America's strategy for stabilizing and reconstructing Afghanistan was heading for failure last week, when a bold new move by the Afghan government gave the U.S. what may be its last chance for success. It is a crucial moment: A failure to provide Afghans with security will push that country back to the state of anarchy that gave rise to the Taliban and allowed al Qaeda to base itself there.

As the U.S. seemed unable or unwilling to deal with a deteriorating security situation, last week President Hamid Karzai took the initiative. He acted to bring regional commanders under his control and has promised to resign if he fails. He summoned them to Kabul, where they agreed to remit taxes to the government and act as officials, not warlords. Now, Finance Minister Ashraf Ghani is sending commissions to the provinces to enforce the agreement. He says he will plant himself in the western city of Herat until the most powerful regional figure, Ismail Khan, submits to these rules.

This initiative answers demands for a legal government voiced by thousands of Afghans, who are drafting a constitution, preparing for elections, training for a new army and police force, teaching, rebuilding homes, tilling fields, clearing mines and sacrificing their lives in the fight against extremists. Yet in recent angry demonstrations many of these same Afghans poured out their bitterness at how few concrete results these efforts have produced.

This is not the assessment only of the "armchair columnists" to whom Donald Rumsfeld referred while on his May 1 visit to Afghanistan. It is a consensus that emerges from officials of the U.N., the EU, other U.S. allies, aid agencies, U.S. officials in the field, and Afghans loyal to Mr. Karzai. The differences between Washington's depiction and that of others is stark. On his way to Afghanistan, Mr. Rumsfeld announced, "The bulk of Afghanistan is permissive and secure." On May 6, however, U.N. Special Representative Lakhdar Brahimi told the Security Council that "the issue of security casts a long shadow over the whole peace process and indeed, over the whole future of Afghanistan." Appealing for the deployment of international troops outside Kabul, he added, "the rest of the country must experience increased security lest support for the government and the Bonn process erode dangerously." The 5,000-strong International Security Assistance Force (ISAF) has no mandate to deploy outside the capital.

The enemies of the government are active -- not mere "remnants." Daily, the regrouped Taliban rocket or ambush U.S. and Afghan forces in the south and east, where reconstruction (barely begun) is grinding to a halt. The Taliban are not the only source of disruption. The depredations of those within the government -- the "warlords" -- block assistance and alienate the public. More than 2,000 people have died in factional fighting since the defeat of the Taliban in December 2001. Kabul itself is factionalized. Two ministers were murdered in 2002, one by known -- but untouchable -- assassins from the dominant Northern Alliance faction. The Afghan forces in the city are mostly recruited from that group, based in the Panjshir Valley. Defense Minister Muhammad Fahim, their commander, continues to defy the Bonn Agreement, which requires him to withdraw forces from Kabul.

If the U.S. is serious about stabilization it will have to take on spoilers within the government, including some of those the U.S. armed to fight the Taliban/al Qaeda. A rebuilding of the army and police has to start with breaking the monopoly of Mr. Fahim's faction on the ministry of defense. Next, only an augmented international security presence in regional centers, plus targeted reconstruction aid that provides incentives for demobilization will bridge the security gap.

The U.S. continues to resist ISAF expansion, and others will not offer troops without U.S. leadership. Without security, reconstruction and political progress languish. Afghans complain they see almost no results of the billions pledged. Even when money trickles in, there is inadequate security to carry out tasks. During a September 2002 summit with Mr. Karzai, President Bush announced a showcase project -- the rebuilding of the highway between Kabul and Kandahar. Though the U.S. heavily lobbied Tokyo to contribute and start work from Kandahar, Japanese officials claim that the Pentagon refused to deploy any of the 3,000 U.S. troops there to protect Japanese engineers. Hence after eight months, work has not begun in Kandahar.

Critical political projects are to start in June: a \$50-million campaign to demobilize 100,000 militia fighters; and a countrywide consultation on a new constitution. Yet without demobilization, writing the constitution is likely to prove a meaningless exercise in drawing up a document that cannot be implemented. As long as commanders can threaten people, Afghans will not be free to debate and institutions will not be able to function. Elections, required in June 2004 by the Bonn agreement, would turn into an exercise in competitive intimidation.

Fighters will not hand over weapons to the current ministry of defense. As one commander from eastern Afghanistan said, "Only when there is a demobilization process implemented by international forces in collaboration with the Afghan National Army will Afghans support it. We hate war, we hate guns, but only then will we surrender our weapons." While U.S. commanders in the field have helped negotiate the demobilization plan, the Pentagon has declined to help implement it. Mr. Brahimi told the Security Council that demobilization could not start without full reform of the ministry of defense. Yet President Karzai's aides were dismayed that during a visit to Washington earlier this year, U.S. officials failed to pressure Mr. Fahim over the continued control of the military and the intelligence service by his small faction.

People in Iraq and elsewhere are watching to see if the U.S. is committed not only to defeating regimes it sees as threats, but to providing security and governance to the long-suffering peoples of those countries. They will draw their conclusions according to the results.

--Mr. Rashid, a correspondent of the Far Eastern Economic Review, is the author of "Jihad" (Yale, 2002). Mr. Rubin, the author of "The Fragmentation of Afghanistan" (Yale, 2002), is director of studies at the Center on International Cooperation, at NYU.