

**350 MILLION RURAL POOR
—WHERE DO WE START?**

**(A REVIEW AND EVALUATION OF THREE
UNITED NATIONS INITIATIVES IN ASIA)**



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PREFACE

At every second of the day, somewhere in the developing countries of Asia, a child is born. For every four children, three will be born into a rural household. Two of these will most likely join the ranks of the rural poor, in a relative or absolute sense.

By the mid-seventies, the World Bank estimated that there were 355 million in the rural population of Asia subsisting in “absolute poverty” – i.e., whose annual income would not reach \$50 per head (as of 1969).^{1/}

These rural poor are commonly found in villages where life expectancy may be no more than 40 years, where illiteracy can blight from 30 to 70 percent of the population, and where the principal occupation is to earn enough food for one’s household from day to day, or from harvest to harvest.

Mahatma Gandhi thus characterized them as “the last, the least, the lowest and the lost.”

The figures are staggering. In a vast continent with two-thirds of the world’s rural people and a third of its cropland area, one asks: where do we start?

^{1/} cf. IBRD 1975:p.79; IBRD 1973; and ADB 1977.

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ABBREVIATIONS

ADB	Agricultural Development Bank
APROSC	Agricultural Projects Services Centre
ARES	Agrarian Reform Education Service
ARI	Agrarian Reform Institute
ASARRD	Asian Survey on Agrarian Reform and Rural Development
BARD	Bangladesh Academy for Rural Development
BAU	Bangladesh Agricultural University
BF	Big farmer
BIDS	Bangladesh Institute of Development Studies
CO	Community Organizer
EDF	Economic Development Foundation
ESCAP	Economic and Social Commission for Asia and the Pacific
FAO	Food and Agriculture Organization
FAO/RAPA	FAO/Regional Office for Asia and the Pacific ^{1/}
FAP	Field Action Project
FFHC/AD	Freedom from Hunger Campaign/Action for Development
GF/M	Group Farming/Marketing
GO/ARF	Group Organizer/Action Research Fellow
HAB	Help-a-Barrio
IBRD	International Bank for Reconstruction and Development
ILO	International Labour Organization
IRD	Integrated Rural Development
JTA	Junior Technical Assistant
LLM	Landless Labourer Member
LLNM	Landless Labourer Non-Member
MAR	Ministry of Agrarian Reform
NCC	National Coordinating Committee
NPO	Nepal Peasants' Organization
ORD	Office for Rural Development

^{1/} Formerly known as the FAO Regional Office for Asia and the Far East (RAFE).

ROAP	Rural Organizations Action Programme
SFD	Small Farmer Development
SFDP	Small Farmer Development Programme
SFM	Small Farmer Member
SFNM	Small Farmer Non-member
SFPP	Small Farmer and Peasant Production
SPIC	Sub-Project Implementation Committee
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
WCARRD	World Conference on Agrarian Reform and Rural Development

CONVERSION TABLE

Currency (as of 23 November 1979):

\$ (U.S.) 1 = 15.12 takas (Bangladesh)
 = 12.50 rupees (Nepal)
 = 7.30 pesos (Philippines)

Source: FEER Asia Yearbook 1980:77.

Area:
 1 hectare = 2.4711 acres
 100 hectares = 1 square kilometer

CHAPTER 1

REACHING OUT

"For the poor there is no government, no God, not even ghosts."

— a small farmer^{1/}

In an effort to address frontally the issues of rural poverty in Asia, United Nations agencies have initiated three kinds of activities focused on organizations and activities among the rural poor. These three projects are: (1) the Small Farmer Development Programme (SFDP) sponsored since 1973 by the Asian and Pacific regional office of the Food and Agriculture Organization (FAO/RAPA); (2) the Rural Organizations Action Programme (ROAP) sponsored since 1975 by the Economic, Social and Human Institutions Division of FAO headquarters and (3) the Group Farming and Marketing Promotion training workshops jointly sponsored in 1978 by FAO/RAPA and the Economic and Social Commission for Asia and the Pacific (ESCAP). Table 1-1 lists the Asian countries that have participated in the various phases of any one or all of these U.N.-sponsored projects.

I. Small Farmer Development Programme (SFDP)

The SFDP field action projects (FAPs) originally

started with the Asian Survey on Agrarian Reform and Rural Development (ASARRD). This was a series of field workshops conducted in eight Asian countries in 1973-75 under the auspices of a UNDP/FAO project staff based in Bangkok. During this preliminary period, village-level workshops involving small farmers and landless laborers, government officials, researchers and U.N. representatives were held in eight countries to identify local needs and map out programmes of action.

In the course of these field workshops, a methodology was developed to operationalize the participation of the rural poor through their own "receiving/utilizing mechanism." Among the essential components in this innovational approach were:

- i) field workshops for planning, training and evaluation;
- ii) the formation of small homogeneous groups and eventually associations for income-raising activities;
- iii) the fielding of Group Organizers/Action Research Fellows (GO/ARF) to assist in the organization of these grassroot groups;
- iv) micro-planning from below, i.e., at the group

^{1/} Cited in Adhikari 1978: p. 7.

Table 1-1. Participating Asian countries in U.N.-sponsored projects among the rural poor

	SFDP		ROAP			GF/M
	ASARRD Field Workshop	FIELD Action Project	Country Study	Area Study	Field Study	Seminar workshop
	1973-75	1975-date	1977-78	1978-79	1977-date	1978
Bangladesh	x	xxx	x	xx		x
India	x		xx		x	x
Indonesia	x			(x) ^{1/}		x
Lao People's Democratic Republic						
Malaysia			xx ^{2/}			x
Nepal	x	xx	x			x
Pakistan				(x)		
Philippines	x	xxx	x		x	x
Republic of Korea	x					x
Sri Lanka	x			(x)		x
Thailand	x					x
No. of countries	8	3	5	4	2	9

Note: Each cross indicates country participation. It also indicates multiple field action projects or studies within the same country.

^{1/} (x) Means that the Area Study was being planned as of mid-1979.

^{2/} The consultant for the ROAP country study also prepared a separate regional report synthesizing all the country studies in Asia.

level; and

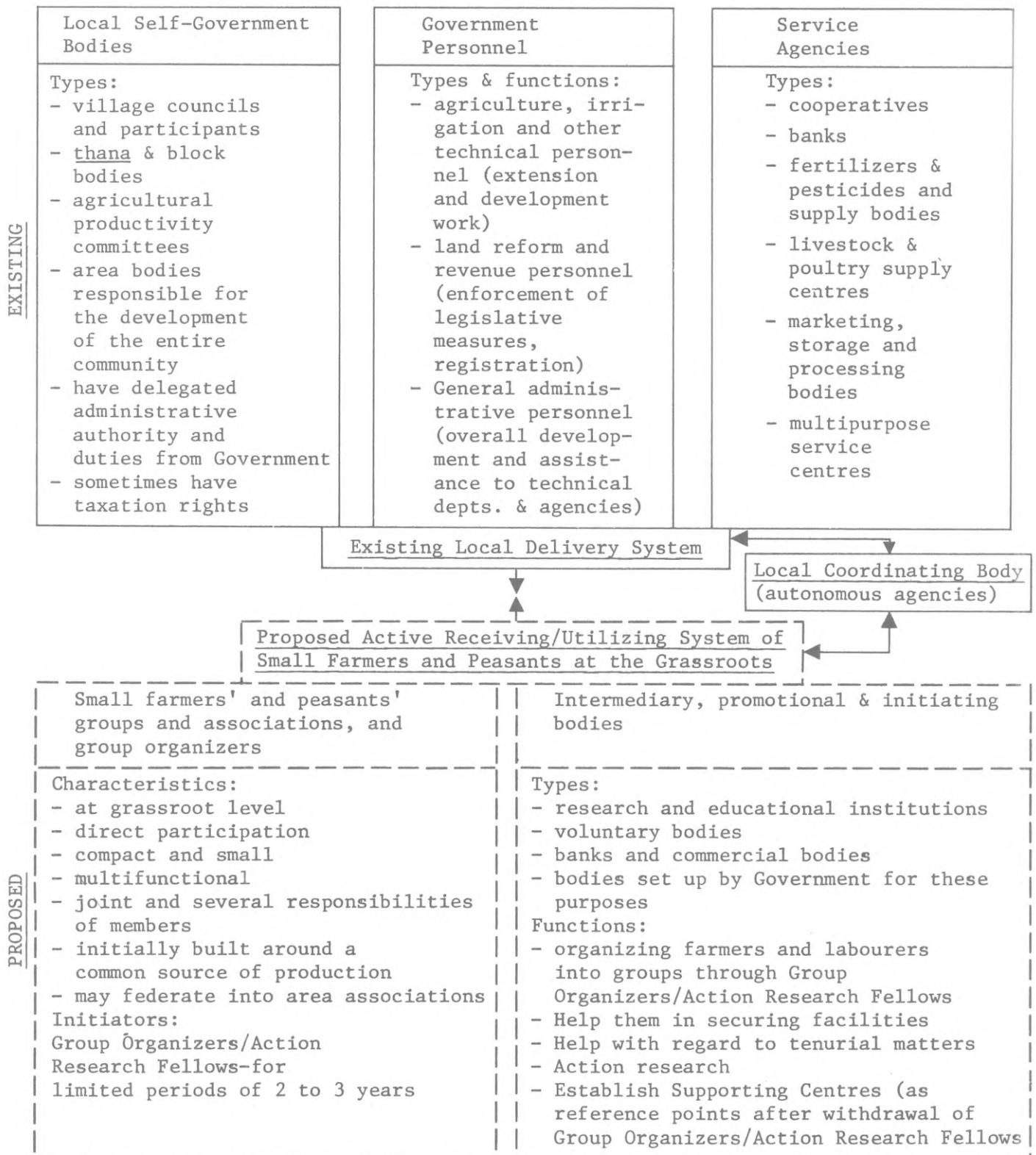
- v) action-based participatory research by all parties involved in the field action project (see SFD Manual 1978: Chap. 2).

On the side of the government's "local delivery mechanism," some of the crucial features included: the provision of a booster guarantee-cum-risk fund for the credit financing of income-raising group activities; and the

creation of coordinating committees among line agencies on the sub-project and national levels.

Moreover, participatory evaluation workshops held annually were expected to monitor "from within" the matching of local needs with available government services. This matching process between the existing local delivery system and the proposed receiving/utilizing system of peasant grassroot groups and associations is illustrated in Table 1-2.

Table 1-2. Existing local delivery system and proposed active receiving/utilizing system of small farmers and peasants at the grassroots level.



Source: FAO 1977: p. 19.

As a follow-up of the ASARRD workshops, three countries (Nepal, Bangladesh, and the Philippines) initiated field action projects for a three-year period from 1976-79. Nepal has two sub-project sites, Bangladesh three, and the Philippines another three. Because these sites have actually experimented with the guidelines that have come out of the ASARRD workshops, the bulk of this review study will concentrate on empirical findings from these field action projects.

II. Rural Organizations Action Programme (ROAP)

ROAP was initiated at FAO headquarters in Rome by the Human Resources, Institutions and Agrarian Reform Division as a global program that focuses on organizations of the rural poor. It envisions a three-phase approach starting with country studies followed by indepth field surveys in selected areas and finally field projects. It covers four FAO regions, namely, Asia, Africa, the Middle East, and Latin America.

As of mid-1979, most of ROAP's country studies for Asia, Africa, and the Middle East had been completed as background papers for the World Conference on Agrarian Reform and Rural Development (WCARRD). A consolidated report of these studies in 16 countries has been issued by FAO headquarters. It concludes that "the conventional rural development policies everywhere, generally speaking, have been of scarce benefit to the poor." "The rural poor are still very poor," the report continues, "and are becoming poorer often as the indirect result of their own government's development programme" (Van Heck 1979: p. 12).

Based on the past experience of the countries studied from three regions, the consolidated report lists in its concluding chapter the main requirements for the self-organization of the poor: (Van Heck 1979: pp. 64-67).

- i) Assure political backing at national and lower levels.
- ii) Remove legislative obstacles.
- iii) Provide for cooperation between the organizations of the poor and other organizations.
- iv) Provide effective relationships between participatory organizations and government development agencies.
- v) Develop and support special training programmes for group organizers, civil servants and the poor.
- iv) Provide guarantee-cum-risk funds.
- vii) Make special arrangements for the landless.

It also urges the support of action-oriented participatory field research.

III. Group Farming/Marketing Promotion Workshops

Unlike the multiple phases in SFDP and ROAP, the Small Farmer Group Farming/Marketing Promotion and Training Workshops were completed in four-day sessions in each participating country and do not have a field action component of their own. Co-sponsored by

FAO/RAPA and ESCAP, the workshops were held in nine Asian countries to demonstrate the value of: (1) village-level success stories in group farming; and (2) the farmer-teach-farmer technique in the presentation of these case studies.

As such, the GF/M workshops represent a technique that can be utilized by any rural development programme and in turn promote that programme's particular approach. In Nepal, for instance, three of the four success case studies presented at the GF/M national workshop came from the SFDP pilot villages in Nuwakot and Dhanusha. In Bangladesh, one of the GF/M case study writers was also the SFDP implementation coordinator in the Comilla sub-project. While in the Philippines, the Bureau of Cooperatives Development that helped organize the national GF/M workshop was the same government office that interacted with a private development foundation in the ROAP field project site.

In the summary report of the national training workshops, the FAO/ESCAP organizers point out four key elements in the success of small farmer group farming activities:

- i) strong leadership developed from among the farmers;
- ii) homogeneous grouping of the farmers who have socio-economic and culturally similar status;
- iii) activities based on the group members' felt needs and planned from below for economic and other activities; and
- iv) adequate government supports (FAO/RAPA 1089a: pp. 14-15).

IV. Chronology

Table 1-3 presents the chronology of principal activities connected with the three U.N.-sponsored initiatives, particularly in the three Asian countries with field action projects. (See page 4)

The conceptualization of the main features in ASARRD and its further refinement through field workshops in various countries took place in 1973-75 which was earlier than the beginnings of ROAP in 1975 and the series of GF/M workshops in 1978. Furthermore, the subsequent field action projects in Nepal, Bangladesh, and the Philippines since 1975-76 have provided the basis for empirical research as to how well ASARRD guidelines have been operationalized under diverse field conditions.

V. Research Methodology

After agreeing on a uniform research design with the study coordinator, national research directors in Bangladesh, Nepal, and the Philippines were given at least six months (October 1979 to May 1980) to conduct field surveys in selected FAP core villages and to submit a country report of the three U.N. initiatives. The local study directors were: Dr. R.P. Yadav of the Agricultural

Table 1-3. Chronology of U.N.-initiated activities in the study countries and the rest of Asia, 1972-1980

Date	Bangladesh	Nepal	Philippines	Other Places ^{1/}
<u>1972</u>				
October				FAO Regional Conference takes up ASARRD proposal (New Delhi)
<u>1973</u>				
April				FAO/RAPA team starts ASARRD with UNDP funding (B)
November 1975- May				ASARRD field workshops in 8 countries ^{2/}
<u>1974</u>				
January		ASARRD field workshop		
March- April	ASARRD field workshop (Comilla and Mymensingh)			
August				ASARRD regional follow-up seminar on field workshops ^{3/} (B)
<u>1975</u>				
May			ASARRD field workshop	
May-June			Regional workshop on FAO field workshop methodology	
September		Dhanusha FAP begins		
November		Pre-project orientation/training workshop		
				*FAO/ESH starts ROAP (R)
<u>1976</u>				
March- April	FAP launched	Nuwakot FAP begins		
April	Pre-project orientation/training workshop			
May			Pre-project orientation/training workshop	

1/ (B) - Bangkok; (R) - Rome.

2/ Chronologically, the workshops were held in Indonesia, Nepal, Sri Lanka, India, Bangladesh, the Republic of Korea, Thailand and the Philippines.

3/ Six countries participated: Bangladesh, India, Indonesia, Nepal, the Republic of Korea and Sri Lanka.

* ROAP activity: no asterisk, associated with ASARRD/FAO.

Table 1-3 (cont'd)

Date	Bangladesh	Nepal	Philippines	Other places
<u>1977</u>				
February				Consultative meet of national coordinators on population education for FAPs (B)
March		1st FAP annual evaluation workshop		
May	1st FAP annual evaluation workshop			
June		Funding released for FAPs		†Joint planning meeting for Asian regional GF/marketing program (B)
November			*EDF starts Help-a-barrio project 1st FAP annual evaluation workshop	
November-December			FAO inter-country training workshop on population education for SFD	
1977-'78	*Haq country study	*Sharma et al. country study	*Hollnsteiner et al. country study	
<u>1978</u>				
February-August				†FAO/ESCAP conduct GF national workshops ^{4/}
March		2nd FAP evaluation workshop	†GF national workshop	
May	†GF national workshop 2nd FAP annual evaluation workshop	†GF national workshop		
December				* Consultation on rural organizations and the poor (Cadennabia, Italy)
<u>1979</u>				
February			Land Bank releases credit for Camarines Sur FAP	

4/ Included nine countries: India, Nepal, Bangladesh, Sri Lanka, Thailand, Malaysia, Indonesia, the Republic of Korea and the Philippines.

* ROAP activity; no asterisk, associated with ASARRD/FAP.

† GF activity.

Table 1-3 (cont'd)

Date	Bangladesh	Nepal	Philippines	Other places
<u>1979</u>				
February-March		3rd FAP annual evaluation workshop		
	*Ali study of Barura thana			*Cheema regional study for Asia
June	3rd FAP annual evaluation workshop			
July				*Van Heck consolidated report of ROAP country studies for WCARRD ^{5/} (R)
December			*EDF completes 2-year HAB project	
<u>1980</u>				
March-April			2nd FAP evaluation workshop	

^{5/} Includes studies in Asia, Near East, and Africa. Asian countries studied were: Philippines, Malaysia, Bangladesh, Nepal and India (Maharashtra and Bihar).

* ROAP activity; no asterisk, associated with ASSARD/FAP.

Projects Services Centre (Nepal); Dr. A.F.M. Kamaluddin of the Geography Department, Jahangirnagar University (Bangladesh); and Dr. J. Montemayor of the Agrarian Reform Institute, University of the Philippines at Los Baños (Philippines).

Whenever possible, earlier reports were also consulted to provide a comparison of life situations by benchmark years.

Research instruments adopted for the country reports as well as for this consolidated study include:

- 1) a review of the available literature, particularly project documents, evaluation workshop reports, and case studies (see bibliography);
- 2) field surveys based on stratified random sampling to compare participant and non-participant groups in selected FAP villages;
- 3) interviews with government and bank officials, GO/ARFS, and Small Farmer and Peasant Production^{1/} (SFPP) group leaders; and

^{1/} SFPP represents the *Peasant Production* groups as distinct from the overall *Small Farmer Development Programme* (SFDP).

- 4) case studies of individual FAP participants or SFPP groups.

Chapters 2, 3, and 4 of this report first summarize the individual country studies on the socio-economic impact of the SFDP field action projects in Bangladesh, Nepal, and the Philippines, as based on the field surveys.

This is followed in Chapters 5 and 6 by a more generalized treatment of SFDP key elements – i.e., grass-root groups and activities, and the process of planning from below with group organizers.

Chapter 7 then discusses ROAP and GF/M activities as parallel and complementary U.N.-sponsored programmes which in several aspects have been interlinked with the earlier SFDP in Asia.

Finally, Chapter 8 presents the concluding notes, and discusses the question of replicability and some common guidelines for future action.

CHAPTER 2

SFDP THROUGH LOCAL ACTION-RESEARCH CENTERS (BANGLADESH)

"We are landless or near-landless. We do not hanker after those who possess much land. But we know that we cannot depend solely on land. Even if we can, our children cannot. So, tell us, how can we increase our income without land?"
— an FAP participant^{1/}

SFDP field action projects focus on the "low-income" and "disadvantaged" small farmer and peasant. In the ASARRD field workshops, the term "small farmers/fishermen and peasants" was defined as including sharecroppers, landless agricultural laborers, small owner-operators, small livestock farmers, and small fishermen — generally, with subsistence farming and insecurity of status as their common lot.^{2/}

Eligibility for inclusion in the FAPs was determined upon size of landholding and/or income levels. In Bangladesh, a small farmer or peasant was one who held less than two acres (0.8 ha.). In Nepal, the cut-off point was one hectare in the hills or two hectares in the lowland plain. In the Philippines, the limit was set at no more than two hectares in landholding or ₱ 2,000 (\$274) in household net income per year.

The socio-economic impact of the FAPs can thus be described by comparing five groupings of rural households classified according to tenure/income status and membership in SFPP groups. These groupings are: big farmers (BF) who are automatically not included in the FAPs; small farmer members (SFM); small farmer non-members (SFNM); landless laborer members (LLM); and landless laborer non-members (LLNM).

The following chapters provide summary views of the socio-economic impact of FAPs in Bangladesh, Nepal, and the Philippines as gathered from the country reports and other sources.

I. A Land of Small Farmers

Bangladesh has been described as "a land of big landlords and small farmers with nearly half of the population either landless or owning less than an acre" (Haq 1978: p.93). It is the most densely populated among the ten largest countries in the world. In a land where 90 percent of the population are engaged in agriculture, small marginal farmers and landless agricultural workers are found among the poorest of the poor. It is against this background that the Small Farmer Development Programme has been initiated in eight villages in three districts: Bogra, Comilla, and Mymensingh (Fig. 2-1, see page 8).

In the northwestern section of the country, the Rural Development Academy in Bogra has sponsored SFDP field action projects in two villages. Based on findings

from these and other FAP sites, a major researcher of the academy has compared the ASARRD/SFDP approach in relation to other rural organizations and institutions designed to involve the poor in their development (cf. Haq 1978).

But nowhere is the SFDP approach better highlighted and differentiated from other development models than in Comilla where the Bangladesh Academy for Rural Development (BARD) has had a long history of experimentation with rural development approaches, notably the two-tiered cooperative system known as the "Comilla model." As with the other sub-project sites, the GO/ARFs as well as the Sub-Project Implementation Coordinator in Comilla are connected with the local development centre.

Situated along the banks of the old Brahmaputra river, Mymensingh was the third sub-project site for SFDP. Four villages surrounding the Bangladesh Agricultural University (BAU) comprised the FAP coverage — Keyotkhali, Dighkarkanda, Boyra, and Fakirakanda. Because of their proximity to the town and the university, households in these villages could be more accurately classified as "rurban" rather than strictly rural in their characteristics. Many household heads for instance found employment in town as rickshaw drivers or as casual laborers in the university's fishpond excavation project. In this context, the villages selected in Mymensingh were not meant to be representative of most rural villages in Bangladesh.

Nonetheless, the choice of income-raising activities by the SFPP groups could be a useful indicator of the type of non-farming activities that could provide employment for landless or marginal farmers. In Mymensingh, these activities ranged from rickshaw driving to cattle fattening to the group management of a general store in the village.

II. Demographic Features

Table 2-1 presents the demographic features of the SFDP villages in Bangladesh. In all, the eight villages constitute a population of 20,325 occupying an area of 1,925 hectares. Population density is extremely high — with a per hectare average of 10.6 persons or 1.8 households. (See page 9)

In the three sample villages covered by the survey, small farmers comprise a little more than half of the population (55 percent), landless laborers a third (32 percent), while big farmers make up 13 percent. Ballavpur has a relatively high percentage of big farmers (30 percent).

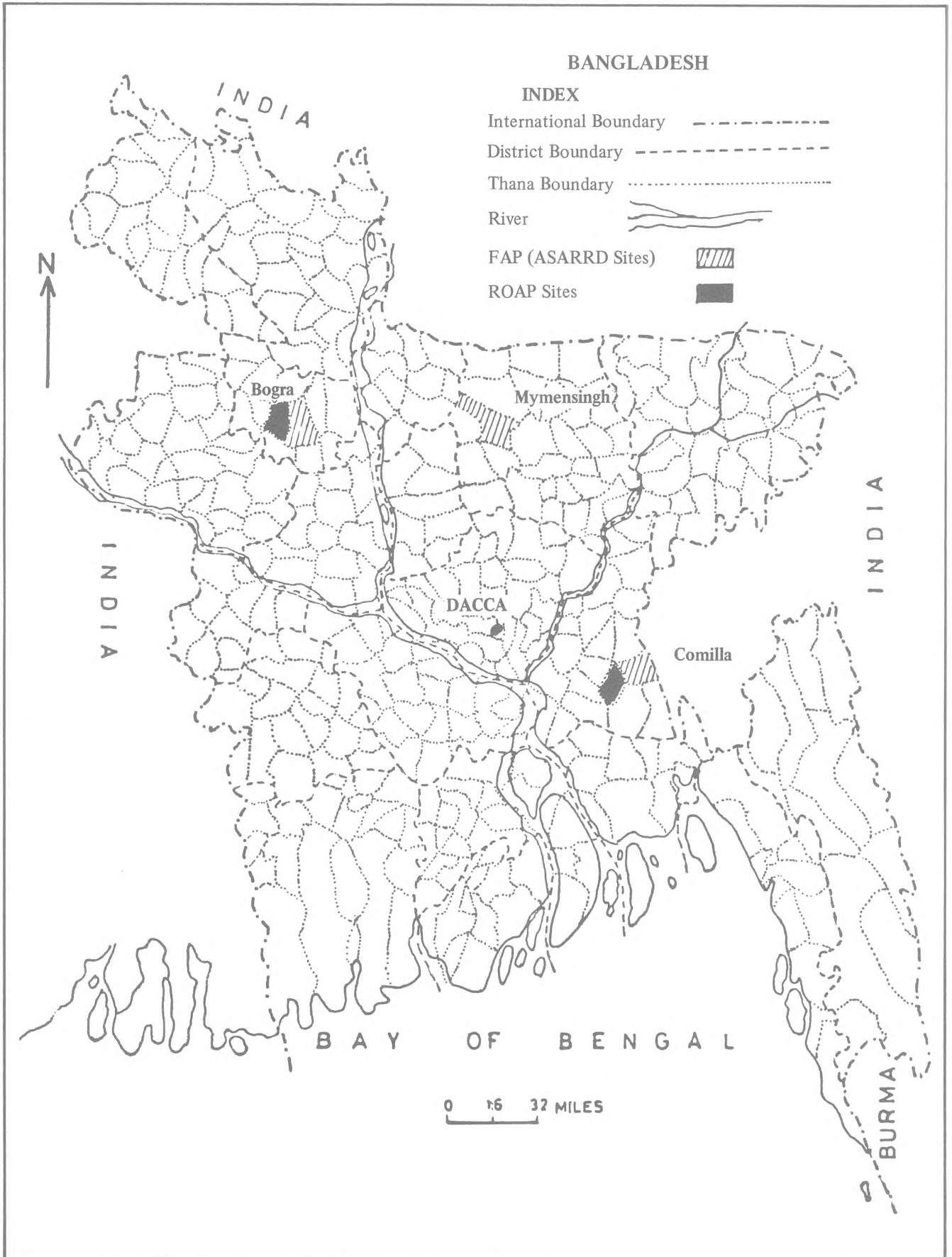
Table 2-2 presents a further profile of the three sample villages and their SFPP groups. Three-fourths of the target households eligible to join the FAPs have been covered, with Comilla having the highest rating (97 percent). Average group size ranges from 10 to 12 in the three villages. Average age of group members is 40, while the size of landholdings per group averages 2.7 hectares (or ¼ of a hectare per group member). (See page 9)

1/ Cited in Bari 1979: p. 1.

2/ FAO 1977: p. 5; SFD manual 1978: pp. 5-7.

BANGLADESH

Fig. 2-1. SFDP/ASARRD and ROAP sites



Source: Kamaluddin 1980: p. 5.

Table 2-1. Demographic features of FAP villages, Bangladesh, 1980

FAP site	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
	Area (ha)	Popula- tion (No.)	House- holds (No.)	Ave. Household Size (2)÷(3)	Man/Land Ratio (2)÷(1)	Household/ Land Ratio (3)÷(1)	BF	SF	LL
Bogra:									
Shabgram*	206	2,097	414	5.1	10.2	2.0	7	56	37
Gokul	236	2,774	480	5.8	11.8	2.0			
Mymensingh:									
Fakirakanda*	263	1,725	352	4.9	6.6	1.3	3	59	38
Boyra	388	3,365	550	6.1	8.7	1.4			
Digharkanda	259	2,883	467	6.2	11.1	1.8			
Keyotkhali	130	4,100	600		31.5	4.6			
Comilla:									
Ballavpur*	211	1,827	318	5.7	8.7	1.5	30	50	20
Dishaband	232	1,554	261	6.0	6.7	1.1			
TOTAL:									
All villages	1,925	20,325	3,442	5.9	10.6	1.8			
Sample villages	680	5,649	1,084	5.2	8.3	1.6	13	55	32

* Selected core villages for study survey.

Source: Tables 1.1, 3.1, and 4.1 in Kamaluddin 1980: pp. 12, 48, and 109.

Table 2-2. Profiles of sample villages and SFPP groups, Bangladesh, 1980

	Shabgram Bogra	Fakirakanda Mymensingh	Ballavpur Comilla	Total
Target households	386	340	223	949
Households covered	271	217	216	704
Percent coverage (2) ÷ (1)	70	64	97	74
Sample groups	6	7	7	20
Group members	73	71	72	216
Average group size (5) ÷ (4)	12	10	10	11
Age of group members (mean)	38	40	42	40
Average landholdings of group (ha)	1.8	4.4	1.8	2.7

Source: Tables 4.1 to 4.4 in Kamaluddin 1980: pp. 109, 111 and 112.

III. Land Use Pattern

Miniscule landholdings as a result of population pressure are reflected in the land use pattern of the sample villages (Table 2-3 and Figures 2-2 to 2-4). Cropland constitutes 84 percent of the total area, the rest being utilized

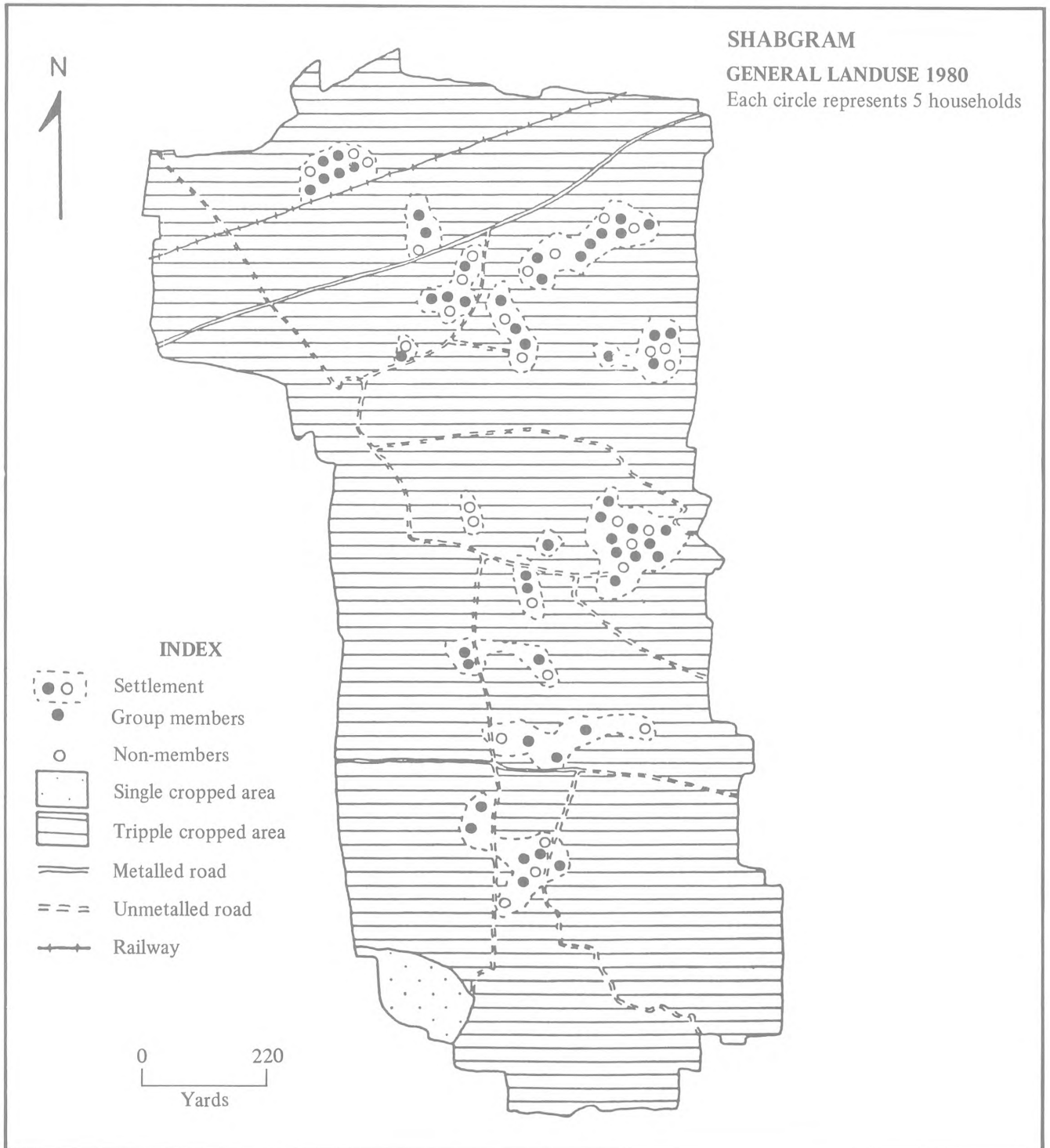
for settlements (6 percent) and for other purposes such as roads and ponds (10 percent). For the most part, fields are triple-cropped in one year, with the exception of Fakirakanda where more than half of the crop area is only planted twice (Figure 2-3, see page 11)

Table 2-3. Land use pattern of sample villages, Bangladesh, 1980

Sub-Project	Settlement		Cropland		Others		Total (ha)
	(ha)	%	(ha)	%	(ha)	%	
Bogra	13.7	7	151.8	74	40.1	19	205.6
Mymensingh	13.4	5	242.8	92	6.9	3	263.1
Comilla	16.2	8	174.4	82	20.6	10	211.2
TOTAL	43.3	6	569.0	84	67.6	10	679.9

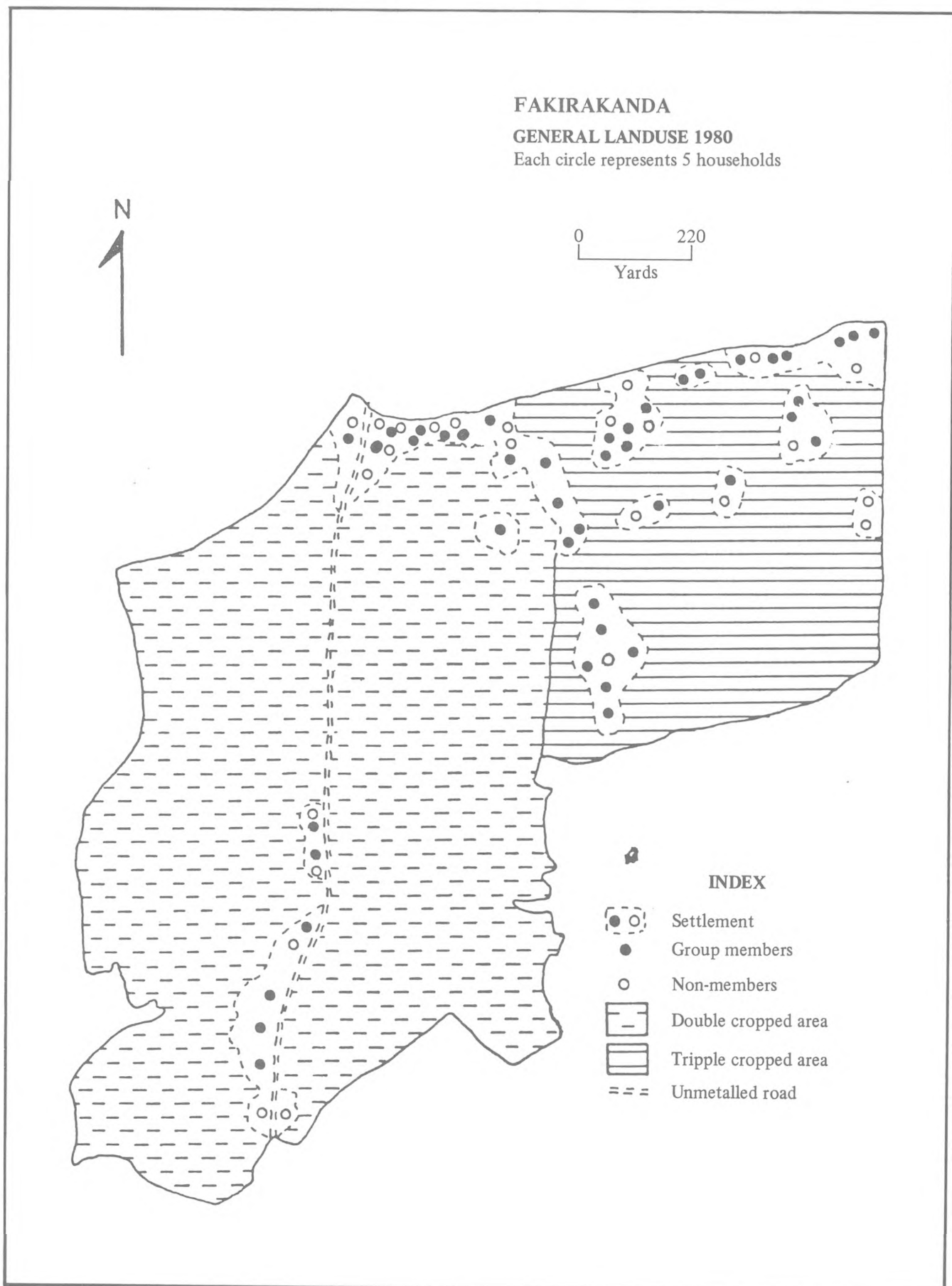
Source: Table 3.2 in Kamaluddin 1980: p. 56.

Fig. 2-2. Land use pattern, Shabgram, Bogra.



Source: Kamaluddin 1980: p. 50.

Fig. 2-3. Land use pattern, Fakirakanda, Mymensingh.



Source: Kamaluddin 1980: p. 51.

Fig. 2-4. Land use pattern, Ballavpur, Comilla.

BALLAVPUR

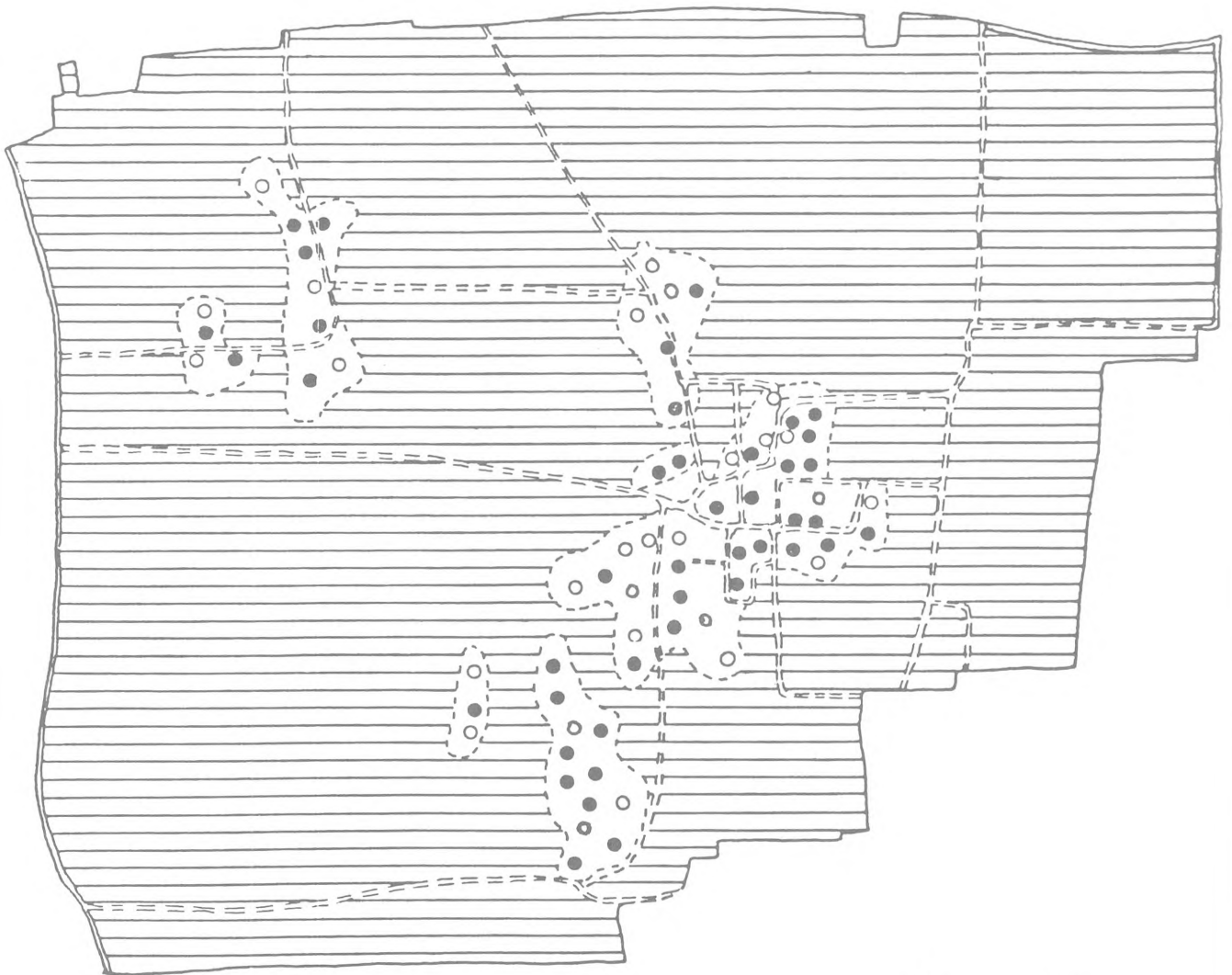
GENERAL LANDUSE 1980

Each circle represents 5 households



INDEX

-  Settlement
-  Group members
-  Non-members
-  Tripple cropped area
-  Unmetalled road



0 220
Yards

Table 2-4 depicts the process of farm diminution by time periods. For instance, the grandfathers of small farmer FAP participants had a total landholding of 86.6 hectares. In their fathers' lifetime, this was reduced to 67.8 hectares, and at present has been further reduced by almost half to 36 hectares. All the groupings manifest sizeable reductions in farmholdings, with the landless laborers experiencing the most drastic decreases ranging from 76 percent to 89 percent of the lands their grandfathers held three generations earlier.

This process helps explain why marginal farmers and landless laborers now constitute the majority in most Bangladeshi villages – “the small farmers falling off to become marginal farmers and thereafter the marginal farmers joining the landless millions.”^{3/}

IV. Household Data

By main occupation (Table 2-5), household heads are engaged in self-employed farming (54 percent), farming as hired labor (23 percent), and nonagricultural labor

3/ Kamaluddin 1980: p. 47; also cf. Abedin 1979: pp. 39-44.

(11 percent). Other occupations include service, business, rickshaw puller, and others. Interestingly enough, most of these other occupations are taken up by SFPP group members.

Table 2-6 indicates the average household size and family labor force among the five groupings. Generally, big farmer households have the largest size while landless laborers have the smallest, with small farmers in-between. This is also an indication that families of the landless are relatively younger than those of the big and small farmers. (See page 14)

This is corroborated by the total dependency ratios (TDR) of each of the groupings (Table 2-7). Landless worker households have the highest ratios, (1.41 and 1.64), indicating that they have more dependents of less than 15 years old or more than 59 years. Moreover, non-member households among small farmers and landless workers alike exhibit higher TDRs than their member counterparts – an indication that they may be in greater need for income-raising activities even if they are not FAP participants. (See page 14)

Table 2-4. Changes in cultivated farm area of sample households, Bangladesh, 1980 (in hectares)

Time Period	Group-Members		Non-Members			Total
	SF	LL	SF	LL	BF	
Of grandfather	86.6	40.4	41.3	30.4	321.4	520.1
Of father	67.8	20.7	23.0	27.4	144.8	283.7
In 1970	35.0	4.0	18.1	6.2	102.6	165.9
At present	36.0	4.4	17.1	7.3	102.6	167.4
Decrease: (1 to 4)	58%	89%	59%	76%	68%	68%

Source: Table 3.12 in Kamaluddin 1980: p. 75.

Table 2-5. Main occupation of heads of sample households, Bangladesh, 1980

Occupation	Group-Members		Non-Members			Total	
	SF	LL	SF	LL	BF	No.	%
Farming, self employed	52	3	21	–	24	100	54
Farming, as hired labor	2	21	1	18	–	42	23
Non-Agricultural labor	4	10	1	6	–	21	11
Service	3	–	1	–	–	4	2
Business	5	4	3	–	2	14	8
Rickshaw puller	–	4	–	–	–	4	2
Others	–	1	–	–	–	1	*
TOTAL	66	43	27	24	26	186	100%

* Less than 1%.

Source: Table 3.7 in Kamaluddin 1980: p. 68.

Table 2-6. Household size and family labor force including head, Bangladesh, 1980.

Sub-Project	Big Farmer		Small Farmer		Landless Laborers					
	Non-member		Member	Non-member		Member	Non-member			
Bogra	6.6	(2.0)	4.4	(2.2)	7.8	(1.8)	5.9	(2.1)	4.6	(2.0)
Mymensingh	11.5	(3.0)	7.2	(2.9)	5.9	(2.8)	5.5	(1.9)	3.9	(1.0)
Comilla	8.5	(3.4)	6.0	(2.0)	12.0	(2.0)	5.3	(1.9)	8.0	(2.0)
AVERAGE	8.9	(2.9)	5.8	(2.3)	8.3	(2.4)	5.6	(2.0)	5.6	(1.5)

Note: Figures in parentheses indicate family labor force.

a/ Includes sample households from adjoining villages.

Source: Tables 3.5 and 3.8 in Kamaluddin 1980: pp. 65 and 69.

Table 2-7. Total dependency ratio,^{1/} Bangladesh study villages

Household members	Member		Non-member	
Big farmer	-		1.25 (229)	
Small farmer	1.09 (385)		1.13 (226)	
Landless worker	1.41 (239)		1.64 (132)	
AVERAGE TDR	1.20		1.28	
TOTAL	(624)		(587)	

^{1/} Total dependency ratio (TDR) = number of household members less than 15 years old plus number of members more than 59 years, divided by number of members aged 15-59.

Note: Figures in parentheses indicate frequencies.

Source: Table 3.4 in Kamaluddin 1980: p. 61.

V. Income and Assets

On a more quantitative level, a comparison of annual net incomes among the five groupings manifests the expected ranking of big farmers earning more than small farmers who in turn earn more than landless laborers (Table 2-8). However, income levels between FAP members and non-members of the same tenure do not indicate a clear pattern – e.g., non-members earn more in Comilla but they do not in Bogra.

On a per capita level, the basic income differences among the three tenure groups remain unaltered (Table 2-9). However, due to smaller household size, landless laborer members earn more than small farmer non-members in two of the three study villages. (See page 15)

A final measure in the life-situation of rural households is the total value of their assets which include lands, houses, animals, farm equipment, personal effects, and cash savings (Table 2-10). Like the income comparisons, big farmers have the most assets while landless laborers have the least. On the average, small farmer non-members own more assets than the members; whereas landless laborer members have more assets than the non-members. (See page 15)

Table 2-11 summarizes the multiple rankings among the five groupings in terms of income and asset ratios. For instance, in Bogra, big farmers earn 1.1 times more per capita net income than small farmer members. However, in terms of household assets, they are 3.8 times more valuable. Small farmer members in turn earn 2.5 times more net income than landless members and are 7.2 times more valuable in terms of assets. (See page 15)

Table 2-8. Annual net income of participating and nonparticipating households, Bangladesh, 1980. (U.S. Dollars)

Sub-Project	Big Farmer		Small Farmer		Landless Laborers					
	Non-member		Member	Non-member		Member	Non-member			
Bogra	1,207	(82)*	721	(66)	416	(56)	390	(33)	318	(33)
Comilla	1,985	(93)	444	(64)	503	(56)	362	(39)	367	(31)
Mymensingh	1,706	(92)	512	(67)	523	(51)	328	(16)	267	(23)
AVERAGE	1,660		547		481		360		317	

***Note:** Figures in parentheses indicate percentage of income from agricultural sources.

Source: Tables 3.14 and 3.15 in Kamaluddin 1980: pp. 78-79.

Table 2-9. Per capita net income of sample households, Bangladesh, 1980. (U.S. Dollars)

Sub-Project	Big Farmer	Small Farmer		Landless Laborers	
	Non-member	Member	Non-member	Member	Non-member
Bogra	182	166	53	66	69
Mymensingh	148	71	89	60	69
Comilla	234	74	42	68	46
AVERAGE	188	104	61	65	61

Source: Table 3.16 in Kamaluddin 1980: p. 80.

Table 2-10. Value of assess per household, Bangladesh, 1980 (in dollar)

Sub-Project	Big Farmer	Small Farmer		Landless Laborer	
	Non-member	Member	Non-member	Member	Non-member
Bogra	21,451	5,587	3,921	780	536
Mymensingh	38,852	5,410	5,912	535	672
Comilla	47,924	3,839	10,750	1,028	86
AVERAGE	36,076	4,945	6,861	781	431

Source: Table 3.17 in Kamaluddin 1980: p. 81.

Table 2-11. Comparison of FAP member and non-member groups, by income and asset ratios, Bangladesh, 1980^{1/}

Paired Groups				Per Capita Net Income	Household Assets
I Bogra					
1	BF	-	SFM	1.1	3.8
2	SFM	-	SFNM	3.1	1.4
3	SFM	-	LLM	2.5	7.2
4	LLM	-	LLNM	0.9*	1.5
5	BF	-	LLNM	2.6	40.0
II Mymensingh					
1	BF	-	SFM	2.1	7.2
2	SFM	-	SFNM	0.8*	0.9*
3	SFM	-	LLM	1.2	10.1
4	LLM	-	LLNM	0.9*	0.8*
5	BF	-	LLNM	2.1	57.8
III Comilla					
1	BF	-	SFM	3.2	12.5
2	SFM	-	SFNM	1.8	0.4*
3	SFM	-	LLM	1.1	3.7
4	LLM	-	LLNM	1.5	12.0
5	BF	-	LLNM	5.1	557.3

^{1/} Calculation is first groups income/assets divided by second groups income/assets.

* First group is worse off than second group.

Source: Tables 2-9 and 2-10.

In Mymensingh, the fact that FAP members among small farmers and landless laborers earn less and have less assets than their non-member counterparts may indicate that they are indeed more deserving to be included in FAP activities – or that their FAP activities have not yet sufficiently raised their incomes and assets on a par with non-members.

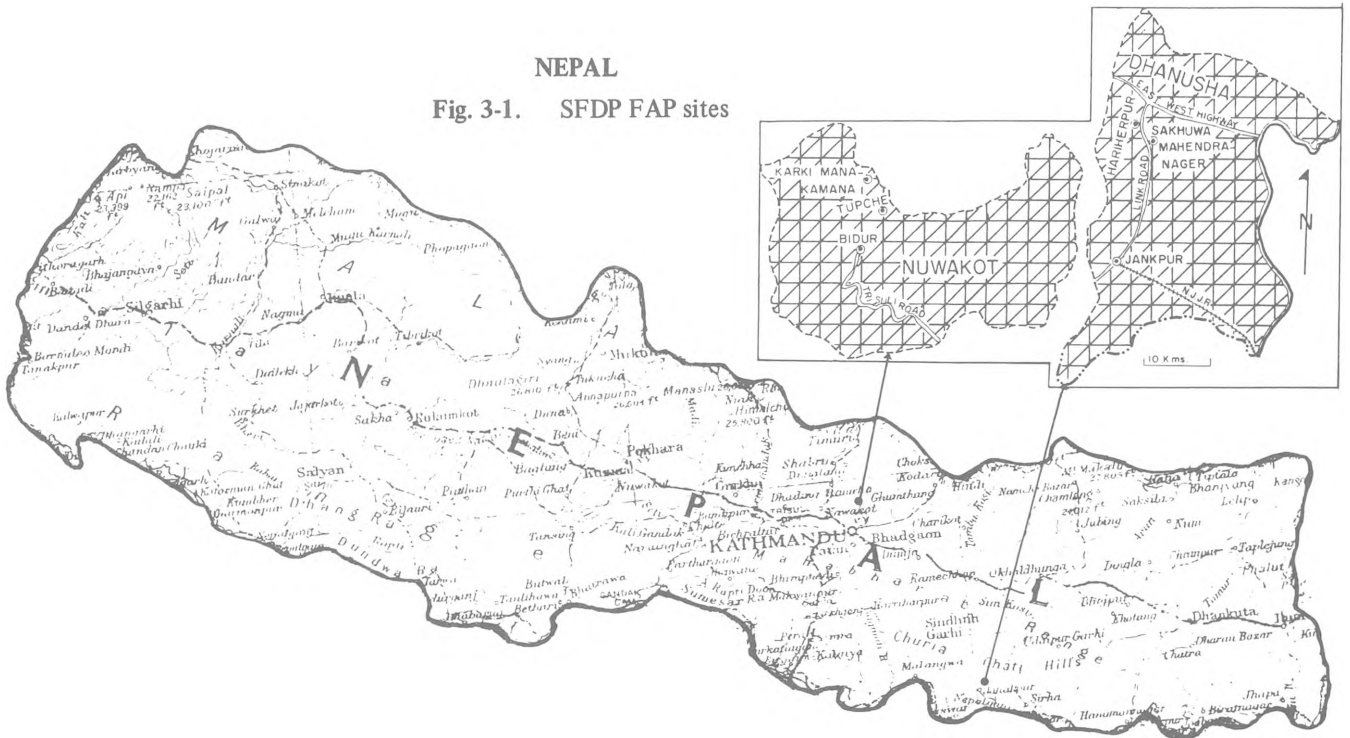
The ASARRD rationale for excluding big farmers from the FAPs becomes apparent in the asset ratios. Vis-a-vis small farmer members, big farmers have household assets that are 3.8 to 12.5 times more valuable. Vis-a-vis landless workers, the asset value of big farmers soars much higher – ranging from 40 times in Bogra, to 58 times in Mymensingh, to as much as 557 times in Comilla!

CHAPTER 3

SFDP WITHIN THE VILLAGE PANCHAYAT

NEPAL

Fig. 3-1. SFDP FAP sites



“If one of our family members dies, there is not much economic loss; but if one buffalo dies, our whole economy will be disturbed.”

— a landless household^{1/}

SFDP field action projects in Nepal were started earlier than in the other two countries (See Table 1-3). Two project sites were selected to represent the country's two distinctive types of topography – Dhanusha district in the *terai* (lowland plains) and Nuwakot district in the upland area (Fig. 3-1).

^{1/} Cited in Adhikari 1978: p. 7.

I. Demographic Features

Table 3-1 indicates the demographic features of the four village panchayats. As the lowest administrative unit in Nepal, each village panchayat comprises nine wards. Each ward in turn includes one or more villages; occasionally, a large village may cover two wards. Thus a village panchayat actually constitutes a cluster of villages covering a relatively much larger area and population size than the FAP villages in Bangladesh and the Philippines. For purposes of this study, only the core villages of Tupche and Sakhua (ward no. 6) were covered by the survey.

Table 3-1. Demographic features of FAP village panchayats, Nepal, 1980

	(1) Area (ha)	(2) Popu- lation (No.)	(3) House- holds (No.)	(4) Household Ave. Size (2)÷(3)	(5) Man/Land Ratio (2)÷(1)	(6) Household/ Land Ratio (3)÷(1)
Nuwakot District: (Hills)						
Tupche (25) ^{a/}	3,120	4,800	854	5.6	1.5	0.3
Karkimanakamana (14)	6,240	3,505	729	4.8	0.6	0.1
Total	9,360	8,305	1,583	5.2	0.9	0.2
Dhanusha District: (Terai)						
Sakhua (8)	1,500	4,568	919	5.0	3.0	0.6
Hariharpur (n.a.)	2,000	4,144	680	6.1	2.1	0.3
Total	3,500	8,712	1,599	5.4	2.5	0.5

a/ Figures in parentheses refer to no. of villages included in the village panchayat.

Source: Yadav 1980: pp. 4-7; ADB/N 1976: pp. 3-5.

Although the total upland area included in SFDP is almost three times more extensive than the lowland area, much of this is actually forested and uncultivable. Upland agricultural patterns having a diversified cropping system are characteristic of the Nuwakot district. In contrast to Nuwakot, Dhanusha is flat; the climate is warmer; landholdings are larger; population is denser; and there are more marginal farmers and landless households. Jute, an export cash crop, and rice, a staple food crop, are the main agricultural products in the district.

II. Household Indicators

Table 3-2 presents a summary view of household bio-data among the five groups consisting of big farmers, small farmer FAP members, small farmer non-members, landless members, and landless non-members. The Nuwakot data, however, do not include a sample group of landless non-members who were all out of the village at the time of the survey – itself an indication of the mobility of this group. (See page 19)

Average family size is comparable among all groups, with big farmers in Dhanusha having the largest average size of 5.7 persons per family. Big farmers in both areas also score the highest in all the indicators.

On the other hand, landless members in both districts have the smallest average family size ranging from 3.5 to 4.2 members, indicating that they are relatively younger than the other groups. Generally, for the rest of the bio-data, the landless groups in both districts rank within the poorest category. That is, they have the highest infant mortality rate, ranging from 56 to 160 deaths per thousand. Literacy levels for both head and spouse are the lowest, ranging from nil to 25 percent. Their highest schooling ratio for primary school children is only 29 percent, while none of their children have reached the secondary or college levels. Finally, family planning is practiced at most by only 10 percent of this group.

Small farmer members in Nuwakot tend to be a little more advanced than their non-member counterparts, particularly in literacy levels. In Dhanusha, on the other hand, the differences between small farmer members and non-members do not appear to be in favor of one group.

Socio-economic indicators in Table 3-3 reinforce these rankings: big farmers, on most counts, are better off than the other groups; the landless are the worst off; while the small farmers are in-between. The only category which is the same for all groups is the use of firewood for cooking. (See page 20)

III. Economic Activities

Major economic indicators draw out further profiles of the various groups (Table 3-4). Average landholdings in Nuwakot are smaller (0.7 ha.) compared to Dhanusha (2.01 ha). Surprisingly, in Dhanusha big farmers own less

land than small farmers but rent-in much more land so that their total cultivated landholdings average 8.78 ha. (See page 20)

The largest family labor force is found among big farmers in Nuwakot (4.7) and landless non-members in Dhanusha (4.1).

In terms of capital formation, big farmers in both districts register the highest value of total assets, at around \$20,000 per household, while the landless groups have the lowest value, ranging from \$198 to \$239. Although big farmers incur the largest debts, their external liabilities, as a proportion of total assets, rank among the lowest, ranging from 2.5 to 3.5 percent. In contrast, landless members in Nuwakot incur debts that total as much as 58.6 percent of their total assets – an indication of the greater risk exposure they experience.

Cropping intensity is comparable among all the socio-economic farm groups. In terms of yields per hectare, there are no clearcut differences among the groups, with some groups producing more of one crop but less of another. In terms of total cereal production, however, big farmers in both districts clearly produce more per hectare – 9.8 tons in Nuwakot and 12.1 tons in Dhanusha. Likewise, big farmers consume much more milk at home valued at \$327 in Nuwakot and \$122 in Dhanusha. Landless groups on the other hand have practically no milk for home consumption.

In their disposal of cereal grains, the various groups show marked differences (Table 3-5). Big farmers produce the most, do not share any of their crop with landlords, sell a fifth of their crop while consuming the rest, and thus have the highest per capita consumption of cereals. Landless groups are at the opposite end of the spectrum while small farmers groups are again found in-between. (See page 21)

IV. Income and Assets

As already foreshadowed by the earlier indicators, the income of rural households is closely associated with the size of their landholdings – with big farmers in both districts earning the highest gross and net incomes, and the landless groups the lowest (Table 3-6). It is also important to note that farming activities account for three-fourths of the households' income in the *terai*, but only half of the income in the highlands. However, landless groups depend much more on non-agricultural activities, ranging from 50 percent of their income in Dhanusha to 80 percent in Nuwakot. (See page 21)

Livestock raising provides a significant portion of the household income among small farmer members in Nuwakot (25 percent) and landless members in Dhanusha (10 percent). This is partially reflected in the ownership of large livestock. However, big farmers still have the highest total number of oxen, cows, buffaloes, goat and sheep – in the Nuwakot area averaging 21.2 animals. In the Dhanusha area the big farmers and small farmer non-members each has 4.2 head on average (Table 3-7, see page 21).

In terms of household assets, the relative contribution of land, buildings, livestock, and agricultural tools is comparable among small and big farmers alike, with land constituting the major asset valued at 70 to 85 percent of the total.

The landless groups, on the other hand, manifest a different configuration. With their total assets already the lowest among all groups, houses constitute a bigger proportion of total assets (32 to 41 percent), while livestock also attain a major asset value (20 to 32 percent). It is in this sense that the peasant's complaint rings true: the loss of a buffalo can indeed disturb the entire household economy.

As with the groups in the Bangladesh villages, a summary of paired comparisons of FAP member and non-member groups in Nepal indicate similar relationships (Table 3-9). In terms of income and asset ratios, big farmers are better off than small farmers; small farmer members are slightly better off than non-members; and small farmers are better off than landless households.

The widest disparity, however, occurs between big farmers and landless households. The difference in

their per capita net income ranges from 4.7 to 8.0 times. In household assets, the gap widens much more – from 84.5 to 100 times!

Table 3-9. Comparison of FAP member and non-member groups, by income and asset ratios, Nepal, 1980

Paired groups	Per capita net income	Household assets
I NUWAKOT		
1 BF - SFM	3.0	7.2
2 SFM-SFNM	1.1	1.5
3 SFM-LLM	2.7	11.8
4 LLM-LLNM	N.A.	N.A.
5 BF - LLM	8.0	84.5
II DHANUSHA		
1 BF - SFM	3.0	6.3
2 SFM-SFNM	1.1	0.9*
3 SFM-LLM	2.0	7.3
4 LLM-LLNM	0.8*	2.2
5 BF-LLNM	4.7	100.0

* First group is worse off than second group.

Source: Tables 3-6 and 3-8.

Table 3-2. Household bio-data, FAP sample villages, Nepal, 1980

Items	Unit	Nuwakot					Dhanusha					
		SFM (N=23)	SFNM (N=21)	LLM (N=3)	BF (N=6)	Total (N=53)	SFM (N=26)	SFNM (N=12)	LLM (N=4)	LLNM (N=10)	BF (N=6)	Total (N=58)
1. Average family size		4.8	4.0	3.5	4.5	4.4	4.7	5.2	4.2	4.9	5.7	4.8
2. Infant mortality per thousand ^{1/}	No.	15	30	56	Nil	18	22	Nil	160	115	Nil	63
3. Literacy level: ^{2/}												
a) Head of household	%	61	29	-	83	47	42	42	25	10	83	40
b) Spouse	%	9	6	-	-	5	-	18	-	-	60	10
4. Proportion of children aged 6-12 (primary school age) in school	%	50	43	Nil	75	48	67	75	Nil	29	69	64
5. Children enrolled in secondary school	No.	-	-	-	2	2	5	2	-	-	10	17
6. Children enrolled in College	No.	-	-	-	3	3	-	-	-	-	6	6
7. Family planning practiced												
a) Permanent basis	%	13	5	-	17	9	23	25	-	10	50	22
b) Temporary basis	%	4	-	-	17	4	8	-	-	-	-	3
8. Training in different activities received per farmer		1.3	0.4	1.7	0.5	0.9	0.7	Nil	0.3	Nil	Nil	0.3
9. Access to government delivery mechanism ^{3/}		3.6	1.2	0.7	3.8	2.5	2.7	1.9	2.0	0.3	2.2	2.0
10. Retained cereal production ^{4/} per capita	Kg.	223	206	18	549	279	190	304	33	31	685	243
11. Milk consumption: per capita	l	13.0	7.4	Nil	27.3	-	2.2	0.3	1.0	Nil	10.8	-

1/ Those less than one year old dying during previous year.

2/ Able to read and write.

3/ No. of government agencies contacted per farmer.

4/ Paddy milling out at 65 percent.

Source: Table 9 in Yadav 1980: p. 42.

Table 3-3. Socio-economic indicators, Nepal, 1980 (in percent)

Indicator	Nuwakot					Dhanusha					
	S F M (N=23)	S F N M (N=21)	L L M (N=3)	B F (N=6)	Total (N=53)	S F M (N=26)	S F N M (N=12)	L L M (N=4)	L L N M (N=10)	B F (N=6)	Total (N=58)
(1) Housing: permanent and semi-permanent ^{1/}	57	14	0	100	33	15	8	0	0	34	12
(2) Drinking water: piped water or tubewell/pond ^{2/}	48	38	33	50	42	100	92	100	100	100	98
(3) Toilet: closed pit ^{3/}	65	28	0	30	45	4	17	0	0	50	10
(4) Hospital for sickness ^{4/}	88	50	50	100	74	75	67	-	43	80	68
(5) Lighting: electricity ^{5/}	4	9	0	83	15	-	-	-	-	-	-
(6) Cooking fuel: wood ^{6/}	100	100	100	100	100	100	100	100	100	100	100
(7) Radio owned	4	0	0	67	9	8	17	0	0	100	17
(8) Clock/watch owned	22	10	0	67	21	19	42	0	0	100	28

1/ The rest have temporary housing conditions.

2/ Other sources include: local tap, river and stream.

3/ Other facilities are: open pit and none.

4/ Other places for treatment are: village and nowhere at all.

5/ Other sources include: kerosene and wood.

6/ No household used electricity or gas.

Source: Annex 1, Tables 33-36 and 42, pp. 45-49 and 57 in Yadav 1980.

Table 3-4. Major economic indicators, Nepal, 1980

Items	Units	Nuwakot					Dhanusha					
		S F M (N=23)	S F N M (N=21)	L L M (N=3)	B F (N=6)	Total (N=53)	S F M (N=26)	S F N M (N=12)	L L M (N=4)	L L N M (N=10)	B F (N=6)	Total (N=58)
<u>Land</u>												
Landholding owned	Ha.	0.35	0.26	0.003	3.36	0.64	1.16	1.41	0.09	0.14	0.79	1.75
Landholding cultivated	Ha.	0.46	0.29	0.12	3.36	0.70	1.43	1.68	0.72	0.35	8.78	2.01
Unirrigated land	%	35	46	Nil	45	42	20	21	59	18	41	31
<u>Labor</u>												
Average family labor force	No.	3.2	2.5	3.3	4.7	3.1	3.5	3.7	2.8	4.1	3.7	3.6
<u>Capital</u>												
Total assets (TA)	\$	2820	1850	239	20178	4255	3130	3517	446	198	19713	4235
External liabilities (EL)	\$	317	74	140	511	232	160	35	56	9	687	175
Increase in EL during year	\$	120	46	73	382	118	54	15	56	9	513	98
Net worth	\$	2506	1792	99	19688	4031	2972	3482	390	188	18875	4061
EL as a proportion of total assets	%	11.2	4.0	58.6	2.5	5.4	5.1	1.0	12.6	4.5	3.5	4.1
<u>Crops and livestock</u>												
Cropping intensity	%	195	199	131	174	185	177	133	61	134	138	145
<u>Yields</u>												
Early paddy	Tons/ha.	3.9	3.1	-	2.4	2.7	1.2	1.9	-	2.1	2.4	1.5
Late paddy	"	3.1	3.8	1.6	3.0	3.1	1.1	1.7	1.6	0.5	1.2	1.2
Wheat	"	1.2	2.1	0.7	2.4	1.7	1.0	1.1	1.1	-	3.2	1.2
Maize	"	1.4	1.6	1.0	1.1	1.3	1.8	-	-	-	0.9	1.1
Millet	"	2.7	2.3	1.9	2.3	0.9	0.7	-	-	0.9	0.9	0.8
Total cereal production	tons	1.9	1.4	0.1	9.8	2.2	2.2	2.6	0.5	0.4	12.1	2.9
Milk consumed at home	\$	77	35	-	327	84	15	2	6	-	122	20
<u>Income</u>												
All crop sales	\$	39	29	11	349	69	111	80	17	16	1143	188
Milk sales	\$	22	6	-	-	12	17	5	14	-	-	10
Net agricultural income (NAI)	\$	279	176	16	1295	339	330	300	91	78	1825	418
NAI as a proportion of total income	%	65	58	10	50	-	73	73	45	31	85	-
<u>Financial yield</u>												
NAI as proportion of TA	%	9.9	9.5	6.7	6.4	8.0	10.5	8.5	20.4	39.4	9.3	9.9
Per capita net income	\$	73	64	27	216	99	64	61	32	40	189	78

Source: Table 8 in Yadav 1980: p. 36.

Table 3-5. Disposal of cereal grains, Nepal, 1980^{1/}

	Unit	Nuwakot					Dhanusha					
		S F M (N=23)	S F N M (N=21)	L L M (N=3)	B F (N=6)	Total (N=53)	S F M (N=26)	S F N M (N=12)	L L M (N=4)	L L N M (N=10)	B F (N=6)	Total (N=58)
Total production ^{2/}	Ton	43.5	28.7	0.4	59.3	131.5	57.5	31.1	2.0	4.0	72.5	167.1
Landowner's share	%	6	3	7	-	3	5	4	38	29	-	3
Sales of all cereals	%	12	13	NIL	21	16	15	15	NIL	4	19	16
Consumption	%	81	84	93	79	81	80	81	62	67	81	80
Per capita consumption	Kg	261	240	22	649	327	254	308	50	44	865	320

1/ Includes human consumption, livestock consumption, seeds retained, and storage losses.

2/ Includes early paddy, late paddy, wheat, maize, and millet.

Source: Table 3 in Yadav 1980: p. 25.

Table 3-6. Average annual income and expenditure, Nepal, 1980

Items	Unit	Nuwakot					Dhanusha					
		S F M (N=23)	S F N M (N=21)	L L M (N=3)	B F (N=6)	Total (N=53)	S F M (N=26)	S F N M (N=12)	L L M (N=4)	L L N M (N=10)	B F (N=6)	Total (N=58)
(1) Gross (Cash and Kind) Income	\$	569	391	184	3283	784	577	540	225	267	2986	741
(2) Farming	%	49	52	17	47	48	72	76	40	36	85	75
(3) Livestock	%	25	16	2	14	18	7	3	10	1	4	5
(4) Non-Agricultural	%	26	32	80	39	34	21	21	50	63	11	20
(5) Production expenses	\$	141	88	20	693	176	128	126	22	20	842	175
(6) Total net income: (1)-(5)	\$	428	303	164	2590	608	449	414	203	247	2144	566
(7) Per capita net income	\$	73	64	27	216	99	64	60	32	40	189	78

Source: Annex 1, Tables 22-24, pp. 30-32 in Yadav 1980:

Table 3-7. Ownership of large livestock, Nepal, 1980

Livestock	Nuwakot					Dhanusha					
	S F M (N=23)	S F N M (N=21)	L L M (N=3)	B F (N=6)	Total (N=53)	S F M (N=26)	S F N M (N=12)	L L M (N=4)	L L N M (N=10)	B F (N=6)	Total (N=58)
Oxen	1.0	0.5	0.6	2.3	0.9	0.9	1.1	0.2	-	2.2	0.9
Cows	1.0	0.8	-	4.7	1.2	0.6	1.3	0.8	0.6	0.8	0.8
Buffaloes	1.6	0.9	-	5.0	1.6	1.3	0.2	0.8	0.4	1.0	0.8
Goat and sheep	1.6	0.6	1.0	9.2	2.1	0.2	1.6	0.2	0.4	0.2	0.5
Total	5.2	2.8	1.6	21.2	5.8	3.0	4.2	2.0	1.4	4.2	3.0

Source: Table 4 in Yadav 1980: p. 26.

Table 3-8. Average household assets, Nepal, 1980

Items	Unit	Nuwakot					Dhanusha					
		SFM (N=23)	SFNM (N=21)	LLM (N=3)	BF (N=6)	Total (N=53)	SFM (N=26)	SFNM (N=12)	LLM (N=4)	LLNM (N=10)	BF (N=6)	Total (N=58)
Total value of assets	\$	2,822	1,866	239	20,201	4,263	3,132	3,517	430	198	19,713	4,236
Land	%	70	77	30	75	74	80	85	40	23	85	83
Building	%	21	15	41	19	19	12	8	35	32	10	11
Livestock	%	8	7	20	5	6	6	6	23	32	1	4
Agricultural tools	%	1	1	6	0.4	1	1	1	13	4	2	
Cash saving and loans to others	%	0.4	-	2	.01	0.1	1	0.1	1	-	0.3	0.3

Source: Annex 1, Table 28, p. 37 in Yadav 1980.

CHAPTER 4

SFDP IN AGRARIAN REFORM AND RESETTLEMENT AREAS (PHILIPPINES)

"It's really difficult to be poor; no matter how much effort we would do, our status of living remains the same."

some migrant workers^{1/}

I. Demographic Features

Table 4-1 presents the demographic features of the six FAP villages. Because the GO/ARFs are personnel of the Ministry of Agrarian Reform (MAR), the villages selected reflect the principal activities of MAR. Three villages — San Rafael, Sto. Domingo, and Gen. Luna — are areas undergoing land tenure changes. The other three villages — Liberty, Apoc-Apoc, and Sitio Mariwara in Barangay Princesa Urduja — are resettlement sites. (See Fig. 4-1, page 23)

In terms of total area and number of households, General Luna is the largest among the six villages. Generally, the resettlement villages have smaller population sizes, with some areas like Liberty even experiencing a decrease in household number (from 159 in 1976 to 115 in 1979) due to adverse living conditions (Lopez 1979:1).

II. Socio-economic Indicators

Comparing the six villages by household data in Table 4-2, FAP members in General Luna are the young-

^{1/} Cited in Arocena 1979:9.

est in age (37.4 years); have the highest educational attainment (with 92 percent having reached Grade six or more); are all engaged in farming as their major occupation; and have the highest gross income of \$1,209 per year.

(See page 24)

On the other hand, the three resettlement villages of Liberty, Apoc-Apoc, and Mariwara have the lowest annual gross incomes respectively from \$297 to \$365 to \$491. They also rank below average in terms of educational attainment — i.e., less than 63 percent of the respondents have completed the elementary grades.

Liberty residents, in particular, manifest a diversified mix of main occupations, with only 13 percent engaged in farming and 47 percent engaged in non-farming or other occupations. This reflects the unstable situation of many households after being relocated from their original farming areas, as in this case, to make way for a water reservoir.

III. Tenure Status

The tenure status of FAP participants confirms some distinguishing characteristics of the project villages (Table 4-3). In the three villages with land tenure reform, the majority of respondents have become either amortizing owners or lessees under the agrarian reform program — 67 percent in Sto. Domingo, 83 percent in San Rafael, and 84 percent in General Luna. (See page 24)

Table 4-1. Demographic features of FAP villages, Philippines, 1979

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Total Area (ha)	Crop Area (ha)	Population (no.)	Households (no.)	Ave. HH Size (3)÷(4)	Land/man Ratio (1)÷(3)	Land Household Ratio (1)÷(4)
Camarines Sur Province							
San Rafael (Tigaon) ^{a/}	300*	250	1,880	254	7.4	0.2	1.2
Sto. Domingo (Bombon)	435	207	905	125	7.2	0.5	3.5
Nueva Ecija Province							
General Luna (Llanera)	502	465*	1,600	261	6.1	0.3	1.9
Liberty (Pantabangan)	343*	217*	934	115	8.1	0.4	3.0
Palawan Province							
Apoc-Apoc (Aborlan)	500	—	512	105	4.9	1.0	4.8
Mariwara ^{b/} (Narra)	—	—	—	—	—	—	—

* Approximate

^{a/} Names in parentheses designate municipalities.

^{b/} A *sitio* (hamlet) of Bgy. Princesa Urduja.

Source: Case studies on SFD (Success and Failure) 1979.

PHILIPPINES

Fig. 4-1. Field action project sites, SFDP and ROAP

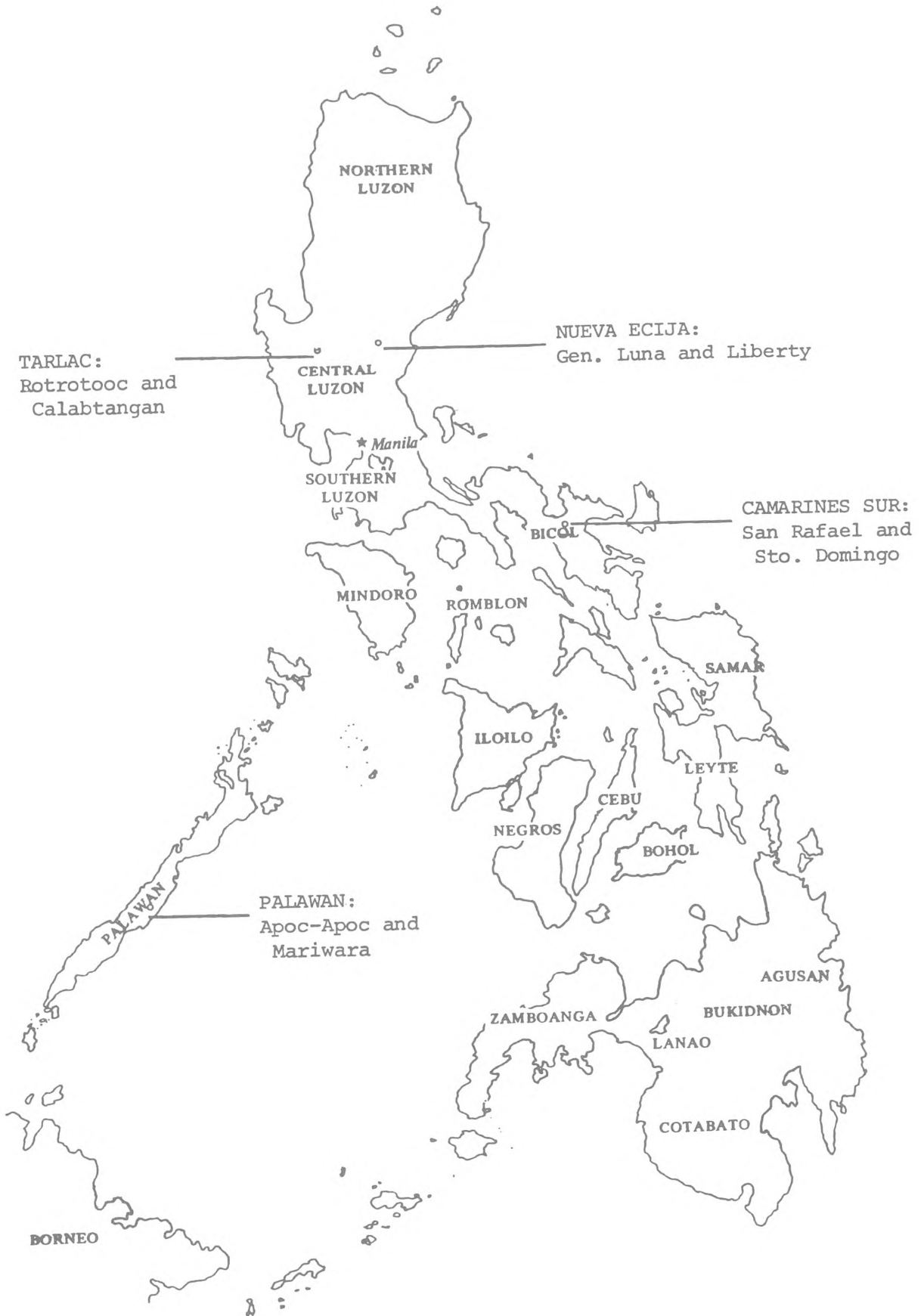


Table 4-2. Household bio-data by FAP villages, Philippines, 1979

	Camarines Sur		Nueva Ecija		Palawan		Total (N=115)
	Sto. Domingo (N=18)	San Rafael (N=36)	Liber- ty (N=15)	Gen. Luna (N=13)	Apoc- Apoc (N=12)	Mari- wara (N=21)	
Mean age	46.9	41.1	42.5	37.4	38.3	44.9	43.2
Household size	6	8	6	6	8	6	-
Educational level: Grade 6 or more (%)	61	75	53	92	25	52	63
Main occupation							
a) farming (%)	61	86	13	100	100	100	78
b) fishing (%)	11	-	20	-	-	-	4
c) hired laborer (%)	-	11	20	-	-	-	6
d) others (%)	28	3	47	-	-	-	11
Annual gross income (U.S.\$)	554	659	365	1,209	297	401	581

Source: Tables 19, 22-25 in Panganiban, et. al., 1979.

Table 4-3. Tenurial status of sample households, Philippines, 1979 (in percent)

Tenurial Status	Camarines Sur		Nueva Ecija		Palawan	
	Sto. Domingo (N=18)	San Rafael (N=36)	Liber- ty (N=15)	Gen. Luna (N=13)	Apoc- Apoc (N=12)	Mari- wara (N=21)
Owner-cultivator	-	3	-	8	-	-
Amortizing owner	22	78	-	8	-	-
Lessee	45	5	-	76	-	-
Allocatee	-	-	13	-	75	100
Landless agric. laborer	33	14	27	8	25	-
Non-agricultural worker	-	-	60	-	-	-
Total percent	100	100	100	100	100	100

Source: Panganiban, et. al., 1979: Table 26.

On the other hand, in the two Palawan villages, the majority are allocatees of farmlots under the government's resettlement programme. The presence however of landless agricultural workers, representing a quarter of the respondents in Apoc-Apoc, adds a discordant note — since resettlement schemes were originally designed to accommodate rural families looking for land, not to spawn another generation of landless households.

IV. FAP Members vis-a-vis Non-members

Based on another sample survey,^{1/} small farmer and landless laborer FAP members can be compared with

their non-member counterparts. By social indicators, small farmer and landless laborer members in Camarines Sur are generally better off than non-members (Table 4-4). However, in Nueva Ecija, small farmer members are worse off than non-members. As expected, big farmers rank higher in social indicators than small farmers who in turn rank higher than landless laborers. (See page 25)

Economic indicators in Table 4-5 corroborate most of the earlier comparisons. In total landholdings, annual household income, and total assets, small farmer members in Camarines Sur are better off than non-members. Likewise, landless laborer members in both sites are better off than non-members. (See page 25)

^{1/} ARI 1980; Tables 5,6, 9-14, and 35.

Thus, even among the low-income groups, there may still be some selection bias for the relatively better-off to join the SFD programme.

The exception seems to be in Nueva Ecija where small farmer members as a group are worse off than their

non-member counterparts in terms of landholdings and household income. Some caution, however, should be taken in the interpretation of the available data since the landholding criterion for FAP eligibility had been raised earlier in Gen. Luna from two to three hectares and the family income criterion had also been disregarded (cf. Clark 1980:2).

Table 4-4. Social indicators, Philippines, 1980 (in percent)

	Camarines Sur				Nueva Ecija				
	SFM (N=31)	SFNM (N=34)	LLM (N=23)	LLNM (N=25)	SFM (N=19)	SFNM (N=25)	LLM (N=19)	LLNM (N=25)	BF (N=15)
1. Age: more than 35 years	77	62	61	60	74	60	74	68	100
2. Household size: more than 4	84	68	65	68	68	84	58	80	80
3. Educational level: beyond primary	29	26	44	20	21	40	37	16	33
4. Literacy level: can read and write ^{1/}	100	97	96	84	90	100	95	88	100
5. Housing: permanent and semi-permanent ^{2/}	77	59	57	52	58	72	47	56	100
6. Cooking fuel: electricity or gas ^{3/}	10	21	9	20	5	20	16	8	47
7. Lighting: electric bulb ^{4/}	45	24	26	8	63	84	74	56	100
8. Toilet: flush or water-sealed ^{5/}	48	50	39	36	68	68	53	60	100

1/ The remainder either can read only, can sign name only, or are illiterate.

2/ The remainder have temporary housing.

3/ The remainder use firewood or rice hull.

4/ The remainder use kerosene.

5/ The remainder use closed pit, open pit, or none.

Source: ARI 1980: Tables 5, 6, 9-14, and 35.

Table 4-5. Economic indicators, Philippines, 1980 (in percent)

	Camarines Sur				Nueva Ecija				
	SFM (N=31)	SFNM (N=34)	LLM (N=23)	LLNM (N=25)	SFM (N=19)	SFNM (N=25)	LLM (N=19)	LLNM (N=25)	BF (N=15)
1. Total landholdings:									
0.1 - 2.0 ha.	58	85	-	-	89	84	-	-	13
2.1 - 4.0 ha.	36	15	-	-	5	16	-	-	33
4.1 and above	6	0	-	-	5	0	-	-	53
2. Annual household income:									
\$1 - 342 (up to ₱2,500)	42	56	35	60	16	4	31	36	0
\$343-685 (₱2,501-5000)	32	29	52	28	21	24	16	24	0
\$686 and above (₱5,001 plus)	26	15	13	12	63	72	53	40	100 ^{a/}
3. Assets:									
Buildings: more than \$137 (₱1,000)	52	32	26	12	79	80	71	44	100
Animals: more than \$68 (₱500)	35	26	9	0	37	24	37	24	73
Cash savings: none	74	76	61	84	79	68	63	56	60
Total: more than \$616 (₱4,500)	52	32	17	12	79	72	37	44	93

a/ Of these, 47 percent earn incomes above \$ 3,425 (₱ 25,000).

Source: ARI 1980: Tables 16-20, and 28.

CHAPTER 5

GRASSROOT GROUPS AND ACTIVITIES

"The only way to start is to start, and the place to start is right here with what little we have and even with a minus quantity."

— an SFPP group leader^{1/}

If the village is the lowest administrative unit for government planning, and the farm is the lowest feasible unit for the better-off farmer, for the small farmer and landless laborer, the lowest practicable unit is his group. "Micro-planning from the group level is essential," continues the ASARRD report, "because it is a means of giving the small man a voice and share in the process of development" (FAO 1977: p. 24).

For the creation of an effective "receiving/utilizing mechanism" among small farmers and landless peasants, the SFD Manual (1978) lists five essential features: (1) field workshops, (2) grassroot groups and associations, (3) group organizers, (4) planning from below and (5) participatory action-based research. As they have been operationalized in different FAP sites, these five features will be examined in this chapter and the next (though not in the order as listed).

I. Homogeneous Groupings

By and large, group formation in the FAP villages has been done on a voluntary basis. Kinship ties, pro-

ximity of households, and similarity in tenure status have been some factors behind the choice of group members. In all three countries, special women's groups have also been formed as well as some groups composed wholly of landless households.

A negative criterion in the formation of groups is the prior exclusion of big farmers or better-off households, based on landholding and/or income criteria. In some places like Gen. Luna in the Philippines, the landholding ceiling of two hectares has been arbitrarily raised to three hectares due to pressures from the bigger farmers, particularly the barrio captain. In other places like the resettlement areas in Palawan and Nueva Ecija, all household were considered in the low-income category and thus eligible for FAP activities. There have also been instances where group members themselves have been able to ferret out big farmers posing as low-income farmers (Manandhar 1978).

Table 5-1 provides a summary tabulation of the number of SFPP groups, members, and group organizers in the three pilot countries.

^{1/} Cited in Arocena 1979: p. 5.

Table 5-1. Groups, members, and organizers in Bangladesh, Nepal, and the Philippines, 1979-1980

	(1)	(2)	(3)	(4)	(5)
	Group organizers	SFPP groups	Members	Average group size	Group per GO
				(3) ÷ (2)	(2) ÷ (1)
I. Bangladesh^{a/}					
Bogra	2	46	484	10.5	23.0
Mymensingh	4	104	981	9.4	26.0
Comilla	2	43	333	7.7	21.5
Sub-total	8	193	1,798	9.3	24.1
II. Nepal^{b/}					
Dhanusha	2	45	510	11.3	22.5
Nuwakot	2	49	755	15.4	24.5
Sub-total	4	94	1,265	13.5	23.5
III. Philippines^{c/}					
Camarines Sur	2	21	113	5.4	10.5
Nueva Ecija	2	7	70	10.0	3.5
Palawan	2	14	147	10.5	7.0
Sub-total	6	42	330	7.9	7.0
Grand total	18	329	3,393	10.3	18.3

Source: a/ Kamaluddin 1980: p. 109.
 b/ Clark, et. al., 1979: p. 6.
 c/ Panganiban, et. al., 1979: p. 66.

With eight GO/ARFs working in eight villages, Bangladesh has the most number of SFPP groups organized (193), followed by Nepal (94) and the Philippines (42). Average group size among the FAP villages ranges from 5.4 members in Camarines Sur to 15.4 in Nuwakot. The average number of SFPP groups assisted by each GO/ARF also varies from 3.5 groups in Nueva Ecija to 26 in Mymensingh. Generally the Philippines has lagged behind in the formation of SFPP groups, due in no small part to the two-year delay in the release of its guarantee-cum-risk funds for the credit-financing of SFPP group activities.

As of the latest count, in the three pilot countries, over 330 small farmer and peasant production (SFPP) groups have been organized helping over 17,000 people from about 3,400 disadvantaged families (SFD Manual 1979: p. vi).

Once several SFPP groups begin to function, an association of groups becomes the next step. In Nepal and Bangladesh, this has been accomplished in most of the FAP villages. In Ballavpur, Comilla, because of the size of the village, there were even two associations formed by FAP participants to service their various needs.

II. SFPP Group Activities

Once small homogeneous groupings among small farmers and landless households are formed, they can discuss and agree upon a nucleus or "starter" activity requiring the collaboration of all members. Other subsidiary income-raising activities can also be included in the group plan. A listing of all these activities actually undertaken in the three countries indicates the variety and creativity of SFPP groups in focusing on their own income-generating resources (Table 5-2). In effect, the activities outlined constitute a development plan as formulated from the perspectives of the rural poor themselves — i.e., planning from below. (See page 28)

Beef fattening, milch cow rearing, draught animal rearing, and paddy processing are the most popular activities among FAP participants in Bangladesh. Nepal has more inter-group collaboration for a variety of activities, an indication of a higher stage in the functioning of SFPP groups alongside their associations. The Philippine groups are engaged in relatively fewer kinds of activities. One activity, however, that has proven highly profitable once access to a market is assured is mushroom culture.

III. Group Credit

A crucial factor in the carrying out of income-raising activities is the availability of credit-financing for the initial capital requirements and even for the subsistence needs of marginal households during critical periods of the year. Under SFDP, a guarantee-cum-risk fund amounting to a minimum of \$20,000 for each country has been set aside. Under this scheme, a local banking institution

agrees to provide credit equivalent to ten times the value of the "booster" fund. Repayments from SFPP groups then become a revolving fund for further activities and expansion of the program to other villages. In effect, instead of the usual collateral requirements in terms of fixed assets or individual character loans, SFPP groups borrow on the basis of group liability. Their chief collateral becomes the group itself; they obtain "group character" loans; and, at least in the initial phases, there is close supervision by the GO/ARF in the preparation of group budgeting plans.

The implementation of this collateral-free, supervised credit program in the three countries has met varying levels of success and some unforeseen circumstances.

a) Bangladesh

After almost four years of activities, SFPP groups in Bangladesh show a high record of repayment rates by activity and by FAP site (Table 5-3). Bogra and Comilla manifest remarkable repayment rates of 97 percent or more, while Mymensingh has somewhat lagged behind (80 percent). The over-all rate of repayment for Bangladesh as of March 1980 stands at 91 percent. (See page 29)

In terms of income-raising activity, the four major loan disbursements have gone for: beef fattening (29.9 percent), draft cattle rearing (25.8 percent), crop production (14.5 percent), and milch cow rearing (11.8 percent). Only the last-mentioned activity has fallen below the 90 percent level of loan repayment.

Commenting on the high record of repayment rates in the programme, Alamgir observes:

These facts indicate that the traditional belief that small farmers and landless labourers are bad debtors is, to a great extent, baseless. These people are very eager to repay the loan as soon as they have something. What is necessary is to see that they have an assured source of income. (Alamgir 1977: p. 6)

b) Nepal

SFPP groups in Nepal reveal a more ambiguous record of loan repayments for FAP activities (Table 5-4). As of mid-July 1979, Nuwakot had a repayment rate of 51 percent while Dhanusha had 59 percent. This contrasts with a high repayment rate of 90 percent in Dhanusha during the previous year of 1978. In terms of activity, the largest loan disbursements were made for livestock, poultry, and fishery. Although all the loans were procured on a group liability basis, more than 90 percent of the total loan disbursements have actually gone to the individual activity of farmers (APROSC 1980: Annex 1, p.44). (See page 29)

Table 5-2. Loan activities of SFPP groups by country, as of January 1980

Activity	Bangladesh	Nepal	Philippines
<u>Livestock:</u>			
Beef fattening	xx	x	
Milch cow rearing	xx	xx	
Draught animals	xx	(x)	x
Goat/sheep rearing	x	x	
Pig production/breeding			x
Poultry production		x	x
Duck production, eggs		(x)	x
<u>Crop production:</u>			
Rice	x		x
Potato, jute, tobacco	x	(x)	
Vegetable		(x)	x
Corn, peanut			x
Mushroom			(x)
Sericulture	x		
<u>Forestry:</u>			
Driftwood collection		x	x
Land purchase/redemption		(x)	x
<u>Processing:</u>			
Cheese making		(x)	
Fruit & vegetable preservation		x	
Paddy processing	xx	x	
Rice threshing	x		
<u>Cottage industry:</u>			
Tile making		(x)	
Handicrafts			x
Nipa shingle making		(x)	x
<u>Cottage industry:</u>			
Cloth weaving		(x)	
Basket weaving		x	
<u>Fishing:</u>			
Pisciculture	x	(x)	
Fishpond	x	(x)	x
Fishnet making	x		
<u>Miscellaneous</u>			
Rickshaw pulling	x	x	
Tube-well, well irrigation	(x)	(x)	
Petty shop keeping	x		
Tailoring			x
Bullock cart transport	x	(x)	

xx = activity undertaken by greatest number of groups.

(x) = activity undertaken on both group and inter-group basis.

Source: FAO/RAPA: dated 31.1.80 in Muñoz 1980: Annex D.

Table 5-3. Loan disbursements and repayment rate by activity and FAP site, Bangladesh, as of March 1980

Activity	(1)		(2)	(3)	(4)
	<u>Disbursed</u>		Due	Repaid	Repayment
	(\$)	(%)	(\$)	(\$)	rate (%) (3) ÷ (2)
Milch cow rearing	50,347	11.8	29,105	20,915	71.9%
Draft, cattle rearing	110,063	25.8	59,505	55,296	92.9
Beef fattening	127,499	29.9	74,009	70,721	95.6
Goat rearing	944	0.2	946	913	96.5
Paddy processing	33,332	7.8	26,592	26,057	98.0
Rickshaw pulling	18,290	4.3	17,212	15,891	92.3
Fishnet weaving	1,928	0.5	1,744	1,284	73.6
Fishing	6,789	1.6	5,599	5,092	90.9
Pisciculture	4,100	1.0	1,091	982	90.0
Crop production	61,825	14.5	40,302	38,130	94.6
Releasing mortgaged land	8,102	1.9	4,345	1,979	45.5
Others	2,846	0.7	2,460	2,315	94.1
Total	426,065	100%	262,908	239,573	91.1%
<u>FAP site</u>					
Bogra	126,978	29.8	78,961	77,011	97.5%
Mymensingh	141,359	33.2	91,990	73,654	80.1
Comilla	158,006	37.1	92,235	89,186	96.7

Source: Janata Bank, Head Office, Dacca. In Kamaluddin 1980: pp. 218-221, Appendices F-4 to F-7.

Table 5-4. Loan disbursements and rate of repayment by FAP activity, Nepal, as of mid-July 1979

FAP Activity	Loan duration (yrs.)	Interest rate (%)	Nuwakot		Dhanusha	
			Disbursed (\$)	R.R. ^{a/} (%)	Disbursed (\$)	R.R. ^{a/} (%)
Livestock, poultry, fishing ^{b/}	2-3	11-14%	109,209	43%	40,932	57%
Other long-term ^{c/}	7	8-14	6,992	-	4,788	80
Medium-term ^{d/}	2-5	14	-	-	8,158	55
Seasonal crop ^{e/}	0.5	14	24,540	77	5,382	75
Others ^{f/}	0.5-3	10-14	4,666	38	587	84
Total	0.5-7	8-14	145,407	51	57,847	59

a/ Rate of Repayment (R.R) = amount repaid ÷ amount due × 100.

b/ Includes rearing of milch cow, buffalo, bullock, sheep, goat, boar, poultry, and fish.

c/ Includes horticulture, land purchase, pumpset purchase, and well construction.

d/ Includes tile factory, and purchases of horse, wooden cart, and land for tenants.

e/ Includes cultivation of maize, wheat, paddy, potato, vegetable, tobacco, jute and mustard.

f/ Includes loans for irrigation canal, sprayer, sewing machine, cottage industry, tools, paddy processing, shoe making, and consumption.

Source: Co-operative Office, Nuwakot Project site, and Project Office, Dhanusha Project Site. In APROSC 1980: Annex 1, Tables 31-32, pp. 41-44.

Examining the possible causes for the "disappointing level of loan repayments to the Bank," the APROSC report suggests three major factors. (1) Repayment schedules for livestock loans, the major credit component with a major delinquency problem, may not have always coincided with the projected maturity of the purchased animals. (2) Since 1979, the bank's role in administering SFDP loans has been severely curtailed in favor of a third party, the local *sajha* (cooperative) society which now

serves as the channel for most disbursements and repayments. Moreover, these *sajhas* retain 4 percent commission from all SFDP loans disbursed and repaid through their offices. (3) Complex social factors are involved, manifested in the priority given to repaying local money-lenders rather than the bank. The perennial shortage of working capital together with the traditional dependence of the rural poor on local sources for subsistence credit compounds the situation.

Finally, pointing out the possibility of deliberate delay or delinquency in repayments, the APROSC study comments that "the decline in repayment must now be seen as a serious warning signal" (APROSC 1980: pp. 33-35).

c) Philippines

The Philippine experience represents an unusual instance in the SFD programme because the guarantee-cum-risk fund was not made available until after almost three years of the FAPs' inception. The first loans under the LBP/NCC financing scheme were only released in February 1979 for Camarines Sur, December 1979 for Nueva Ecija, and as late as March 1980 for one site in Palawan (Muñoz 1980: p. 13).

Total loans approved as of mid-April 1980 amounted to \$62,427 – more than half of these (53 percent) going to Camarines Sur, 26 percent to Nueva Ecija, and 21 percent to Palawan. The vast majority of loans have not yet fallen due so that rates of repayments cannot be measured.

In one sense, the delay in loan releases from the Land Bank may have proven to be a cause of "salutary neglect." Despite the initial feelings of discouragement, a number of SFPP groups managed to have their planned activities financed from other sources.

For instance, a sample survey of 115 SFPP group members in the first quarter of 1979 (Table 5-5) indicates that a third of respondents relied on self-financing, 12

percent went to the rural bank, 11 percent received the initial Land Bank releases, another 10 percent were serviced by the Agricultural Credit Administration, while the rest were able to approach the Ministry of Agrarian Reform (MAR), the Office of the Governor, and even private moneylenders.

In the Philippine context, this indicates that small groups of the rural poor, with proper assurance of "group collateral," may be able to tap various sources of credit – particularly the rural banks and the *Masagana 99* credit programme for small rice farmers.

IV. Some Effects of Group Activities

Aside from the general socio-economic impact of the field action projects discussed in Chapters 2-4, some specific effects of SFPP group activities in the life-situation of group members can be examined. Principally, three interrelated benefits have been pointed out: increased household income, increased savings, and employment generation. Some instances can be cited.

a) Income increases (Bangladesh)

Among sample households in the three study villages in Bangladesh, the profit/cost ratio of FAP activities can be calculated (Table 5-6). Both Shabgram and Ballavpur reveal relatively high ratios of 0.42 between net returns and costs of the activities. This means that for every dollar spent, a profit of 42 cents was made. Fakirakanda shows a slightly lower return of 35 cents for every dollar spent.

Table 5-5. Source of credit for FAP members' activities, by project area, Philippines, 1979

Source of Credit	Total No.	Camarines Sur		Nueva Ecija		Palawan	
		Sto. Domingo	San Rafael	Liberty	Gen. Luna	Apoc	-Apoc Mariwara
	115	18	36	15	13	12	21
ACA	12	-	-	-	92	-	-
MAR	2	-	-	13	-	-	-
Land Bank	13	28	22	-	-	-	-
Office of the Governor	4	-	-	27	-	-	-
Rural Bank	14	22	25	-	-	-	5
Private money lender	9	6	20	-	-	8	-
Self-financed	38	-	33	60	8	42	52
Not applicable/No project	15	-	-	-	-	50	43
No answer	8	44	-	-	-	-	-
Total	115	100	100	100	100	100	100

Source: Panganiban, et. al., 1979: Table 33.

Table 5-6. Per capita annual income and cost of FAP activities among sample households, Bangladesh, 1980.

Sub-Project	(1) Gross Income from activity (\$)	(2) Cost of activity (\$)	(3) Net re- turn from activity (\$)	(4) Profit/ Cost Ratio (3)÷(2)	(5) Household Net income	(6) FAP income/ Household income Ratio (3)÷(5)
Shabgram (Bogra)	160	113	47	.42	585	.08
Fakirakanda (Mymensingh)	216	160	56	.35	431	.13
Ballavpur (Comilla)	241	170	71	.42	415	.17
Total	208	149	59	.40	473	.12

Source: Tables 3.34 and 3.35 in Kamaluddin 1980: p. 97.

Furthermore, as a percentage of household net income, the net returns from FAP activities range from 8 percent in Shabgram to 17 percent in Ballavpur. In this light, FAP activities have constituted a greater proportion of the net income of the poorest among the three villages — Ballavpur with an average household net income of \$415 per year.

Among the sampled SFPP groups, group savings have also been recorded, ranging from \$27 in Shabgram to \$160 in Fakirakanda (Table 5-7). The large amount of savings in the Mymensingh village is somewhat questionable, however, considering that nearly one-third of the groups have become inoperative because of overdue loans payable to the bank (Kamaluddin 1980: p. 115).

Income increases have also been noted from some of the earlier SFPP group activities in the Philippines. For instance, average income for mushroom production was \$41 per member and \$39 for rice production (Panganiban 1979: p. 91).

b) Employment generation (Philippines)

With SFPP group activities, participants have utilized more of their family labor. A random sample of 28 group members in Nueva Ecija indicated the following: in Gen. Luna, the head spent an average of 4.6 hours per day to FAP activities, the spouse 4.8 hours, and the children 3.1 hours. Likewise, in Liberty, the head spent 3.8 hours per day, the spouse 1.8, and the children 1.0 hour (Panganiban 1979: p. 89-a).

c) Comparison by benchmark years (Nepal)

Based on a smaller sample of 13 FAP participants with available benchmark survey data in Nuwakot, Yadav has drawn up comparative profiles before the start of FAP in 1975 and after FAP in 1979 (Table 5-8). Although data for a comparable control group would have been useful, the general improvement of the 13 households in their own life-situation is nonetheless marked.

Table 5-7. Average savings of sample groups and members, Bangladesh, 1980

Sub-Project	(1) Number of groups	(2) Number of members	(3) Amount of savings (\$)	(4) Savings per group (3)÷(1) (\$)	(5) Savings per Member (3)÷(2) (\$)
Shabgram	6	73	163	27	2.23
Fakirakanda	7	71	1,117	160	15.73
Ballavpur	7	72	217	31	3.01
Total	20	216	1,497	75	6.93

Source: Table 4.9 in Kamaluddin 1980: 117.

Table 5-8. Time series comparison of 13 FAP participants, Nuwakot, Nepal, 1975-1979

Average/Household			1975	1979	% increase (decrease)
1)	Household size	(no.)	5.92	6.2	5
2)	No. of active members	(no.)	3.46	3.62	5
3)	Irrigated area	(ha)	0.12	0.30	150
4)	Grain production:				
	Paddy	(kg)	388	1,067	175
	Maize	(kg)	327	371	13
	Wheat	(kg)	78	165	112
	Millet	(kg)	371	325	(12)
5)	Total production	(\$)	16.48	48.00	191
6)	Income sources:				
	Grain sales	(\$)	7.04	40.00	468
	Vegetables & livestock	(\$)	8.08	31.84	294
	Non-agricultural	(\$)	19.20	127.36	563
7)	Institutional loans	(\$)	13.84	99.68	620
8)	Loans from individuals	(\$)	12.24	74.64	510
9)	Total debts unpaid	(\$)	11.68	470.64	3,929
10)	Total assets	(\$)	818.48	3,057.12	274

Source: APROSC 1980: Annex 2, Table 1, pp. 1-3.

On the average, household size and work force did not appreciably increase. Irrigated area on the other hand slightly increased from 0.12 to 0.3 hectare. Together with this, parallel increases in paddy and wheat production were recorded. Only millet production showed a slight decrease.

Even if adjustments were made for inflationary effects, considerable increases were attained in income sources over the 1975 figures: 468 percent in grain sales; 294 percent in vegetables and livestock; and 563 percent in non-agricultural sources. Total assets also increased by 274 percent over the same period. This partially reflects the positive impact of FAP activities on these households.

On the other hand, the farmers' external liabilities increased even more sharply: 620 percent from institutional loans and 510 percent from individuals' loans. Total debts unpaid revealed the most dramatic increases – from \$11.68 in 1975 to \$470.64 in 1979, a forty-fold increase.

“It appears likely,” concludes Yadav, “that the 13 farmers concerned have derived significant benefit from the [SFD] programme in terms of the quantity and quality of the land they are cultivating, crop production, income and the value of assets.” “The major cost,” he continues, “has been an increase in indebtedness” (APROSC 1980: p. 45).

CHAPTER 6

PLANNING FROM BELOW WITH GROUP ORGANIZERS

"If you are a change agent, do not try to change people towards your ideas, but you have to go first to their ideas; then you can change them as you live there...I am trying to play the role of change agent through small farmer group action."

— a GO/ARF^{1/}

Under the SFDP approach, low-income and disadvantaged rural households move ahead with the formation of SFPP groups; but these groups are formed first with the help of Group Organizers/Action Research Fellows (GO/ARFs). In this light, the group activities described in the previous chapter are end-results of a step-wise procedure initiated earlier with the training and fielding of GO/ARFs. It is this interaction between GO/ARFs and SFPP groups that constitutes part of a process described as "planning from below."^{2/}

I. Role of GO/ARFs

As indicated by their acronym, GO/ARFs perform a twofold function: they are catalysts for group formation which concomitantly requires action research. Although deemed indispensable in the initial phases of group formation, GO/ARFs are eventually expected to phase themselves out of an FAP area. In this sense, the final indicator of a GO/ARF's success is his dispensability from the project site.

a) Affiliation and residence

Over the past three years, the 18 GO/ARFs have concretized their roles in a variety of ways, depending on local circumstances. In Bangladesh, the eight GO/ARFs are attached to local research/development centers in charge of the local FAP site — the Rural Development Academy in Bogra, Bangladesh Agricultural University in Mymensingh, and the Bangladesh Academy for Rural Development (BARD) in Comilla. In Nepal, the four GO/ARFs are fielded by the credit institution for SFDP's fund, the Agricultural Development Bank of Nepal (ADB/N). and in the Philippines, the GO/ARFs are field personnel of the Ministry of Agrarian Reform (MAR).

Although residence of the GO/ARF in the FAP village is highly desirable in the original SFDP design, this has not always been found to be practicable. In Bangladesh and the Philippines, a number of GO/ARFs have instead used service motorbikes to commute regularly to the FAP villages which sometimes adjoin the university campus (as in Mymensingh), or are located only a few kilometers away from the nearest town (as in Comilla and Camarines Sur).

b) Group organizing

In the initial phases of group organizing, the GO/ARFs have been instrumental in the preparation and follow-up of loan applications for SFPP group activities. In Nepal, for instance, both the GO/ARF and the group chairmen were regarded by group members as the two main parties responsible for pressing loan applications (Yadav 1980: Annex 1, p. 64).

Likewise, in Bangladesh, the GO/ARF was identified as the medium for processing loans by over a third (38 percent) of all sample households. However, group chairmen played a more prominent role in Mymensingh (78 percent) and in Comilla (44 percent) (Kamaluddin 1980: p. 95).

In the Philippines, because of the delay in the release of the guarantee-cum-risk fund, GO/ARFs have not only helped prepare loan applications but have also relied on their own ingenuity and personal contacts in procuring loans from other sources. In a number of instances, the GO/ARFs even incurred the suspicion and the ire of the villagers for the unexplained delay of the credit funds.^{3/}

In addition to loan processing, GO/ARFs in all the FAP villages have become vital links in contacting various line agencies of the government for particular services and training sessions for the villagers, ranging from horticultural classes to livestock inspection to family planning and health services. In Bangladesh for instance, among the sources of information on farming, the GO/ARF was ranked most helpful by 39 percent of the sample villagers, next only to neighbors and friends (Kamaluddin 1980: p. 89).

c) Action research

Together with the myriad aspects of group organizing, GO/ARFs have conducted various research undertakings. The first one was the total household enumeration to determine the eligibility of particular households for the SFD program, based on specified ceiling criteria for landholdings and/or income.

A more detailed survey of the eligible households followed this initial enumeration to establish some benchmark data prior to the start of income-raising activities. In most of the FAP sites, however, records from this first benchmark survey have not been kept in a systematic way so that later studies, including the present report, have not been able to develop a time series analysis.

On a case study level of individual households or SFPP groups, GO/ARFs have been more successful. Indeed the qualitative data furnished by these periodic reports

^{1/} Adhikari 1978: p. 4.

^{2/} cf. SFD manual 1978: Chaps. 3 and 4.

^{3/} cf. Case studies on SFD 1979.

are among the most informative, coming as they are from the participant observers' point of view. Notable in this regard is the GO/ARFs' account of both successes and failures in SFPP group formation. Because of their familiarity with the pertinent circumstances, GO/ARFs enjoy a decided advantage over outside researchers in this form of self-evaluation.^{4/}

In the SFD design, local research centers are expected to backstop the research work of GO/ARFs and eventually provide a focal point for continuous support of SFPP groups and associations, once the GO/ARFs have been phased out of the locality. In Bangladesh, this tie-up between GO/ARFs and local research centres has been established, with supervisors from the local center coordinating the work of the GO/ARFs in each subproject area.

In the other two countries, on the other hand, the links between GO/ARFs and research centers have not been on a continuous basis. Nonetheless, other institutions have provided surrogate support and guidance for research activities – in particular, The Agricultural Development Bank of Nepal (ADB/N) and The Ministry of Agrarian Reform/Agrarian Reform Education Service (MAR/ARES) in the Philippines.

II. Planning from Below

The principal dynamism for the SFDP approach stems from “bottom-upwards planning” – i.e., small homogeneous groups of low-income peasants formulating their own development plans, based on their perceived needs and resources and delineating the kinds of services they expect from government line agencies and credit institutions.^{5/}

4/ See bibliography for individual GO/ARF's progress reports and case studies for practically all the FAP villages.

5/ cf. SFD manual 1978: Chap. 4.

This process of planning from below may be as variegated as the composition of SFPP groups themselves in different localities. Nonetheless, several common features should be discussed.

a) The “receiving/utilizing mechanism”

The basic unit for planning from below is the group. “Better-off farmers can prepare individual farm plans,” notes the SFD manual, “but low-income disadvantaged farmers and peasants can only plan effectively in groups” (1978:36).

One indicator for the functioning of these groups as the core of the “receiving/utilizing mechanism” is the frequency of meetings. Table 6-1 indicates this relative frequency among sample households along with repayment rates discussed earlier in Bangladesh and Nepal. SFPP groups in Bangladesh have a very high record of weekly meetings, notably in Bogra and Comilla (100 percent) which incidentally also have near-perfect scores in repayment rates. Mymensingh, on the other hand, lags behind in weekly meetings (72 percent) as well as in repayment rates (80 percent).

In Nepal, the low frequency of weekly meetings (4 and 21 percent) juxtaposed with the low repayment rates (51 and 59 percent) confirms a positive association between weekly meetings and repayment rates. Although a causal link cannot be firmly established, an organizational guideline can be pointed out: the more frequently the SFPP groups meet (preferably on a weekly basis), the higher their repayment rates tend to be.

Although comparable data for the Philippines are lacking, a separate table on the manner of selecting group leaders reveals part of the dynamics in group formation (Table 6-2). Indeed, the choice of a group leader may well constitute the first crucial step in planning from below.

Table 6-1. Frequency of SFPP group meetings, Bangladesh and Nepal, 1980 (in percent)

	R.R. ^{a/}	Weekly	Fortnightly	Monthly	Others
Bangladesh:					
Bogra	98	100	–	–	–
Mymensingh	80	72	19	9	–
Comilla	97	100	–	–	–
Nepal:					
Nuwakot	51	4	–	96	–
Dhanusha	59	21	3	31	45

a/ Rate of repayment for loans due.

Source: Table 3.30 in Kamaluddin 1980: p. 93; Annex 1, Table 45, p. 61 in Yadav 1980.

Table 6-2. Manner of selecting SFPP group leader, Philippines, 1979 (in percentage)

Ways of Selection	Number Sampled	Camarines Sur		Nueva Ecija		Palawan		Category %
		Sto. Domingo	San Rafael	Liber-ty	Gen. Luna	Apoc- Apoc	Mari- wara	
Voting	40	50	39	27	100	-	-	35
Unanimous choice	70	28	58	73	-	100	100	61
Appointed by GO/ARF w/ groups comment	1	-	3	-	-	-	-	1
No answer	4	22	-	-	-	-	-	3
Total	115	100	100	100	100	100	100	100%

Source: Panganiban, et. al., 1979: p. 66.

For example, three out of five sample group members (61 percent) picked their leaders by unanimous choice, notably in the Palawan Resettlement sites. A third of all members used a voting procedure, particularly in General Luna and the Camarines Sur villages. Only one leader was appointed by the GO/ARF with the group's consent.

b) Field workshops

One of the innovative features of the SFDP approach and certainly the most far-reaching in terms of evoking participation from various quarters is the field-level workshop.^{6/} Prior to the start of the field action projects, problem-identification field workshops were conducted in each country in 1974-1975. Since then, FAP evaluation workshops have been held periodically – thrice in Bangladesh, thrice in Nepal, and twice in the Philippines (cf. Table 1-3, see page 4).

As outlined in the SFD manual (1979) and operationalized in the three countries, the field workshop methodology includes four main features:

(i) **Decentralized field-level consultations.** Separate stages of the workshop were held in the subproject areas, i.e., on the district or provincial levels, before ending with a summary workshop in the capital city.

(ii) **Direct dialogue between concerned agencies.** Representatives from various line agencies came together to discuss ways of co-ordination “at the scene of action and in the presence of small farmers and the landless” (SFD manual 1979: p.2). From the side of the government's “delivery mechanism,” this process represented in microcosm the beginnings of integrated rural development.

(iii) **Involvement of low-income rural families.** Representatives from SFPP groups participated in the workshop proceedings on an equal footing. Indeed, it was their felt needs and their assessment of services received

from line agencies that provided the substance to the workshop sessions.

(iv) **Multi-level task-oriented communication.** Although participants came from various levels of the governmental bureaucracy as well as from various sectors of society, they were all mixed up into smaller discussion groups, and asked to perform the specific tasks of identifying problems and seeking solutions at the local level.

In combining all these features, the field workshops basically followed “a pedagogy whereby knowledge becomes an instrument of equality, self-respect is fostered among participants, and discussion and reflection are precursors of action” (SFD manual 1979: p. 4).

As a methodology that has evolved through trial and error in various settings over the past five years, the field workshops have come to include certain common elements. Among these are: on-the-spot participation by personnel from different levels, disciplines, and institutions; focusing on the problems of the rural poor; task-oriented discussion groups; village consultations; additional information through area papers, case studies, and GO/ARFs' reports; commitment to follow-up action; use of the local language understood by the rural poor; and specific recommendations for action (SFD manual 1979: p. 4).

If there have been any weaknesses noted in the field workshop approach, it is precisely in the absence of one or several of these common elements – e.g., the use of a language not intelligible to the rural poor; domination of the discussions by a few outspoken participants; and drifting away from specific issues on hand.

To the outside observer, the cumulative record of workshop reports over the past three to four years constitutes the most valuable source of information on the SFD programme since the data come from insiders – whether SFPP group leader or GO/ARF or bank official – whose testimonies are scrutinized in a dialogue situation with other involved parties. In this sense, the annual field work-

6/ cf. SFD manual 1979: vol. II.

shops provide watershed occasions when SFDP theory and practice are discussed and re-cast in a spirit of area-wide self-criticism. The bulk of reports listed in the bibliography are products of this field workshop methodology.

III. The Delivery Mechanism (Subproject Implementation Committee (SPIC) and National Coordinating Committee (NCC))

Under the current structure of FAPs in the three countries, three levels of decision-making are distinct though interlocking: (1) SFPP groups and associations planning from below; (2) a subproject implementation committee (SPIC), composed of representatives from various government line agencies at the district or provincial level, and (3) a National Coordinating Committee (NCC), comprising representatives of national agencies and support organizations.

The latter two committees, SPIC and NCC, are responsible for adjusting the government's "delivery mechanism" in providing the proper services and other material inputs requested by the SFPP groups. It is this matching process between group plans "from below" and the services of line agencies "from above" that constitutes the integrative factor in the SFD approach in a dual sense — i.e., integrating various government agencies in their services, and integrating low-income rural households within the process of rural development.

a) Bangladesh

Operationally, a number of problems have been noted in the functioning of the SPIC-NCC delivery mechanism. In Bangladesh, Kamaluddin points out four problem areas: (1) SPIC meetings have been seldom held, except in Bogra, resulting in a lack of regularity in the services of line agencies; (2) SFPP groups are considered non-formal bodies, hence not deserving of services from the line departments;^{7/} (3) a multiplicity of government and voluntary organizations as well as inter-agency rivalry continue to obstruct FAP activities; and (4) over-centralization in the SPIC-NCC structure compounded by lack of field visits by higher officials in both committees hampers communication and proper coordination (Kamaluddin 1980: pp. 129-140).

On the other hand, Bari describes how a team effort among line agencies and key FAP personnel facilitated SFDP activities in Comilla:

We were rather fortunate to have a team working for the project. The ARFs (Action Research Fellows), the Sub-project Coordinator, Rural Credit Officer, Bank Managers and a few departmental officers worked in a team to work with the village people. We attended the monthly general meetings of the

Associations to discuss, cooperate and help the village people in taking their own decisions and in implementing those. Besides, the team used to have innumerable informal discussions, even in social gatherings, where the issues and problems related to the project dominated. Such discussions, if quantified, would be at least once a week. This possibly helped all of us a lot. (Bari 1979: p. 23).

b) Philippines

Problems related to the SPIC/NCC structure have also been pointed out in the Philippines by SPIC members themselves. These problems may be classified under three categories: (1) organizational problems consisting chiefly in the absence of permanent representatives to SPIC or NCC, and consequently a lack of commitment on the part of some line agencies in the action phases of SFDP; (2) procedural problems such as bureaucratic requirements in approving loans or, on the other hand, inadequate knowledge among some SFPP group members in the system of planning from below; and (3) operational problems, particularly delays in the release of loan funds and in the approval of project proposals (Panganiban 1979:37-40).

c) Nepal

In Nepal, SFDP activities have been placed under coordination committees at six different levels — on the national, regional, district, village panchayat, inter-group and group levels (APROSC 1980: Appendix 5). At the village panchayat level, the coordination committee consists of eight members: the Panchayat chief (*Pradhan Panch*), three active group members, one active ward member, one Cooperative Society manager, one Junior Technical Assistant (J.T.A.) in the panchayat, and one group organizer. Hence, at least half of the committee members are directly involved in the SFD programme.

IV. The Bottom-up Approach in Retrospect

As gleaned from the earlier discussions, the process of micro-planning from below is a painstaking process that requires a dynamic interaction between GO/ARF and rural households, and between SFPP groups on the one hand and other sectors and levels of rural society on the other. There is no instant nor uniform formula to the mechanism of this bottom-up approach and some lapses have inevitably arisen.

Nonetheless, the orientation of the programme towards the rural poor has already elicited positive responses and a discernible change of attitudes among FAP participants — what Kamaluddin has described as an "inner revolution" based on group solidarity and creativity (Kamaluddin 1980: pp. 122-123).

Attitudinal changes are difficult to pinpoint but can perhaps be approximated by citing three views typical of "before" and "after" situations:

^{7/} In Ballavpur, Comilla, SFPP groups complained that high-yield varieties of seeds intended for them were instead handed over by the local government agency to an influential big farmer who then sold the seeds at higher prices.

“We are not concerned with the planning of programmes. Our duty is only to carry out instructions from above. Our main concern is to apply those instructions to our situation.”

– a government field officer, before SFDP^{8/}

“Why is there a need for groupings and self-study? If the government is really to help us, why is it necessary to hold nightly meetings and group studies? Why not deliver the assistance immediately so that we can readily use it?”

– a potential FAP participant^{9/}

^{8/} Cited in FAO 1977: p. 15.

^{9/} Cited in Lopez 1979: p. 5.

“It never happened before that government personnel would approach us and be willing to provide credit. How could we believe it would happen now? In the past, people from government agencies come to get something from us rather than give us something. Again, whenever they come, they usually go to Pradhan’s house or rich person’s house, whereas these GO/ARFs started coming to the small farmers’ houses. This news went around. People began to talk among themselves and also to the GO/ARF.”

– an SFPP group leader^{10/}

^{10/} Cited in Yadav 1978: p. 30.

PARTICIPATION IN DEVELOPMENT: THE MISSING AGENDA

“Since the mid-sixties, it has become more and more widely held that it is futile to attempt to implement schemes of agrarian reform and rural development without the participation of the intended beneficiaries, the rural poor. Development is to be achieved with and by the people, not just for the people.”

— World Conference on Agrarian Reform and Rural Development^{1/}

In addition to SFDP, two other U.N. initiatives have been taken focusing on the specific circumstances of the rural poor. Although there are differences in approach and time frames among the three programs, it is well to stress the common problem to which they are addressed: how can the rural poor participate in their own development?

I. Rural Organizations Action Programme (ROAP)

As of 1979, ROAP-sponsored activities included country studies in five Asian countries, field research in four countries, and at least two field projects in India and the Philippines (see Table 1-1, see page 1).

a) Country studies

The Asian country studies commissioned by ROAP as background papers for WCARRD have been synthesized by Cheema (1978) and subsequently by Van Heck (1979) in a broader consolidated report entitled, “Participation of the poor in rural organizations.” Containing four parts, the report first identifies the rural poor. Secondly, it highlights government actions in rural development. Thirdly, it considers the extent of participation of the poor in rural organizations. And finally, it presents its conclusions and recommendations for action.

Based on varying country data, the rural poor are identified as primarily tenants, share-croppers, landless agricultural and forestry labourers, fishermen, some rural artisans, tribes people, nomads and refugees.

Regarding current rural development policies in Asia, several features stand out: most countries have been preoccupied with increasing agricultural production; the bureaucracy rather than people’s organizations have been used to implement government programmes; only recently have the rural poor emerged as the target group and even then there is a wide gap between theory and practice; cooperatives, local governments, community development, the Green Revolution, and bureaucratic organizations have not reached the rural disadvantaged; land reform programmes in most countries have been a dismal failure; and from the point of view of the rural poor “achievements” are rare among the selected countries

(Van Heck 1979: p. 16).^{2/}

One of the most crucial questions asked by the report is why the rural poor of Asia have not joined the cooperatives. Several salient reasons are given by the country studies: well-to-do families dominate the cooperatives for their own interests; only landed farmers can become members; the poor look at cooperatives as a tool of the rich; poverty itself acts as an impediment; most Asian coops are government-sponsored; and there are no coops specifically designed for the rural poor (Van Heck 1979: p. 26).

Pointing out the differences between standard and participatory organizations, the consolidated report cites several reasons why participatory organizations have been more attractive to the poor: they respond to the felt needs of the local people; they emerge out of a group reaction to exploitation along with a common cause; they begin informally; they are homogeneous groupings; decision-making is democratic; and outside control is minimal or has been neutralized (Van Heck 1979: p. 61).

The major conclusion of ROAP’s consolidated report is as logical as it is urgent: promote participatory organizations to involve the poor in development. It underscores the realization that “an essential part of any rural development program should be the promotion of *separate participatory organizations set up with and run by the poor themselves*” (Van Heck 1979: p. 64).

b) Successful participatory organizations

It is noteworthy that the ROAP consolidated report cites the SFDP field action projects in Bangladesh, Nepal, and the Philippines as one of two successful instances of how separate participatory organizations can be set up by the poor themselves. Indeed, most of the requirements enumerated by the ROAP report for the self-organization of the poor have been partly based on the experience of the pilot FAPs studied here — e.g., area associations of groups, coordinating committees at the national and area levels, training of group organizers (GOs), guarantee-cum-risk funds, and special arrangements for the landless (Van Heck 1979: pp. 64-66).

A second instance of the successful mobilization of peasants is through the Community Organization (C-O) approach in contrast to the Community Development (CD) approach in the Philippines. This is exemplified through four case studies in Hollnsteiner’s report (1978). Sometimes also called conflict-confrontation, the C-O approach includes five organizing principles:

- (1) People generally act on the basis of their

^{1/} WCARRD 1979b: p. 79.

^{2/} cf: Cheema 1978.

self-interest

- (2) People move from simple, concrete, short-term and personal issues to more complex, abstract, long-term and systematic issues over time.
- (3) The Establishment reacts in ways that give people the opportunity to become angry and militant.
- (4) Tactics against the powerful should be within the experience of the powerless and outside the experience of the powerful.
- (5) Through the organizing process, people make their own decisions.^{3/}

Noting the successful utilization of the C-O approach in several urban and rural communities in the Philippines, Hollnsteiner mentions other characteristics: C-O is a methodology, not an ideology. Applying a bottom-up strategy, it is not subversive but rather promotes a dialogue between conflicting groups. More emphasis is placed on membership awareness and participation than on leadership training. And a C-O worker need not be an educated person but one who actively cares for and can work with the people (Van Heck 1979: p. 34).

Underlining the vital role of women in the process of community organization, Hollnsteiner makes the following observations:

Notable in the C-O cases is that *women* figured prominently in the development of group consciousness and participated about as much as the men did, sometimes more, in strategy sessions and mobilizations . . . Kagawasan also developed all-women groups based on the family welfare concerns generally allocated to women, like health, nutrition, and vegetable raising. When the centre of people's attentions are issues *affecting the community at large*, then sex role stereotypes decline in importance. At the same time, they do not stifle natural groups that exist side by side with mixed groups, such as women's and youth organizations . . . (in Van Heck 1979: p. 35).

c) Other approaches

Because of its "pragmatic and flexible" approach, ROAP has not provided any definite operational guidelines for its action programmes, aside from its focus on the rural poor and their organizations. In one sense, this leaves local implementing bodies greater leeway in experimenting with rural development models. Some approaches are suggested by the country study writers themselves in their follow-up recommendations.

Sharma (1978b) would explore the structural relationships between the SFPP homogeneous groupings

and the Nepal Peasants Organization (NPO) within the existing *panchayat* administrative system. In a project proposal presented at a Cadennabia workshop with ROAP officers, Sharma suggests that "linking the SFDP with NPO would meet the twofold objectives of providing an action channel to the NPO and a legal organizational base for the SFDP."

For Bangladesh, Ali (1978) recommends an experimental project comparing combined and separate organizations for the rural poor in two of the ten survey villages he has studied in Barura *thana* Comilla district. Among various strategies proposed for Bangladesh in another study, Haq (1978) recommends the establishment of a Rural Organization Development Authority (RODA) at the national and village levels. Furthermore, he presents a model for proportional representation in the Peasant Panchayats to distinguish a "social village" from a "physical village".

In the Philippines context, the key role of community organizers (COs) is stressed by Hollnsteiner in her four case studies of successful and unsuccessful organizations of the rural poor. She favors a strengthening of the C-O approach in contrast to the top-down approach of government-sponsored farmers' organizations.

Finally, in his regional report, Cheema (1978) recommends new organizations designed specifically for the rural poor, and a research-cum-action programme to be undertaken by extra-governmental institutions under FAO auspices.

Thus, in their recommendations, ROAP collaborators suggest multiple lines of action to investigate in greater detail the specific roles of cooperatives, government structures, group organizers, and non-governmental bodies in organizing the rural poor.

From individual interviews by the author, several ROAP researchers emphasized various aspects concerning the rural poor and their organizations.^{4/} Two of the writers pointed out the existing class and subclass divisions in Asian agrarian societies and the need to confront this reality before embarking on any rural development project. One expressed a pessimistic view that under the present circumstances and in the light of past development efforts, class conflicts were inevitable in the rural setting.

Other ROAP collaborators were trying to work with government agencies and with existing peasant organizations recognized by the government. Two of these official bodies were the Tribal Development Commission in Ranchi District, Bihar, India, and the Ministry of Local Government and Community Development in the Philippines.

3/ Hollnsteiner 1979: pp. 408-409. See also Hollnsteiner's ten-point comparison of why the rural poor join C-O style rural organizations, but do not join standard organizations in Van Heck 1979: pp. 35-37.

4/ Interviewed were: Arvind Das (Maharashtra, India), Prayag Mehta (Bihar, India), Khagendra Sharma (Nepal), Hazrat Ali (Bangladesh), Shabbir Cheema (Malaysia), and Mary Hollnsteiner (Philippines).

In Ranchi, the National Labor Institute has sent a fieldworker to live in a village composed of a tribal minority. Some salient features in this ongoing project are: a group dynamics approach to development; an educational process simultaneous with employment creation, e.g., in basket-weaving, poultry, and piggery; the use of participant observation and the keeping of a daily diary by the Group Organizer; recognition of four spokesmen (two primary school teachers and two bright youths) who belong to the same tribe; and the active cooperation of the government commission in charge of tribal development. The project emphasizes education with a focus on the youth.

II. The ROAP Sponsored, Help-a-Barrio Project

In the Philippines, the Economic Development Foundation (EDF), a private management group, was commissioned by ROAP officials to undertake for two years (1977-79) a project called "Help-a-Barrio" (HAB) in Barangay Rototooc in Tarlac Province. According to EDF spokesmen, HAB stresses the villagers' self-reliance by not offering material assistance. It works through the local village government (Barangay Council) and other existing local organizations such as the *Samahang Nayon* (village association).

a) Methodology

As the lead or umbrella organization, the Barangay Council (BC) was chosen by EDF/HAB workers for the following reasons: it is truly village-wide, not sectoral nor segmental; it is clearly indigenous; and its functions are political and administrative, enabling it to initiate change and reform (EDF 1978: pp. 33-34).

During its two-year project, EDF fielded two resident HAB workers in Rototooc. The principal technique adopted by these workers was "a process of continuous drawing-out consultations and interviews with local people especially the recognized group leaders and extending to the rank and file of the residents" (EDF 1980: p. 29). Furthermore, as the Barangay Council in Rototooc was being activated through this approach, BC officials from the neighboring village of Calabtangan were invited to observe the Rototooc BC meetings. In this way, it was hoped that some "reverberation" effects would redound on the neighboring village.

b) Village data

Table 7-1 presents the household and village profiles of Rototooc and Calabtangan. Rototooc, the principal HAB site, is the larger village with 117 families. It is also relatively better off with an average household income of \$624 per year and average total assets valued at \$2,845.

Table 7-1. Household and village profiles of EDF/ROAP^{1/} field project, Philippines, 1978-1979

		ROTOTOOC			CALABTANGAN		
		Total	Farmer	Non-farmer	Total	Farmer	Non-farmer
Population:							
Families	(No.)	117	99	18	45	40	5
Persons	(No.)	659	593	66	260	239	21
Percentage	(%)	100	90	10	100	92	8
Average family size	(No.)	5.6	6.0	3.7	5.8	6.0	4.2
Birthplace: in village	(%)	41	39	50	40	40	40
Mean age:							
Respondents	(Yrs.)	44.4	44.2	45.5	41	42	30
Total population	(Yrs.)	23.2	23.4	21.4	22.0	20.8	15.4
Educational level:							
Secondary and higher	(%)	25	22	39	16	15	20
Income:							
Per household	(\$)	624	653	470	456	466	270
Per capita	(\$)	111	109	128	79	80	64
\$411 (₱3,000) & below	(%)	43	39	61	53	50	80
Average total assets	(\$)	2,845	3,255	589	1,508	1,689	58

^{1/} Economic Development Foundation in conjunction with ROAP.

Source: EDF 1978: Tables 1-9; EDF 1979: Tables 1-7.

Table 7-2. Tenure status of households, Rotrotooc and Calabtangan, 1978-1979

	ROTROTOOC		CALABTANGAN	
	No.	% ^{b/}	No.	% ^{b/}
Owner-operator	40	34	12	27
CLT - holder	66	56	13	29
Lessee	19	16	8	18
Share tenant	5	4	13	29
Non-farmer	18 ^{a/}	15	5	11
Total	148	125% ^{b/}	51	114% ^{b/}
Base used for %	117		45	

a/ Includes 8 farm laborers.

b/ Includes multiple tenure answers.

Source: EDF 1978: Tables 6-a and 7; EDF 1979: Table 5.

The tenure profile of both villages is indicated in Table 7-2. Again, Rotrotooc is relatively better off than Calabtangan in terms of improved tenure status – with 34 percent of its households being owner-operators and 56 percent holders of Certificates of Land Transfer (CLT). Calabtangan, on the other hand, still has 29 percent of its households as share tenants, a tenure status that has been declared contrary to public policy under the agrarian reform programme.

c) Barangay Council activities

From EDF's terminal report (1980), some major activities and accomplishments of the HAB project in Rotrotooc can be listed: (1) the drawing up of a barrio development plan by the Barangay council; (2) the revival of a Compact Farm enabling 70 farmers to procure production loans worth \$16,345 from the Agricultural Credit Administration and subsequently to increase rice production by as much as \$32,699 in aggregate estimates (or a return to investment of 200 percent); (3) the formation under the BC of a Lowest Income Group Association (LIGA) which was able to farm an aggregate of 30.5 hectares "borrowed" from some relatively well-off farmers; (4) completed projects pertaining to public works, skills training, health and sanitation, beautification, and increased production and income and (5) two BC-led representations with national agencies – one before the Ministry of Agrarian Reform asking for a fixing of the land value as a basis for amortization payments, and the other before the National Irrigation Administration asking for the construction of an irrigation system servicing both Rotrotooc and Calabtangan.

d) Continuing problems

Within a limited time frame of two years, Rotrotooc's Barangay Council has engaged in a variety of activities that seems to justify its selection as the lead organization

in the village. However, a subsequent visit by Agrarian Reform Institute (ARI) researchers and the author to Rotrotooc in July 1980, seven months after the termination of the EDF/HAB project, disclosed some disquieting problems no longer under the control of HAB initiatives. For instance, the rate of repayments of Compact Farm members stood at only 35 percent. LIGA members had not met again and it was doubtful whether they had actually cultivated 30.5 hectares. Moreover, the land "borrowed" was actually land that was either rented out to them by the bigger farmers in a sharecropping arrangement or unirrigated land more suitable for the pasturing of livestock.

Interviews with the Barrio Captain, the BC treasurer, and other village members also revealed that the question of land valuation under agrarian reform had not yet been definitively resolved – with the major landlord now asking for a price ranging from \$4,110 to \$5,753 per hectare.^{5/}

Continuing activities mentioned by the Barrio Captain were tailoring and dressmaking which enabled a number of village residents to earn additional income. On the whole, however, he expressed the wish that the HAB worker would continue to stay in the village – to make sure that the activities started earlier would not be discontinued. It also seems that any side-effects on Calabtangan have so far been minimal.

An excerpt from EDF's own terminal report sums up the situation:

On any fair and realistic assessment of the project, and considering where the people were – and still are – two years is too short for people to change old ways and habits of thinking and doing. The

^{5/} The land price was supposed to have been finally fixed by MAR at £890 per hectare after the BC's representation (EDF 1980: p. 25).

same may be said of the acquisition by the local people of sufficient capability in planning and management of group and individual projects (EDF, 1980: p. 34).

In retrospect, the same EDF reports touch upon some possible causes for the lack of continuity in the HAB project after its initial flurry of activities: (1) the higher socio-economic position of BC officials compared to members on the average; (2) constraints imposed by the martial law regime in the election and replacement of village officials, particularly the barrio captain; and (3) inadequate response of a government office to what seemed to be the principal problem for most villagers: the non-implementation of a crucial step in the agrarian reform program.

III. Group Farming/Marketing Workshops

While SFDP and ROAP have been experimenting with the formation of groups among the rural poor and initial failures have been recorded, the group farming/marketing workshops on their part have dealt with the same theme relying on two other assumptions: (1) that there are numerous success stories of group activities among small farmers in Asia; and (2) that the recounting of these successful instances by the small farmers involved would be one of the most effective ways to promote similar self-reliant group activities elsewhere.

a) Group farming in various forms

For purposes of the series of national workshops held in 1978, "group farming" was defined as "the activities carried out by a group of small farmers at the village level for group production, group marketing, or other group efforts to increase production and incomes of the group members" (FAO/RAFE 1978a: p. 3). Such a broad definition thus included both formal and informal bodies among small farmers and allowed for a multiplicity of group activities to be discussed in the workshops.

In all, 32 case studies were prepared by local experts and small farmer cooperators for the national workshops held in nine countries. Normally held in a rural setting, these workshops were attended by a total of 190 farmer-participants and 127 government participants (Table 7-3, see page 43).

From the village-level case studies presented, the group activities could be classified under six broad categories: (1) group production on government or newly-reclaimed land; (2) group production on farmers' own land; (3) group decision and extension; (4) group marketing; (5) group credit; and (6) multi-purpose group activities (FAO/RAFE 1978a: p. 4-7).

b) Group Farming Countries Revisited

In the course of visits to the various countries involved in the SFDP, ROAP and GF/M experiments, the

author was able to interview government officials or their representatives who had coordinated the national GF/M training workshops in four countries – India, Nepal, Bangladesh and the Republic of Korea.

In India, the proceedings of the GF/M workshop and possibilities for follow-up were shifted from the office of one Joint Secretary to another. It was not clear whether any concrete results came out of the workshop, particularly in Gurgaon District (near New Delhi) where the three Indian case studies were situated.

In Nepal, the Deputy Registrar in the Department of Cooperatives expressed his enthusiasm over the GF/M technique and the role of cooperatives. He also produced a printed copy of the GF/M workshop proceedings which included the success stories from the SFDP sites.

Bangladesh went one step further in adopting the farmer-teach-farmer technique. Its Office for Integrated Rural Development Programme (IRDP) had prepared a project proposal for the training of 64 model farmers/farmer leaders scheduled in October 1979. These farmer-trainers would assist and supplement the activities of the Subject Matter Specialist at the IRDP training programmes at the thana level in four divisions of the country. Among the criteria for selecting these potential trainers were: (1) an active member of the cooperative (KSS) with a model farm of his own; and (2) a small or medium farmer with a high quality of farm practice.

As in Nepal and the Philippines, the GF/M workshops in Bangladesh have been organized by the local government office in charge of cooperatives. It is likely therefore that any extension of the GF/M technique will involve the cooperative network. On the one hand, this can facilitate the spread of the farmer-teach-farmer technique and use of success stories. On the other hand, the question still has to be confronted whether or not the rural poor (as identified in the SFDP and ROAP programmes) can meaningfully participate within the present membership structure of most government-sponsored cooperatives. For instance, the Planning Commission of Bangladesh has itself once characterized the cooperatives in the country as a "closed club of kulaks."

c) The experience of the Republic of Korea

The Republic of Korea presents an exceptional example where the farmer-teach-farmer method of presenting success stories has been institutionalized in farmer training classes, particularly as part of *Saemaul Undong* (The New Community Movement). Several other characteristics differentiate the Republic of Korea from the other Asian countries visited: it is a fast-industrializing, export-oriented country, with only 30 percent of the population remaining in the rural areas; rural unemployment is not a major problem; illiteracy among farmers is practically nil; the Office for Rural Development (ORD) has a widespread network of extension workers that reach out to the country and village levels; and, perhaps most significant of all, the countryside underwent a fairly drastic land

reform program three decades ago that has reduced income and resource disparities among rural households.

The model farmer we visited was the leader of a ten-member group farming unit with about 13 hectares. His father, a former landlord, used to own a hundred hectares in the village. At present, the model farmer had three hectares of his own, and was managing the group's machine pool which included two power tillers, a harvester, a dryer, a warehouse, and several other types of farm equipment.

With the national average of landholding at 0.94

hectare, the government at present has plans of raising the three-hectare ceiling for landownership to encourage farmland consolidation and more efficient economies of scale involving farm mechanization. Along with this trend, group farming activities will most likely increase as a form of mutual help and as a matter of survival among small farmers. Thus, as a complementary phenomenon to the disappearance of the landless worker from the rural scene due to employment opportunities in the cities, there may also come a time when the Korean small farmer will eventually vanish – either due to absorption in land-consolidated farms, or to the enlarged scale of his income-earning activities through group efforts.

Table 7-3. Group farming/marketing national workshops, 1978

Countries	1978 Date	Place	Organizers	Number of Case Studies	Number of Participants	
					Farmer	Govt.
Malaysia	21-24 Feb.	Perak	Farmers Organization Authority	4	30	10
Republic of Korea	22-25 Mar.	Kwangjoo	Office of Rural Development	4	15	15
Philippines	27-30 Mar.	Palawan	Bureau of Cooperatives Development	3	20	10
Nepal	1-4 May	Kathmandu	Department of Cooperatives	4	25	15
Bangladesh	6-11 May	Comilla	Integrated Rual Development Programme	4	20	15
India	15-17 May	Gurgaon	Ministry of Agriculture and Irrigation	3	15	20
Thailand	22-25 May	Cholburi	Department of Cooperative Promotion	4	20	17
Sri Lanka	31 May 2 Jun	Peradeniya	Agrarian Research and Training Institute	3	20	20
Indonesia	21-24 Aug.	Jogjakarta	Directorate General of Cooperatives	3	25	15

Source: FAO/RAFE 1978a: p. 13.

CHAPTER 8

GUIDELINES FOR EXPANSION

“Rural development strategies can realize their full potential only through the motivation, active involvement and organization at the grass-roots level of rural people, with special emphasis on the least advantaged...”

– World Conference on Agrarian Reform and Rural Development^{1/}

Included in WCARRD's Programme of Action, statements like this on people's participation reflect a re-orientation on the part of governments and U.N. agencies in the fight against rural poverty. Indeed, WCARRD's entire action programme can also be regarded as norms for the evaluation of U.N.-sponsored activities such as SFDP, ROAP, and the GF/M workshops.

How replicable are the present field projects? Should the programmes be expanded at this time? Are there any working guidelines for a common approach among U.N. bodies and governments as well as other concerned parties?

I. The Question of Replicability

In many respects, the country reports on the impact of these U.N.-sponsored programmes have pointed out

^{1/} WCARRD 1979a: p. 8.

several social benefits among participants which oftentimes are not quantifiable – e.g., the growing spirit of group self-reliance; a greater sense of participation in planning from below; and the realization itself that the rural poor should be the principal agents in their own development.

a) Costs and beneficiaries

Nonetheless, some financial estimates of costs and benefits may provide one measure for judging the replicability of these pilot projects in other areas. Table 8-1 provides a progress report of SFDP field action projects in the three study countries, plus Thailand. It also indicates the scope of expansion being undertaken particularly in Nepal with a projected coverage of 38 districts, or more than half of the country's total number of districts.

Considering the yearly administrative budget for FAP units in Nepal, Yadav has estimated the cost per household and per SFPP group member at amounts ranging from U.S.\$12.03 to US\$13.10 and from U.S.\$10.39 to U.S.\$12.52 respectively (Table 8-2, see page 45).

On the other hand, if other major inputs to the FAPs are included – such as training seminars, FAO/RAPA

Table 8-1. Progress Report on FAO/RAPA field action projects (FAP) on small farmers development (SFP) (from inception in October 1975 to December 1979)

Country	Nepal (as of Jul. 1979)	Bangladesh (as of Jun. 1979)	Philippines (as of Nov. 1979)	Thailand (as of Nov. 1979)
Sub-Project Areas (No.)	2 (24) ^{d/}	3	3	1
Group Organizers/Action Research Fellows (No.)	4 (24) ^{d/}	8	6	1
Small Farmer Group (No.)	94 (461) ^{d/}	182	47	4
Women's Sub-groups (No.)	14	35	-	-
Group Members (family involved) (No.)	1,410 (5,077) ^{d/}	1,771	320	29
Credit loaned (U.S.\$)	\$ 210,873	\$ 334,533	\$ 57,542	\$ 5,250
Repayment Rate (%)	92%(December 1978)	88%	b	c
Group Savings (U.S.\$)	\$1,996 (Trishuli)	\$14,533	-	-
Ave. Grp. Savings per member (U.S.\$)	\$ 3.16 (Trishuli)	\$ 8.66	-	-
External Assistance (U.S.\$)				
1. Guarantee-cum-risk fund	\$20,000 ^{d/}	\$22,000 ^{e/}	\$20,000 ^{f/}	\$10,000 ^{g/}
2. Grant	\$10,000 ^{d/}	\$10,000 ^{e/}	\$10,000 ^{f/}	\$20,000 ^{g/}
3. FAO/RAPA Technical Assist.	6 m/ms	6 m/ms	4 m/ms	1 m/m
4. Group member training	\$43,465 ^{e/}	-	-	-
Projected expansion in new areas	38 districts 180 Subprojects 6,100 groups (IFAD Assisted)	To cover whole thana of 3 present sub-project areas	1 sub-project area in each of 4 new provinces	-

a/ Total number in Government SFD Programme, including FAO/RAPA assisted area.

b/ Credit started in February 1979, so repayment is not yet due.

c/ Credit started in April 1979, so repayment is not yet due.

d/ FAO/UNDP.

e/ FFHC/AD

f/ FAO/MM

g/ ICCO

Source: Small Farmers Development Team, FAO/RAPA; in Muñoz 1980: Annex D.

Table 8-2. Administrative budget for FAP units for 1979/80, Nepal.

	Nuwakot	Dhanusha
(1) Groups	49	46
(2) Households	778	514
(3) Members (including members from sub-groups)	901	538
(4) Budget for the year	\$ 9,362	\$ 6,734
(5) Per household cost: (4) ÷ (2)	\$12.03	\$13.10
(6) Per member cost: (4) ÷ (3)	\$10.39	\$12.52

Source: Table 10 in Yadav 1980: p. 47.

technical assistance, and the annual evaluation workshop – Yadav's per capita costs for the FAPs would be conservative and should be doubled or even tripled.

b) The Philippine experience

In the Philippines, the extent of coverage of SFDP has not been commensurate with the external assistance given, principally due to the delays in the release of the guarantee-cum-risk fund.

On the other hand, a MAR official has pointed out the major difference in external funding requirements between the SFDP and the ROAP-sponsored Help-a-Barrio project. Both were funded from the same source. However, the EDF/HAB project required \$22,000 over a two-year period for administrative costs alone. The SFDP on its part has used its \$20,000 as a revolving guarantee-cum-risk fund for the credit-financing of group activities in the six FAP villages. Another \$10,000 grant was used over a three-year period to help defray administrative costs. Additional operating costs have been borne by MAR's regular budget or have been contributed by other government agencies represented in the NCC.

In addition to the initial grants, MAR/ARES has received other grants destined for specific projects and activities in the FAP sites – e.g., \$179,000 for a rice mill construction in Gen. Luna; \$15,000 from UNFIA; \$7,000 for women's projects; and another \$7,000 for the training for female GO/ARFs.

c) SFDP within IRD

The concentration of these other development grants to support SFDP activities may have created a beneficial multiplier effect in the FAP villages. However, it may also have "overloaded" the FAP villages with other development activities not originally envisioned under the SFDP approach with its focus on small-scale, planning-from-below kinds of income-raising activities.

Two adverse effects may arise: (1) SFPP groups are pressured to "hasten" their development in terms of managerial skills to handle much bigger projects, and (2) the FAP village loses its character of being a pilot

village since its activities have become much more complex and costly for replication in other areas. Indeed, under such circumstances, it would be difficult to assess the impact of SFDP on its own terms since other extraneous factors have come in. Moreover, none of the GO/ARFs have been entirely phased out from any of the FAP pilot villages when this study was undertaken so that a definitive evaluation is not yet possible.

The situation of overloading is evident in Tupche, Nuwakot, where externally-assisted infrastructure projects and training programmes have made it a focal point for a large-scale Integrated Rural Development (IRD) programme under World Bank auspices. A similar situation may be emerging in Gen. Luna, Nueva Ecija, where a rice mill/warehouse complex is being planned as part of SFPP group activities.

Seen from another perspective, Tupche and Gen. Luna may be moving a step further as pilot villages where the SFDP focus on the lower-income groups can – and ought to be – combined with a larger IRD model. Whether or not SFDP's positive bias for the small and marginal households can be integrated within the geographically wider IRD approach remains to be closely watched as the process unfolds.

d) The time factor

The unfolding of this development process requires time and may involve a cycle of successes and failures. This is well described in Bari's experience in Comilla:

How much time does it take to have a certain amount of progress in a village? That definitely will vary. In Dishaband we faced little problems during the initial two years; in the third year we are really facing problems. In Ballavpur, we faced problems during the second year; this year it is rather smooth. Whenever there are problems, we have to solve it. Otherwise there is stalemate. But a solution takes time. (1979: pp. 36-37)

Noting the difference between the stage of experimentation done under ideal conditions and the state of expansion where much of a pilot project's original charac-

ter may be discarded for quicker results, Bari adds a note of caution against undue haste in expansion. "Twenty good societies," he reminds us, "are better than two hundred bad societies" (Bari 1979: p. 34)^{2/}

A number of SFDP organizers view the possibility of replication more in terms of a radiation or link-chain effect where pilot villages with functioning SFPP groups begin to influence neighboring villages in widening concentric circles. This would be more effective and less costly than bodily transplanting the SFDP approach in an entirely new environment. It would also facilitate the adoption of the "Farmer Trains Farmer" approach by successful groups and GO/ARFs coming from the pilot village.

II. Some Common Guidelines

In starting from the bottom among those with the least resources, the U.N.-sponsored activities discussed in this report have adopted an innovative and even unorthodox approach towards development goals. Ten key features common to most of these programmes can be listed in summary fashion as guidelines for further discussions. Several consequences in implementing each guideline as well as some problems that have been encountered are cited, based on research findings from the different field project sites.

(1) Identify the rural poor.

Consequences: Specific programmes for the lower-income groups as target participants can take place. Development efforts are geared towards the specific needs of the "super-poor."

Problems: Some of the bigger farmers manage to join the field project. Eligibility ceilings have been arbitrarily raised or disregarded. Elements of intra-village class conflict arise between project participants and the richer households left out of the program.

(2) Field group organizers.

Consequences: With proper training and dedication, these field workers become the catalysts for group formation. They become identified with and accountable to the rural poor they serve rather than to a government agency.^{3/} They facilitate access to line agencies' services, particularly credit. They are also in a "natural setting" to undertake action-research with widespread village participation.

Problems: The GO is still seen as an "outsider," or identified with a government office. Some have also been accused by villagers of favoritism, mishandling of loan funds, and lack of organizational skills. In some FAP

sites, action research has been done haphazardly with lapses in data collection and preservation.

(3) Form homogeneous groups.

Consequences: Shared decision-making takes place. Leadership develops from within the group and is sometimes even rotated among the members. Mutual trust and a spirit of group self-reliance develops. Such groups eventually form an association.

Problems: Without homogeneity, lack of trust and a conflict of interests arise. Decisions are made by one or a few strong personalities. Group meetings decline in frequency leading to group disintegration.

(4) Engage in income-raising activities.

Consequences: A nucleus activity keeps the group members working together. Members experience a direct improvement in their household economy. A break is made from usurious money lenders. The process of planning from below takes place.

Problems: A failure in initial activities discourages group members from continuing. Members default in loan repayments.

(5) Provide a guarantee-cum-risk fund.

Consequences: A local credit institution makes available ten times the value of the guarantee fund. This, in turn, allows for collateral-free credit-financing of activities among small farmers and landless peasants.

Problems: A long delay in the release of funds causes frustration among project participants. Some pilot villages have also had poor repayment rates for various reasons — e.g., lack of proper loan scheduling, natural calamities, deliberate delinquency.

(6) Ensure support of government line agencies and other bodies.

Consequences: The local "delivery system" provides appropriate services and training for the various needs of the rural poor. These may include: land reform implementation, provision of HYV seeds, family planning seminars, livestock protection, and exchange visits to other pilot villages with "success stories."

Problems: Inadequate or no services at all are provided, or the rural elite monopolizes the services. Some line agencies manifest a lack of commitment and orientation towards the rural poor. Some inter-agency rivalry persists.

(7) Establish coordination committees at various levels.

Consequences: These committees supervise the "matching process" between local needs and available

^{2/} cf. Kamaluddin 1980: Chap. 6.

^{3/} In the SFD manual, these workers should ideally be fielded by voluntary NGOs, not by a government Office, to maintain the GO's identification with the receiving/utilizing mechanism rather than with the local delivery system.

services.^{4/} Various government offices at the local and national levels work together in an integrated manner focused on the specific needs of the rural poor.

Problems: Representatives of line agencies do not regularly attend the meetings resulting in discontinuity of operations and lack of commitment. A bottleneck may develop, like the protracted delay in the release of loan funds.

(8) Set up multi-level workshops.

Consequences: This methodology allows for the active participation of all parties concerned in problem identification, planning and evaluation of project activities. Action plans and further revisions are approved in the presence of representatives of villagers and line agencies.

Problems: Lack of dialogue and delays in communication hamper project activities. No commitment is given in the presence of other parties. There is no matching of local needs and services. Top-down planning occurs.

(9) Undertake participatory action-research.

Consequences: Project participants are involved in data gathering and analysis for their own improvement.

^{4/} The SFD Manual (1978) also envisions a Mobile Planning Team to facilitate this matching process.

The Action Research Fellow immediately uses field data for concrete action. The support of a local research centre is also solicited for continuity of the project activities after the phasing out of the group organizer.

Problems: Research findings are not reported back to the local community. "Objective" data may not reflect crucial variables in the village or may not be utilizable for timely action.

(10) Assure political backing at national and lower levels.

Consequences: Proper legislation allows the rural poor to organize on their own terms, e.g., in small informal groups at first. Official support for this "preferential policy" towards the rural poor helps neutralize the political opposition of vested interests among the better-off households.

Problems: Lack of information among the richer households engenders feelings of suspicion and hostility against project participants. Without policy support, grassroots organizing among the rural poor may quite facily be dubbed as "subversive."

In order to compare at a glance the contrast between the participatory "bottom-up" approach from the standard "top-down" approach in rural development, the ten guidelines are re-stated in outline form in Table 8-3.

Table 8-3. Strategies For Rural Development

Elements	Standard "top-down" approach	Participatory "bottom-up" approach
1. Scope	Village-wide or area-wide	Rural poor identified as eligible participants
2. Agents of change	Extension workers	Group organizers; eventually indigenous facilitators
3. Operational unit	Formal organizations with written by-laws and officers; registered with a government office	Informal homogeneous groups; later, associations
4. Types of activities	Various purposes: socio-political and economic	Income-raising at first
5. Financing	Credit with collateral; or collateral-free credit according to uniform specifications	Guarantee-cum-risk fund used for collateral-free credit; occasionally, "total" credit; group liability invoked
6. Government's delivery mechanism	Piecemeal, by bureaus or departments with some overlapping	Integrated, according to specific needs of groups/associations of rural poor
7. Administrative structure	Vertical lines of supervision from central to local offices	Coordinating committees at local and national levels ensure integrated approach
8. Monitoring and evaluation	Progress reports from local to regional to national offices	Multi-level workshops among government personnel, NGOs, group organizers, and rural poor
9. Data collection	"Objective" research methods	Participatory action-research
10. Political backing	"Class-less"; programs designed to benefit whole rural community	"Biased" towards rural poor

Judging from past efforts, the choice of strategy could be crucial for the future development of village Asia.

III. People or Institutions?

The tenth guideline may actually have to be the first in priority in areas where traditional power structures are entrenched. Indeed, this has been the recurrent dilemma for development programmes focused on the rural poor: to start from existing institutions or from the people themselves, no matter how lacking in resources they are.

In a reflective paper prepared for ROAP, Hyden argues in conclusion:

...we must look at development in inductive rather than deductive terms... We must accept that what appears to us as an opportunity is very often a problem to those whom we wish to help. We must also accommodate ourselves to the fact that development is a conflictual process, one which has as many unanticipated as it has anticipated consequences. Learning from past mistakes made in the Third World countries often provides a better approach than learning from successes in industrialized countries. (Hyden 1978: p. 8)

Past mistakes in the Asian countries are replete enough without further elaboration.^{5/} If peoples and institutions have indeed been shaped by historical forces and if mass poverty in Asia is not simply a given but a process that can be reversed, then the plea of Dr. Umali of FAO/RAPA is forthright:

What is truly needed now is a pragmatic philosophy based on unequal opportunity with a development bias for the small farmers, a philosophy which takes into account historical and colonial backgrounds, as well as the stark realities of the current political, social and economic circumstances affecting the low-income agricultural producers (FAO 1974: p. 3).

5/ cf. UNDP 1979; Huq 1978; Po and Montiel 1980; Bengtsson 1979.

Notwithstanding the re-orientation in strategies, the tension between a people-centered or an institution-based type of development continues. A case in point is the attempt to absorb SFDP-inspired groups prematurely within the centralizing structures of the Panchayat in Nepal. Pointing out the dilemma, Stiller and Yadav suggest a more "natural" course of development:

...local, small organizations such as those organized by the Small Farmers' Programme were performing a very vital and significant role in re-directing the thinking of villagers not only along economic lines but also along social lines...It seemed very difficult in the mid-seventies to convince planners and administrators at the Centre that if the focus were on people, the people would breathe life into the institutions in a way that no Panchayat worker – however well trained – could ever succeed in doing. (emphasis supplied; Stiller and Yadav 1979: p. 294)

It is in this light that the central question is again raised: where do we start?

- with the whole community or with the disadvantaged sector?
- with informal groups or with formal institutions?
- with group organizers or extension workers?
- with income-raising activities at the grassroots or with area-wide integrated rural development?
- with "objective" research or participatory action research?

Oftentimes, these alternatives may be complementary rather than clearcut dichotomies. Oftentimes too, guidelines for action have to be reviewed under local circumstances. Nonetheless, unless these issues are raised now, the ultimate temptation among planners and concerned parties alike may surface time and again: "to plan from the 'top-down' how the people should plan from the 'bottom-up'."^{6/}

6/ Stiller and Yadav 1979: p. 281.

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(Symbols used: * ROAP activity;
† GF/M activity)

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