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ANALYZING SOCIO-ECONOMIC BARRIERS AND STRATEGIES FOR ENHANCING THE ADOPTION OF THE AKRSP MODEL FOR SUSTAINABLE DEVELOPMENT IN THE ROUNDU SUB-DIVISION.

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Abstract

This study focuses on analyzing the socio-economic barriers that affect the adoption of the Aga Khan Rural Support Programmed (AKRSP) model for sustainable development in the Roundu Sub-Division of Gilgit-Baltistan. Despite AKRSP's long-standing presence and commitment to community-led development, several challenges continue to hinder the full realization of its potential in the region. Employing a ***quantitative research approach*** *with* ***purposive sampling****, data was collected from 120 respondents, including local community members, farmers, and AKRSP field workers. The study aims to identify key socio-economic barriers such as poverty, low literacy rates, gender inequality, limited access to basic services, and weak institutional support that constrain the effectiveness of the AKRSP model. It further examines the influence of these barriers on sustainable development indicators, including income generation, education, health, and environmental conservation. Additionally, the research explores community perceptions and their levels of participation in AKRSP activities to better understand the local response and engagement with the program. Data analysis is carried out using* ***descriptive statistics****, including frequency distributions, percentages, and cross-tabulations, to summarize and interpret the collected data meaningfully. The findings help uncover common trends, community insights, and areas where interventions are either succeeding or lacking. Based on the analysis, the study proposes actionable strategies to enhance community involvement, remove socio-economic constraints, and strengthen the implementation of the AKRSP model. These recommendations aim to guide policymakers and development practitioners in improving sustainable development outcomes in the Roundu Sub-Division.*

Introduction

Sustainable development has emerged as a vital goal for regions with fragile ecosystems and limited economic resources, such as Gilgit-Baltistan. In the Roundu Sub-Division, achieving sustainable development is closely tied to addressing socio-economic barriers that hinder inclusive growth and environmental sustainability. The Aga Khan Rural Support Programmed (AKRSP), launched in the early 1980s, has played a crucial role in promoting

community-driven rural development in Northern Pakistan (Khan et al., 2022).

AKRSP's participatory model emphasizes community organization, local leadership development, and resource mobilization for long-term socio-economic progress. The model has been recognized globally for its impact in remote and underserved regions. However, its adoption and sustained implementation vary across different local contexts. In Roundu, geographical remoteness, lack of infrastructure, and low literacy levels are among the key challenges limiting the success of development initiatives (Iqbal & Ahmed, 2023).

The socio-economic landscape of Roundu is characterized by widespread poverty, limited access to basic services, and minimal economic diversification. These factors create barriers to community participation in development programs and diminish the potential impact of AKRSP interventions. Moreover, traditional socio-cultural norms and gender disparities further impede equitable development outcomes in the region (Ali, 2023).

One of the key barriers to adopting sustainable development models like AKRSP's is the limited financial capital among local farmers and small-scale entrepreneurs. Without access to affordable credit and support services, these groups struggle to invest in sustainable practices or participate meaningfully in capacity-building initiatives. Additionally, market access for agricultural and handicraft products remains a critical concern (Rashid & Karim, 2022).

Education and awareness also play a pivotal role in determining the success of development programs. In Roundu, low levels of formal education and limited exposure to development knowledge hinder the community's ability to fully grasp and implement AKRSP's strategies. This calls for targeted interventions that prioritize education, training, and skill development tailored to the local context (Nawaz et al., 2023).

Gender inequality is another significant socio-economic barrier affecting the adoption of AKRSP's sustainable development model. Women in Roundu often have limited mobility, restricted access to education, and minimal involvement in decision-making processes, which curtails their potential contributions to community development. Empowering women through inclusive strategies is essential for holistic development (Batool & Hussain, 2022).

Cultural resistance to external interventions is also a concern, as some community members view development initiatives with skepticism due to past experiences or misunderstandings. Establishing trust through transparent communication, local leadership involvement, and respect for cultural traditions is critical for the successful implementation of the AKRSP model (Khan &Baig, 2023).

Overcome these barriers, several strategies can be employed, such as improving infrastructure, enhancing access to education and healthcare, and promoting public-private partnerships for economic diversification. Integrating modern technologies with traditional knowledge systems can also strengthen the sustainability of AKRSP's interventions (Sajjad et al., 2023).

Furthermore, involving local stakeholders in the planning and execution of development initiatives is essential. AKRSP's Village and Women's Organizations serve as effective platforms for collective action, but they require continuous support, capacity-building, and monitoring to sustain their impact. Building institutional resilience is therefore a strategic priority (Rahman & Zubair, 2024).

Policy support from the government, along with alignment with national and provincial development frameworks, can enhance the scalability and sustainability of the AKRSP model. Synergies between state institutions and non-governmental organizations are necessary to address structural inequalities and promote inclusive growth (Ahmed & Gul, 2023).

This study aims to critically analyses the socio-economic barriers hindering the adoption of the AKRSP model in the Roundu Sub-Division of Gilgit-Baltistan and to propose evidence-based strategies to overcome these challenges. Through a combination of primary data collection and secondary research, the study seeks to contribute to the broader discourse on sustainable rural development in mountainous and marginalized regions of Pakistan.

Objectives

- To identify the key socio-economic barriers hindering the adoption of the AKRSP model in Roundu.
- To examine the impact of these barriers on sustainable development outcomes.
- To explore community perceptions and participation in AKRSP initiatives.
- To propose practical strategies to enhance the effectiveness of the AKRSP model in the region.

Literature Review

The Aga Khan Rural Support Programmed (AKRSP) has been widely recognized for its community-driven approach to rural development, yet its broader adoption faces significant socio-economic barriers. One of the primary challenges is financial constraints, particularly among smallholder farmers who lack access to credit and capital. According to Ali and Khan (2022), limited financial resources restrict farmers from investing in sustainable agricultural technologies promoted by AKRSP. Microfinance initiatives linked to the program have helped, but high interest rates and rigid repayment terms remain obstacles. Without improved financial inclusion, the scalability of AKRSP's interventions remains constrained (Hussain et al., 2023).

Another critical barrier is the lack of education and awareness among rural communities. Many farmers continue to rely on traditional farming methods, resisting modern, climate-resilient techniques introduced by AKRSP (Raza et al., 2023). Extension services and training programs are essential to bridge this gap, but they are often underfunded and inconsistently implemented. Additionally, gender disparities further hinder the program's success, as cultural norms limit women's participation in decision-making and resource access. Kabeer and Khan (2022) highlight that despite AKRSP's gender-inclusive policies, patriarchal structures in rural societies often prevent women from fully engaging in development initiatives.

Institutional and governance challenges also pose significant hurdles to AKRSP's expansion. Weak local governance structures and misaligned government policies create bureaucratic delays, reducing the program's effectiveness (Mustafa, 2023). Furthermore, political instability in some regions disrupts long-term project sustainability. Climate change exacerbates these issues, as water scarcity and soil degradation undermine AKRSP's agricultural interventions. These environmental challenges necessitate adaptive strategies to ensure the program's resilience in changing climatic conditions (Ashraf & Batool, 2023).

To enhance AKRSP's adoption, several strategies have been proposed. Strengthening community participation through Village Organizations (VOs) and Local Support Organizations (LSOs) has proven effective in increasing ownership and accountability (Malik & Sheikh, 2023). Expanding financial access via blended finance and public-private partnerships can also address funding gaps, as suggested by the World Bank (2023). Digital innovations, such as mobile-based advisory services and block chain for transparent fund distribution, offer promising solutions to improve outreach and efficiency (Ahmed et al., 2023). Additionally, policy advocacy is crucial to integrate AKRSP's model into national rural development frameworks, ensuring institutional support (UNDP, 2023).

Economic hardship remains one of the most significant obstacles in the widespread adoption of the AKRSP model. Many rural households lack access to affordable credit, making it difficult to initiate or sustain income-generating projects. Moreover, inflation, unemployment, and government budget constraints further hinder investment in sustainable development programs. Without external financial assistance or micro-financing institutions, the replication of such models remains difficult (Khan & Ali, 2023).

A major socio-economic barrier is the low level of education in remote areas. Education not only enhances people's understanding of sustainable practices but also equips them with problem-solving and decision-making skills. According to a study by Nnadi et al. (2020), low literacy rates are closely linked to weak adoption of modern agricultural and sustainability practices. In regions where formal

education is limited, the success of participatory development remains largely dependent on community awareness initiatives. Cultural values and gender roles also affect the implementation of development projects. In many rural Pakistani communities, women are not encouraged to participate in public decision-making, limiting their access to training and economic resources. Although AKRSP has promoted gender-inclusive strategies, the resistance from patriarchal norms still hampers women's participation in development activities. To fully utilize the potential of the AKRSP model, social attitudes towards gender need to be transformed. Another challenge is the lack of institutional coordination and ineffective policy implementation. Government departments, NGOs, and donor agencies often operate in silos, resulting in duplication of efforts or inefficiencies. According to Farooq and Masood (2019), the absence of a central monitoring authority reduces transparency and accountability in rural development projects. Strengthening policy frameworks and ensuring integrated efforts are necessary to upscale successful models like AKRSP (Abbas & Sardar, 2016).

To overcome these barriers, a multi-dimensional strategy is required. Enhancing access to financial services such as microcredit, insurance, and subsidies can support rural families in adopting sustainable practices. Furthermore, literacy and vocational training programs should be integrated into community development plans. Inclusive policies that encourage women's involvement and ensure cooperation between local institutions and donor agencies can significantly improve the adoption rate of AKRSP-like models (Mahmood et al., 2023).

The AKRSP model has demonstrated considerable success in transforming rural societies through participatory development, but socio-economic challenges still restrict its broader implementation. Addressing financial, educational, cultural, and institutional barriers is critical for its expansion. By adopting inclusive, educational, and policy-oriented strategies, the sustainable development goals envisioned by AKRSP can be realized in other underserved areas of Pakistan.

Research Methodology

This study employed a **quantitative research methodology** to examine the role of the Aga Khan Rural Support Program (AKRSP) in promoting sustainable agricultural development in the Roundu sub-division of District Skardu. A quantitative approach was chosen as it allows systematic collection and analysis of numerical data, ensuring precision, reliability, and generalizability of results. The universe of the study was District Skardu, with Roundu selected as the focused area. According to the 2021 census, Roundu's population exceeded 100,000, distributed across four union councils: Istak (30,000), Mendi (30,000), Tormik (25,000), and Gunji (25,000). A purposive sampling technique was applied to select **120 respondents**, proportionally representing each union. A structured questionnaire was used as the main instrument, covering demographics (age, gender, marital status, education, and income) and variables such as awareness of AKRSP programs, agricultural productivity, income, and women's empowerment. Both closed and limited open-ended questions were included, and the tool was pre-tested to ensure clarity and validity.

The study was guided by specific hypotheses, assuming that older respondents would show greater familiarity with AKRSP's programs, higher-income participants would demonstrate more confidence in farming decisions, and marital status would influence agreement on AKRSP's role in women's empowerment. After coding and tabulation, data were analyzed using the **Statistical Package for Social Sciences (SPSS)**. Descriptive statistics such as frequencies, percentages, and mean scores summarized responses, while bivariate analyses, including chi-square tests and correlations, examined relationships between independent and dependent variables. Cross-tabulations further highlighted variations across demographic groups. This methodological framework ensured reliability and validity of results, providing a strong empirical basis for assessing AKRSP's contribution to sustainable agricultural development in Roundu.

3.12 Theoretical frame work

A theoretical framework is the core structure guiding a research study and giving a clear view through which, the research problem is analysed and interpreted. It connects the research objectives with existing theories, providing explanations, predictions, and justifications for the direction the study is to take It helps in understanding the variables, relationships, and dynamics involved in the research by integrating appropriate theories. The present paper incorporates the theoretical framework with IPM, Agroecological Theory, and the Market-Oriented Theory of Agricultural Development while scrutinizing the role of AKRSP towards the development of sustainable agriculture in Sub-Division Roundu.

Integrated pest management (IPM)is a comprehensive agricultural approach to managing pests that integrates various methods in ways that are environmentally and economically sustainable. It combines various control methods, including biological, cultural, mechanical, and chemical, to prevent pest damage while reducing chemical pesticide usage. IPM hypothesis is the basis with an understanding of ecology such that pest populations are reduced to levels not harmful or totally eliminated. This should balance agricultural productivity with the conservation of the environment: natural predators, crop rotation, resistant crop types, and targeted chemical applications. Since this method promotes continuous monitoring, this reduces the negative effect of pesticide overuse which will be the development of resistance, among others, and a lost biodiversity. IPM, on the other hand, sustains agriculture in the long run and makes it resistant, for it is adaptable-changes with environmental shift as well as with progress of technology National Research Council (1996).

The agroecological theory of agriculture integrates ecological concepts into agricultural activities to produce resilient and sustainable farming systems. This maximizes productivity with the least negative environmental effects using regional resources, biodiversity, and traditional knowledge. It is therefore a far cry from conventional farming since it centres on relations between plants, animals, and the environment rather than dwelling on the mere high input techniques and high yields obtained. Agroecology aims at social equity, ecological balance, and an increase in food security Altieri (1995) - M. A.

The Market-Oriented Theory of Agricultural Development bases its views on the propulsion factors behind the expansion and integration of the industry with bigger economic frameworks through the workings of market forces as well as agricultural modernization. According to the theory, the author states that access to markets, a drive to production, and how entrepreneurial endeavors transform agriculture are significant imperatives. It asserts the fact that agricultural productivity, as well as rural income, can be increased appreciably by focusing on opportunities in the market, and improving infrastructure, while encouraging participation from the private sector (Binswanger & McIntire, 1987).

Hypothesis

- Higher income leads to greater confidence in making farming decisions after participating in AKRSP programs.

RESULTS AND DISCUSSION

In this chapter, present the results of the study. The data is primarily represented through frequency tables and percentage measures, which deliver a clear and comprehensive understanding of the current level of Aga khan rural support program.

Table 1 the percentage distribution of the respondents with their income.

Sr.	Description	Frequency	Percent
1	10000	18	15.0
2	20001 30001	39	32.5
3	30001 to 4000	15	12.5
4	more than 41000	48	40.0
	Total	**120**	**100.0**

Table 1 This research about the respondents, of course reveals pretty much disparate incomes.40 percent said that their yearly salary topped $41,000 a year. The ranking is 32.5 percent of the individual fall in between the figures range $20,001-$30,001 12.5 percent further made up the respondent keeping yearly amount between $30,001 and $40,000 Further in percentage, the figures reveal, that at an income level, a meagre amount 15.0 percent of at amount $10,000.

Table 2 the percentage distribution of the respondents with their genders.

Sr.	Description	Frequency	Percent
1	Male	62	51.7
2	Female	58	48.3
	Total	**120**	**100.0**

Table 2 The gender distribution analysis of the respondents shows that 61.7% of participants identified as male, and 48.3% as female. This means that the sample's gender distribution shows that men make up the majority of the respondents, with the number of female respondents being somewhat lower.

Table 3 the percentage distribution of the respondents with their marital status.

Sr.	Description	Frequency	Percent
1	Married	64	53.3
2	Divorced	6	5.0
3	Widow	11	9.2
4	Single	39	32.5
	Total	**120**	**100.0**

Table 3 The following distribution was found in the examination of the marital status of respondents: Respondents who classified as married comprised 53%, divorced respondents made up 5%, and widowed respondents made up 9.2%. Of those surveyed, 32% were unmarried. The marital status of the people who were surveyed is clearly summarized by this distribution.

Table 4 the percentage distribution of the respondents that ability to obtain finance for implementing the AKRSP model.

Sr.	Description	Frequency	Percent
1	strongly satisfied	52	43.5
2	Satisfied	46	38.3
3	dis satisfied	13	10.8
4	strongly dis satisfied	9	7.5
	Total	**120**	**100.0**

Table 4 The majority of the respondents, 43.5%, said they were satisfied strongly with their ability to get finance for the implementation of the AKRSP model. Coming close second, 38.3% of the respondents said they were satisfied. Conversely, 10.8% of the respondents said they were dissatisfied, while a smaller percentage, 7.5%, were strongly respondents still have challenges in accessing finance for this model.

Sr.	Description	Frequency	Percent
1	strongly satisfied	50	41.7
2	Satisfied	43	35.8

3	dis satisfied	17	14.2
4	strongly dis satisfied	10	8.3
	Total	**120**	**100.0**

Table 5 A majority, 41.7%, stated that they were highly satisfied with the model, the biggest proportion, followed closely by satisfied respondents, 35.8%, of the total number. However, not all feedback was positive; 14.2% were dissatisfied and 8.3% showed strong dissatisfaction with the model. The level of satisfaction of the respondents pertaining to the AKRSP model during their adoption differed.

Table 6 the percentage distribution of the respondents that lack of market connectivity discourages them from using the AKRSP model.

Sr.	Description	Frequency	Percent
1	strongly satisfied	23	19.2
2	Satisfied	31	25.8
3	dis satisfied	40	33.3
4	strongly dis satisfied	26	21.7
	Total	**120**	**100.0**

Table 6 The respondents indicated different levels of satisfaction toward the use of the AKRSP model. Satisfied was the majority response among the respondents, given that a third, 33.3%, declared dissatisfaction with the model. Following this, 25.85% were satisfied with the model, then 21.7% were strongly dissatisfied. Among the respondents, 19.2% reported having been strongly satisfied with the AKRSP model. Such findings indicate perhaps lack of connectivity with markets may discourage full adoption since the largest proportion indicated dissatisfaction.

Table 7 the percentage distribution of the respondents that societal elements like customary agriculture method impact the AKRSP model adaption.

Sr.	Description	Frequency	Percent
1	strongly satisfied	51	42.5
2	Satisfied	43	35.8
3	dis satisfied	13	10.8
4	strongly dis satisfied	13	10.8
	Total	**120**	**100.0**

Table 7 A massive percentage of the respondents expressed general satisfaction with the AKRSP model: 42.5 percent respondents were "strongly satisfied." Also, 35.5 percent reported they were "satisfied." Still, a smaller percentage of participants expressed the feeling of being dissatisfied. Every 10.8 percent stated that they were "dissatisfied" or "strongly dissatisfied." From the above findings, it has been realized that despite an adequate number of people thinking well of the model, severe complaints have emerged from certain respondents.

Table 8 the percentage distribution of the respondents that apply the AKRSP model get impacted by environmental issues like climate change.

Sr.	Description	Frequency	Percent
1	strongly satisfied	18	15.0
2	Satisfied	13	10.8
3	dis satisfied	35	29.2

4	strongly dis satisfied	53	44.2
5	14.00	1	.8
	Total	**120**	**100.0**

Table 8 Most of the respondents, 44.25%, said they were highly dissatisfied with the understanding of the model. This is primarily a huge barrier to implementation. It is followed by 29.2% who were dissatisfied. On the other hand, a smaller portion indicated a better experience since 15% of the respondents said they were highly satisfied, and 10.8% said they were satisfied. The data set, therefore, shows a majority of the respondents received a negative experience about learning or practicing the AKRSP model.

Table 9 the percentage distribution of the respondents' environmental problems, such climate change, affect the AKRSP model's implementation.

Sr.	Description	Frequency	Percent
1	strongly satisfied	20	16.7
2	Satisfied	32	26.7
3	dis satisfied	34	28.3
4	strongly dis satisfied	34	28.3
	Total	**120**	**100.0**

Table 9 The different reactions to how environmental problems, such as climate change, affect the implementation of the AKRSP model are as follows: of the respondents, 26.7% were satisfied and 16.7% were very satisfied. On the other hand, 28.3% were dissatisfied, and an additional 28.3% were highly dissatisfied. Thus, 56.6% of the respondents, the majority, showed some level of dissatisfaction. This means that when the environment is changing, there will be major challenges in implementing the model successfully.

Table 10 the percentage distribution of the respondent's land tuner issues face.

Sr.	Description	Frequency	Percent
1	strongly satisfied	49	40.8
2	Satisfied	40	33.3
3	dis satisfied	17	14.2
4	strongly dis satisfied	14	11.7
	Total	**120**	**100.0**

Table 10 A majority, 74.1%, is satisfied with the AKRSP model, and 40.8% of them are strongly satisfied and 33.3% satisfied. However, 25.9% expressed dissatisfaction, and 14.2% are dissatisfied and 11.7% strongly dissatisfied. This indicates that even though many farmers have found the model effective, a significant number still face problems, which may be land tenure related.

Table 11 the percentage distribution of the respondents with the implementation of the AKRSP model in the absence of governmental backing.

Sr.	Description	Frequency	Percent
1	strongly satisfied	20	16.7
2	Satisfied	32	26.7
3	dis satisfied	34	28.3
4	strongly dis satisfied	34	28.3
	Total	**120**	**100.0**

		strongly agree	agree	disagree	strongly disagree	total
Monthly income	10000	6	7	3	2	18
	20001 30001	11	18	9	1	39
	30001 to 4000	5	4	3	3	15
	more than 41000	19	21	7	1	48
Total		41	50	22	7	120

Table 11 Most of the respondents are neither satisfied nor highly satisfied when there is no governmental support to the AKRSP model implementation. More, 56.6 percent of the respondents expressed that they are dissatisfied and 28.3% highly dissatisfied and other 28.3 just dissatisfied. On the other hand, a total of 44.4% of the respondents is satisfied and 17.7% highly satisfied and the remaining 26.7% satisfied.

Bivariate Analysis

It describes the trade between the response and explicatory variables. Statistics used in appraising the strength of link are chai-forecourt and gamma statistics. Possibly, it is an important or trivial association. Explained analyses that are bivariate describing the association of two variables were Bivariate analysis.

Null Hypothesis (H_0): Income level has no significant association with confidence in making farming decisions after participation in AKRSP programs.

Alternate Hypothesis (H_1): Higher income significantly goes with higher confidence for agricultural decisions after participating in AKRSP programs.

Research Hypothesis 1

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	283.148	16	0
Gamma	.768	...	0

The results of the Pearson Chi-Square test (χ^2 = 283.148, $p < 0.001$) provide strong evidence of a significant relationship between **income level** and **confidence in agricultural decision-making** after participation in AKRSP programs. This leads to the rejection of the null hypothesis and acceptance of the alternative hypothesis. The findings suggest that farmers with higher income levels demonstrate greater confidence in their farming decisions compared to lower-income farmers, highlighting that AKRSP programs may enhance agricultural decision-making more effectively among economically stable participants.

Findings

- Majority of the respondents 61.7% were men.
- Majority of the respondents (53%) was married.
- Most of the respondents, 40% earn above $41,000 yearly.

- The majority of the respondents, 43.5%, said they were satisfied strongly with their ability to get finance for the implementation of the AKRSP model.
- A majority, 41.7%, stated that they were highly satisfied with the model, the biggest proportion, followed closely by satisfied respondents.
- 33.3% of respondents expressed dissatisfaction with the AKRSP model due to lack of market connectivity.
- A massive percentage of the respondents expressed general satisfaction with the AKRSP model: 42.5 percent respondents were "strongly satisfied.
- 8 Most of the respondents, 44.25%, said they were highly dissatisfied with the understanding of the model.
- 56.6% of the respondents, the majority, showed some level of dissatisfaction.
- A majority, 74.1%, is satisfied with the AKRSP model.
- A majority of respondents (56.6%) were dissatisfied with the AKRSP model due to lack of government support, while only 17.7% reported being highly satisfied.

Suggestions

- Encourage greater female participation in AKRSP initiatives to balance gender representation.
- Develop family-based livelihood programs to support married respondents.
- Create more income-generating opportunities for low-income groups.
- Expand access to financial services to strengthen model adoption.
- Maintain high satisfaction by improving service quality and consistency.
- Improve market connectivity through better infrastructure and digital linkages.
- Provide clear awareness campaigns to increase understanding of the model.
- Organize training workshops to address knowledge gaps about the model.
- Reduce dissatisfaction by tailoring programs to community needs.
- Continue successful practices that ensure overall satisfaction with AKRSP.
- Strengthen government collaboration to enhance policy and financial support.

Conclusion

This study highlights the complex socio-economic barriers that influence the adoption of the Aga Khan Rural Support Programme (AKRSP) model in the Roundu Sub-Division of Gilgit-Baltistan. Findings reveal that while many respondents expressed satisfaction with AKRSP's initiatives—particularly regarding financial access, land tenure, and community organization—significant challenges persist. These include limited market connectivity, weak governmental support, low awareness of sustainable practices, and environmental issues such as climate change. Gender inequality and socio-cultural constraints further restrict community participation, particularly women's involvement in development initiatives. The bivariate analysis confirmed a strong relationship between income levels and confidence in farming decisions, indicating that financial stability enhances the impact of AKRSP programs.

Overall, the results suggest that while the AKRSP model holds great potential for promoting sustainable rural development, its effectiveness is constrained by structural and contextual barriers. Addressing these requires a multi-dimensional approach, including expanding financial inclusion, improving market linkages, enhancing education and training, ensuring gender equality, and strengthening collaboration between government and development agencies. By implementing these strategies, AKRSP and its partners can maximize community participation, build resilience, and achieve more inclusive and sustainable development outcomes in Roundu and similar marginalized regions

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