trainee extension workers

job security. He himself was so convinced about the success of using FEAs that he felt no hesitation in replacing male extension assistants with FEAs as positions fell vacant.

He believed that women loanees tended to utilize loans more effectively and appropriately than men do. The rate of recovery of loan instalments was also higher among female loanees.

Female Extension Officers

Three female extension officers participated in a group discussion. All of them had experience of working as FEAs during the project and had since been promoted or taken on the additional charge of this office.

Regarding FEAs' effective coverage of target CDGs, the discussants reported that, in areas where there were many women's CDGs which were dispersed, coverage was undoubtedly difficult. Nevertheless, they were satisfied that coverage through the CDG model had become very convenient.

The following facts were reported regarding the success of extension activities carried out to improve the skills of women in the agriculture sector:

- The fodder trials had been very popular and successful. Working with their male counterparts, the FEAs had campaigned to replace wheat (used as fod-

der) with oats. After successful trials, farmers were now willingly adopting this innovation.

- The training of women's CDG members in line-sowing of vegetable plots was reported to be very useful, although uptake of the new technologies varied according to the location-specific conditions of each CDG. At some locations the scarcity of irrigation water was reported to constrain increased cultivation of vegetables. In other places, the lack of marketing opportunities for vegetables was a demotivating factor in the adoption of improved technologies.
- There were felt to be too few demonstration plots for each Union Council. Extension officers also reported that orchard plots had not been successful during the current year, with survival rates of just 5 to 7 percent. FEAs reported that the quality of plants provided to the farmers was probably not high enough.

As regard the training of FEAs, the following views were stated:

- Almost all the discussants expressed dissatisfaction over the level and content of FEAs' in-service training, which was mostly theoretical with little or no practical exposure or demonstration. The poultry contact persons were totally deficient in handling practical situations related to poultry and livestock management and disease control.
- Experts' and subject specialists' visits were limited to lecturing, with little use of audiovisual aids which can be very useful in arousing interest and imparting information among women trainees.
- Teaching materials such as pictures and charts should be made available to field staff and FEAs for display at CDG meeting places.
- FEA visits to other union councils in the project area and other similar development projects should be organized in order to facilitate the exchange of views and the sharing of experiences in implementing project activities. Such visits would also help to broaden FEAs' and extension officers' vision of various development scenarios.
- Extension Officers wanted a package of incentives for committed and good project workers.

At the end of the session, the officers mentioned some of their social and personal problems, with special reference to the lack of job security. Job uncertainty was a real cause of concern and distress among the FEAs.

CONCLUSIONS AND RECOMMENDATIONS

Growing recognition of women's crucial role in the agricultural production system, together with the need for innovative changes in extension programmes and approaches to reaching rural women, are leading to a major shift from the traditional male-dominated extension service to a more balanced model that includes qualified women. A practical step towards realizing this objective was the establishment of a diploma course for FEAs, provided by the ESMA Garhi Dupatta with the assistance of UNDP/FAO project PAK/87/008. A number of FEAs have since been produced by the Academy and, since 1992, many of them have been employed by and working for the Department of Agriculture Extension AJK.

NJVCDP became the focal point of this initiative, and the women's CDGs (operating under a philosophy of self-reliance, with some financial but mainly technical support from the project) were the launch pad from which to deliver extension messages through the newly trained FEAs. The rationale for adopting this modality was that it minimizes the negative effects of such constraints as limited mobility and safety and security of FEAs, and maximizes the convenience of client coverage, access to technical information and coordination of extension services.

The case study was designed to assess the FEAs' perceptions of the usefulness of the CDG model for delivering extension messages, as compared with the traditional model of contacting individual farmers and farm women. The opinions of members of women's CDGs were also ascertained, along with the opinions and views of administrators and supervisors at the Agriculture Extension Department regarding the FEAs performance under the CDG model.

Conclusions based on the views and opinions of administrators, extension assistants and CDG members affirmed the usefulness and desirability of the CDG model for sustainable development, although some limitations were identified.

RECOMMENDATIONS

Improved in-service training of FEAs

The scope and technical dimensions of extension activities are so demanding that most of the FEAs, given their low educational background and inadequate training, found it difficult to fulfil all of their job requirements. With very little exposure to the real-life situations that they were likely to encounter in the field, their efficiency remained far below the desired level. The FEAs themselves expressed dissatisfaction regarding the content and method of in-service training. These

courses were mostly theoretical with little or no practical exposure or demonstration. It is, therefore, strongly recommended that the training courses for FEAs be designed to equip them to handle practical field problems.

Adequate expert advice

Subject matter specialists and advisory services play a special role in solving the practical problems of CDGs regarding the introduction, communication and adoption of technological innovations. The study revealed that the role of relevant subject matter experts had remained far short of CDG members' expectations. The FEAs' delay and, sometimes, failure in arranging visits from relevant experts was a matter of concern to CDG members. FEAs have only limited knowledge of some technical aspects, especially those related to poultry, livestock care and disease control, so specialist visits are particularly necessary. Another area of particular CDG dissatisfaction was the plant protection measures introduced by the FEAs; here too there is a need to improve performance in order to maintain the credibility of extension services in the project area.

Practical demonstrations and use of audiovisual aids

Teaching material such as charts and pictures should be made available to the field staff. Such materials should be properly displayed in appropriate locations where CDG members hold their meetings and workshops. Very little attention seems to have been given to this aspect. Audiovisual aids can also arouse much interest among the rural women.

Supply of quality inputs

Some of the CDG members were concerned about the inferior quality of fruit plants, seeds, fertilizers, pesticides and poultry birds supplied through the FEAs. The quality of these inputs needs to be ensured by adopting specific mechanisms. Neglect of quality can have catastrophic effects on the extension programme.

Honouring of commitments

The feedback received from the CDGs, and verified by the FEAs, indicated project management's apparent lack of concern about leaving many commitments unfulfilled, especially the supply of certain inputs at the appropriate time. Similarly, appointments for meetings and demonstrations were not always respected by the project functionaries concerned. Lapses of this nature adversely affect the interest and confidence of the clients and communities. Extra care should be taken to fulfil commitments made with clients.

Provision of lower-level staff

Although all agricultural field offices at the union council level are supposed to be provided with lower cadre staff such as beldars, departmental constraints had led to some of the FEAs being denied this facility. This situation created problems in the transportation of extension materials and in the undertaking of physically demanding jobs (such as land preparation, cutting and pruning of trees).

Moreover, FEAs' security and safety in the field appeared inadequate. Whatever constraints they face, project management should ensure that much needed support services are available to FEAs so that they can discharge their job responsibilities more efficiently and effectively.

Expansion in the scope of extension activities

Project management should expand the scope of extension activities by involving more interest groups in their regular field activities, with a view to encompassing every aspect of, and economic activity in, the project area. Such subject areas as population welfare, health and hygiene, food and nutrition, storage of grains, vegetable preservation, food and fruit preservation and capacity building/skill development should become constituents of the regular activities of CDG meetings in order to improve the quality of life of women in the project area.

Impartial and democratic allocation of loans to CDG members

The project's microcredit scheme was observed to have been a great success and very popular among the people of the area. However, the project functionaries assertions of the impartial and democratic procedure that had been followed in assigning loans to members through the CCP were not borne out by observations in the field. In almost all the CDGs, the facility was first enjoyed (on a priority basis) by either the CDG office bearers or their relatives. Other CDG members had noticed this and expressed their disapproval. Project management should ensure that funds are distributed completely fairly in order to restore the reputation of the scheme to the larger interest of the programme.

Under application of CDG model

Since the new CDG model has proved such a success in AJK, its utility and usefulness should also be made known to the provincial agriculture extension services in other provinces so that they too can replicate it on experimental grounds. It seems to have the potential to bring rural women into the mainstream of the rural development process.

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