

Institutional Development Survey Report of Women Organisations of Gilgit-Baltistan and Chitral, 2023



By:

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AGA KHAN FOUNDATION



LIST OF ACRONYMS

AKF	Aga Khan Foundation
AKRSP	Aga Khan Rural Support Program
CBOs	Community Based Organizations
FMFB	First Micro Finance Bank Limited
GBC	Gilgit-Baltistan and Chitral
ID	Institutional Development
IDPR	Institutional Development for Poverty Reduction
IDS	Institutional Development Survey
LSO	Local Support Organization
M&E	Monitoring and Evaluation
PMCC	Premier Mountain Communities Consultants
VO	Village Organization
WO	Women Organization
YDP	Youth Development Program
YO	Youth Organization

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Executive Summary

Over the last 40 years, AKRSP has been able to foster 4,575 Village and Women Organizations (VOs and WOs) with 170,345 members covering 85% of the rural households in GBC, thus filling-up the institutional vacuum through social mobilization at grassroots level¹. During this period, Women organizations have played imperative role in empowering women socially and economically. Issues of gender equality and mainstreaming have been prioritized on top by these women organizations. Women of rural communities were lacking in access to education, decision making economically and socially. However, these women organizations have organized rural women under the umbrella of women organizations at village and hamlet level.

Aga Khan Rural Support Programme has trained social activists from these organizations in a wide range of resource management skills including natural resource management, social organizations, organization management and vocational skills. The functional capabilities of these organizations have been built through experiential learning from implementation and management of financial and domestic resources at village and hamlet level.

Since these WOs are the basic drivers of the participatory development at grassroots level, therefore it is imperative that these organizations remain active, healthy and vibrant to cater for the changing community development needs over the changing times in the long run.

AKRSP, cognizant of this crucially important fact, undertakes periodic surveys to assess the institutional capacities. This institutional capacity survey of Women Organisations of Gilgit-Baltistan is one of the periodic surveys to assess the capacities of these WOs. Moreover, it will provide as a baseline survey for BEST4WEER project to strengthen civil society organizations especially women organizations.

This latest institutional development survey of WOs in 2023 has been conducted as a full-scale census involving a sample of 364 WOs based on several considerations, such as (i) to obtain fresh and latest profile data of all the WOs that exist on ground, (ii) to assess the capacities of each individual WO so that a detailed understanding of the areas of weaknesses and strengths could be obtained to align the development programming to the diverse needs at village level and organizational sustainability, and (iii) to provide strengthen viable and

¹ An enquiry in to the Institutional Capacity of Village and Women's organizations in Gilgit-Baltistan and Chitral, 2015;

productive linkages of the WOs with the UC and district level networks of LSOs, public and private sector service provider organizations.

Chapter 1.

1.1. Introduction

Institutions play a crucial role in the process of social, economic and gender equality and development. Development refers to the improvement of living standards, economic prosperity, and overall well-being of individuals and society. Institutions are formal and informal rules, norms, and organizations that shape and guide human behavior within a society. They include legal systems, governance structure, management capacity, managing finances, monitoring and capacity to create effectiveness and impact on a society. Institutions establish the framework within which individuals, communities, and organizations interact and operate.

The Institutional Development Survey Report measures the level of the capacity of organizations especially women organizations formed by AKRSP in villages and helms of GBC. It reports results in strengthening local communities and more effective and sustainable local WOs. WOs are seen as institutions embodying purposes and values shared with the larger community and the rest of civil society.

There are various factors that determine the effectiveness and sustainability of community institutions. Since its inception AKRSP has carried out numerous studies² to identify those factors. In 1992, AKRSP carried out a comprehensive institutional maturity survey of all the VOs and WOs, which attempted to quantitatively grade VOs and WOs through various main indicators, such as participatory social organization, reduced dependency on AKRSP, system of management, linkages with agencies other than AKRSP and natural resources management. These main indicators were further divided into various sub-parameters which made up a single indicator.

The current Institutional Development Survey of WOs 2023 is an institutional development survey to survey the 364 WOs of GBC to collect data on the selected parameters. The IDS was considered essential in order to know and locate the exact number of WOs that exist today and are traceable with all their organizational profile and operational capacities.

² An enquiry in to the institutional capacity of village and women's organizations In Gilgit-Baltistan and Chitral; Monitoring and Evaluation Section AKRSP Core Office, Gilgit. 2016

1.2. Objectives of IDS 2023

The IDS of women organizations of GBC, 2023 aimed to assess the capacity of AKRSP fostered WOs mainly in quantitative terms. This assessment is done through the study of indicators mentioned in survey tool attached in Annexure. The broad objectives of the IDS of WOs 2023 are:

- To measure the capacity, (strengths and weaknesses) of selected WOs of GBC.
- To identify areas where the organizations need to make improvement in order to sustain their existence and strengthening the organizational capacity.
- To track-down/ trace the WOs that exist on ground and collect their vital institutional data to strengthen AKRSP's programming and planning processes.
- To provide recommendations for strengthening of the women organizations.

1.3. Conceptual Framework

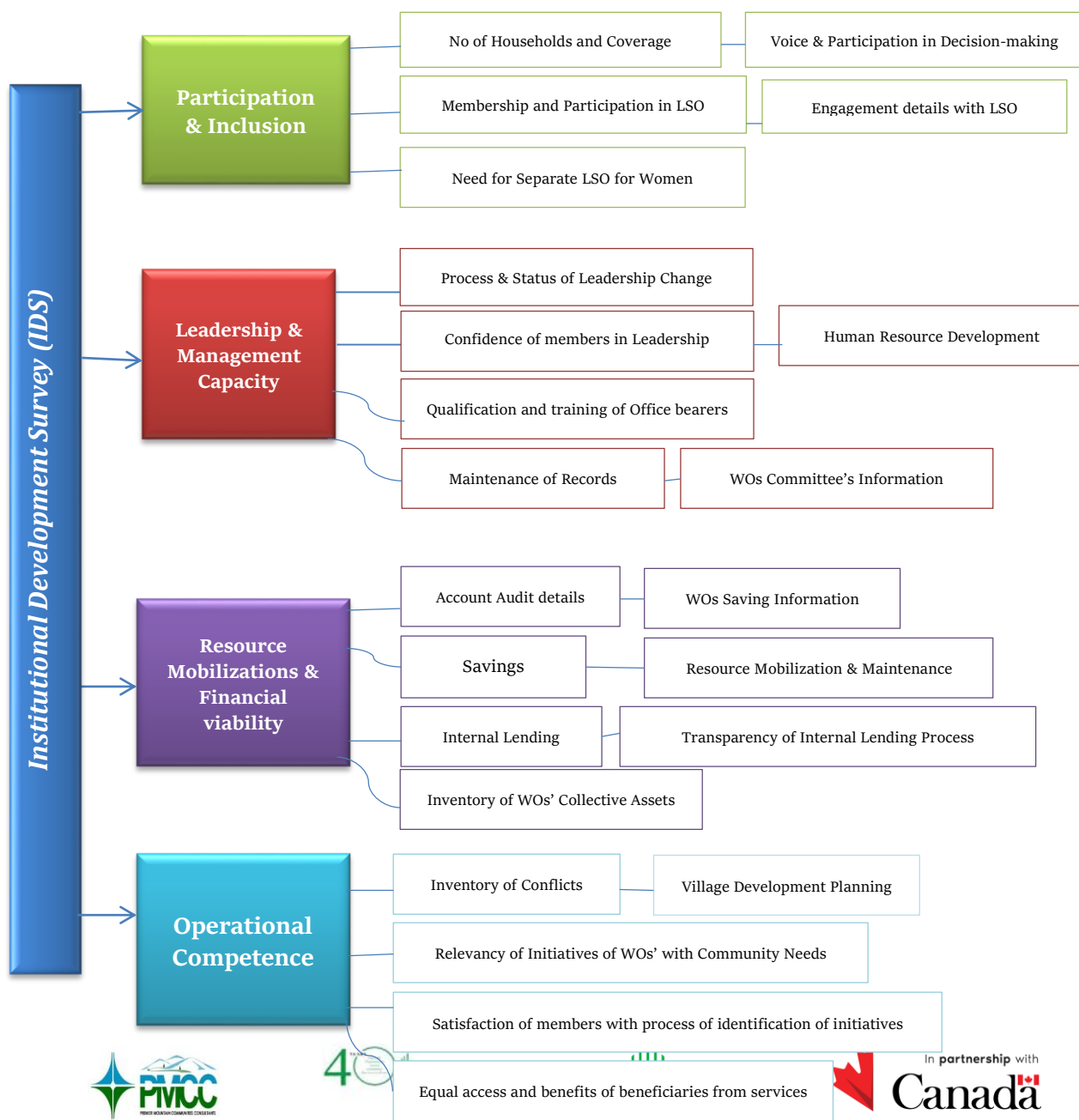
The process of institutional development is multi-faceted. In order to grasp its multi-dimensional aspects, the issue of institutional capacity must be seen from multiple capacity areas. These multiple capacity areas help us understand institutional weaknesses and strengthen. In the context of the GBC, public institutions failed to develop sound mechanisms in the form of dynamic civil society institutions for both the delivery and reception of a variety of services. AKRSP and other local organizations endeavor to fill vacuum of developing sound mechanism for civil society organizations through the formation of broad-based village institutions in the form of VOs, WOs and LSOS³.

Since the intervention of AKRSP in the development sector, the communities have organised themselves into 4,295 VOs and WOs⁴ for undertaking their own village and collective development. Most of these organizations function as autonomous institutions at the local level and implement various multi-dimensional programmes, projects and activities. To shoulder such holistic

³ An enquiry in to the institutional capacity of village and women's organizations In Gilgit-Baltistan and Chitral; Monitoring and Evaluation Section AKRSP Core Office, Gilgit. 2016

⁴ An enquiry in to the institutional capacity of village and women's organizations In Gilgit-Baltistan and Chitral; Monitoring and Evaluation Section AKRSP Core Office, Gilgit. 2016

development agenda by these local institutions greatly depends on their organizational capacity. This situation demands to carry out a survey that intends to study organizational capacity of the local organizations on the basis of several parameters mentioned in the tool. For this survey, the major capacity areas include: Participation and Inclusion; Leadership and Management Capacity; resource Mobilizations and Financial viability; Operational Competence. These major capacity areas have been analyzed by sub parameters and constructed questions on specific areas. The following diagram illustrates the conceptual framework for WOs' IDS 2023.



CHAPTER 2: METHODOLOGY

2.1 Population Frame:

The IDS is aimed at measuring the institutional capacity of the women organizations in GBC. Hence the WO is the basic population unit of this survey and the population frame of the survey is comprised of all the 364 women organizations in all three regions of Gilgit-Baltistan and Chitral.

Table: 2.1 District Wise Population of V/WOs Covered in Survey

S. No	District	Region	WOs
1	Astore	Gilgit	25
2	Gilgit		26
3	Hunza		37
4	Ghizer		65
5	Nagar		19
A-Sub-Total of Gilgit Region			172
6	Chitral Lower	Chitral	46
7	Chitral Upper		85
B-Sub-Total of Chitral Region			131
8	Ghanchee	Baltistan	07
9	Skardu		54
C-Sub-Total of Baltistan Region			61
10	Grand Total		364

2.2 Questionnaire Development and Data Collection

Previous reports and literature⁵ on the subject of IDS was reviewed in order to enrich the subject matter. In the process of questionnaire redesigning extensive consultations were made with the staff of AKRSP. After the selection of major and sub-indicators, a finalized questionnaire was redesigned and tested in the field. Afterwards, necessary amendments were made in the light of results of the field test. This exercise helped in making up loopholes in the questionnaires.

For data collection, PMCC hired FEOs and thoroughly trained on the tool in three regions. A total of 9 FEOs carried out the survey in three regions of GBC. Each

⁵ An enquiry in to the Institutional Capacity of Village and Women's organizations in Gilgit-Baltistan and Chitral, 2015;

Chapter 3.3, Introduction to Institutional and Organisational Development; Promoting Institutional and Organizational Development Handbook, 2003

team of three FEOs was supervised by the lead consultant of PMCC.

2.3 Assessment Criteria:

The performance of WOs, in percentage terms, was calculated by measuring the actual achievements and expected targets. Based on this percentage performance, WOs were assigned scores against a question. Further, the actual scores were summed up for all the questions under each major indicator and divided by the total scores already assigned to reach again to a percentage performance⁶. Finally, the WOs were categorized into A, B and C, scoring above 80 percent, 60 to 80 percent and below 60 percent, respectively. The VOs and WOs fell in each category were characterized as under:

Category A: Organizations that have demonstrated capability of undertaking their own development in a sustainable manner. The organization which scores more than 80% will be placed in this category – A.

Category B: Organizations that have clear potential but need to further build capacity to access greater development opportunities. In this category the organization with score between 60% and 80% is included in Category B.

Category C: Organizations that have yet to show their complete ownership and commitment to development processes and continue to need extensive social organization support and technical assistance from outside support agencies. This category covers the organizations which get score below 60%.

2.4 Limitations of Institutional Survey Report 2023.

Contact detail: During data collection from field, many contact numbers of WOs provided by the regional and area offices were unreachable. Changing of contact numbers because of changing of leadership and management was not properly recorded and given numbers hesitated to provide numbers of new leaders and contact persons. Many numbers were picked up by other family members such as: husband, brother, father and they were mentioning that they are not at home because in winter they are in main cities of GBC or in down country.

Dormant & dead Organisations: During the study it was found that several

⁶ IDS of WOs Tool 2023, Attached

organizations were either dormant or dead. These organizations had no records and office bearers were not present in their respective regions.

Lack of Records and Supporting Documents: In some cases, due to incomplete records of WOs, the data collection teams could not gather data about the groups. In such circumstances, instead of interviewing only office bearers and a few selected community activists, the enumerators held discussions with a group of community members and collected data from them.

Severe Winters: The enumeration was made during severe winters due to which the teams were not able to collect data from high altitude areas that resulted in delay. The high altitude areas were covered in spring. Moreover, many of the office bearers in high altitude areas of all three regions were not available in their villages as they moved in cities. When contacted in cities they mentioned that they do not have records.

CHAPTER 3: FINDINGS OF INSTITUTIONAL DEVELOPMENT SURVEY (WOs) 2023.

3.1 Village Information:

This section provides basic information about the 364 WOs of Gilgit-Baltistan and Chitral. This information is collected district wise rather than region. It supplies about existence of WO in village or hamlet, cropping zone, electricity, internet type of road, type of locality, etc.

There were nine districts in the current WOs' IDS study 2023 and following table provides the numbers of WOs studied in each district.

Table 02: district wise number of WOs studied.

S. No	District	Region	WOs
1	Astore	Gilgit	25
2	Gilgit		26
3	Hunza		37
4	Ghizer		65
5	Nagar		19
6	Chitral Lower	Chitral	46
7	Chitral Upper		85
8	Ghanchee	Baltistan	07
9	Skardu		54
10	Grand Total		364

3.1.1. Cropping Zone:

There are three main cropping zones in Gilgit-Baltistan and Chitral i.e: single, double and transitional. WOs are calculated district and cropping zone wise. Following table provides details of WOs working in any of these three cropping zones.

Table 03: WOs fall in Cropping Zone

Cropping Zone	Overall	Astore	Chitral lower	Ghanche	Ghizer	Gilgit	Hunza	Nagar	Skardu	Chitral Upper
Signal Zone	55%	92%	45%	28%	18%	00	86%	37%	11%	67%
Double Zone	37%	8%	54%	14%	13%	73%	13%	42%	70%	33%
Transition	7%	00	00	57%	3%	26%	00	21%	18%	00
Total	100%	100%	100%	100%	100%		100%	100%	100%	100%

Table 03 provides detail about the cropping zone. Overall 55% WOs are situated in single cropping zone and 37% in double cropping zone while only 7% WOs are situated in transitional cropping zone.

3.1.2. Access to Electricity:

Electricity is the basic requirement in social sector for the communities. It plays a vital role in economic development, environmental conservation and social development. Being a mountainous region, many villages of Gilgit-Baltistan and Chitral still do not have access to electricity. The access of electricity varies from season to season. However, the study has considered the overall access for WOs without changing considering seasons. Following table provides the detail of access to electricity:

Table 04: Access to Electricity

Access to Electricity	Overall	Astore	Chitral lower	Ghanche	Ghizer	Gilgit	Hunza	Nagar	Skardu	Chitral Upper
Have Access	93%	100%	89%	100%	98%	73%	100%	79%	96%	96%
Not Access	7%	00	11%	00	2%	27%	00	21%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 04 illustrates that 93% overall WOs have access to electricity and only 7% do not have access to electricity in their villages or jurisdiction.

3.1.3. Access to internet:

Internet plays a vital role in women economic empowerment in present and will be basic requirement for economic development. Access to internet is divided in two categories wifi and GSM. Availability of internet is also considered in general information of WOs. Following table provides the statistics about the WOs about access to internet.

Table 05: Access to Internet

Access to Internet	Overall	Astore	Chitral lower	Ghanche	Ghizer	Gilgit	Hunza	Nagar	Skardu	Chitral Upper
Have Access	87%	72%	91%	100%	85%	69%	100%	89%	80%	95%
No Access	13%	28%	9%	00	15%	31%	00	11%	20%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

The table shows that 87% of overall WOs of Gilgit-Baltistan and Chitral have access to internet while 13% do not have access to internet. District wise detail is mentioned in the table.

3.1.4. Type of Road

Road type was divided in five types such as: truckable metaled, truckable unmetaled, jeepable metaled, jeep able unmetaled, and foot track. Table

Table 06: Type of Road connecting the village

Type of Road connecting the village	Overall	Astore	Chitral lower	Ghanche	Ghizer	Gilgit	Hunza	Nagar	Skardu	Chitral Upper
Truckable metaled	20%	36%	00	71%	23%	31%	38%	31%	26%	1%
Truckable unmetaled	55%	8%	00	00	6%	12%	30%	26%	2%	2%
Jeepable metaled	17%	4%	34%	14%	20%	23%	14%	00	28%	7%
Jeepable unmetaled	52%	40%	66%	14%	41%	31%	16%	42%	39%	89%
Foot track	6%	12%	00	00	10%	4%	3%	00	6%	00
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

3.2. Participation and Inclusion.

Participation and inclusion is the prime pre-requisite of women organizations for their sustainability and development. It provides the base on which community carries out empowerment and development activities for women. The success of WOs hinges on the participation of every woman (girls & women) of society from its inception to sustainable functioning. Therefore, the assessment of participation is largely determined by involvement of more households, coverage, membership with an LSO, satisfaction of participation with LSO and participation of members in decision making.

Household coverage and membership:

Following table provide details of average households in coverage area, membership of households in WOs and active members of WOs from these members households. Overall in GBC a WO coverage area has 78 houses and 41 of them are members of WOs. Only 32 members of the WOs are actively participating in the activities of WOs. In Astore on average there are 116 households in the coverage area of them 37 are members and 48 are actively participating.

Table 07: Household Coverage

Household Coverage	Overall	Astore	Chitral lower	Ghanche	Ghizer	Gilgit	Hunza	Nagar	Skardu	Chitral Upper
Households in Coverage Area	78 average	116	51	72	86	171	71	124	61	58
Members households	41 average	37	31	40	48	80	48	57	39	25
Active members	32 Average	48	24	23	35	58	41	25	28	28

Membership and Participation in LSO:

For strengthening the VOs and WOs as part of its strategy AKRSP in 2004 formed local support organizations (LSOs) where there would be maximum participation of these VOs and WOs along with other social service providers ranging from government departments to other NGOs, CSOs and LDOs⁷. The objective was to provide a platform for all these organizations to work in collaboration for the sustainable development of their area.

LSOs are function in a political and administrative unite of union council. This section examines the membership and inclusion of WOs in LSOs of their UC. 91% WOs said that they have LSOs in their jurisdiction while 4% said that they do not have LSOs and 5% did not respond on the question. 87% WOs have membership and 5% do not have membership and 8% did not respond to this question as well.

⁷ An enquiry in to the institutional capacity of village and women's organizations In Gilgit-Baltistan and Chitral; Monitoring and Evaluation Section AKRSP Core Office, Gilgit. 2016

Table 08: participation and membership of WOs in LSOs.				
S. NO	Description	Yes (in percentage)	NO (in percentage)	Not responded
01	Does any LSO exist within the jurisdiction of WOs	91%	4%	5%
02	Membership status of WOs in LSOs	87%	5%	8%

Results of programme area (overall) shows promising signs in the indicator of participation and membership in LSOs as 87% of the total WOs are registered with LSOs that fall in A category (above 80%).

Engagement Details with LSOs:

LSOs are the network organizations of VOs, WOs and other CSOs in a union council introduced and formed by AKRSP in Gilgit-Baltistan and Chitral. Role of these LSOs is to help, guide and hunt donations for these small organizations in professional manner by availing resolutions.

Table 09: engagement details with LSO		
Category	Yes	NO
Shares resolutions	60%	40%
Number of resolutions further processed by LSO	35%	65%
Shares progress reports formally/informally	30%	70%
V/VO has paid membership/registration fee to LSO	38%	62%
V/VO holds meetings with LSO	46%	54%
Involves LSO in planning and implementation of initiatives	30%	60%
Involves LSO in meetings to mitigate issues and decision making on development interventions and conflict resolution	38%	62%

The survey studied that 60% WOs share resolutions with LSOs about their requirements and needs. And of these resolutions 35% WOs mentioned that LSOs further process these resolutions. While 40% WOs mentioned that they do not share resolutions with LSOs and 65% said that LSOs do not further process their resolutions to resolve any issue or avail funding for their required project. Only 30% WOs share their annual progress reports with LSOs and 38% WOs have paid membership fee to LSOs.

The table clearly shows that only sharing of resolutions is 60% and scores B and all other parameters WOs fall below 60% which depicts that

sampled WOs have weak engagement with LSOs.

Satisfaction of WOs in participation of LSO:

Satisfaction level expresses about the inclusion of members in decision making, participation in activities, planning and identification projects on need base of communities and stakeholders.

Above table 10 explains that in general LSO membership has put a positive effect on WOs performance.

The table presents encouraging results of WOs as 31% of WOs are those that come under highly satisfied category

indicating that they are well performing as compared to 8% of WOs that come under highly dissatisfied. Again in category satisfied 34% and neutral 15% that is of better and average performing category.

Table 10: satisfaction of WOs		
S.No	Score	No. of Respondents
1	"highly satisfied"	31%
2	"satisfied"	34%
3	"neutral"	15%
4	"dissatisfied"	12%
5	"highly dissatisfied"	8%

Need for a separate women LSO:

LSOs are formed as network organizations where there would be maximum participation of VOs and WOs along with other social service providers ranging from government departments to other NGOs, CSOs and LDOs. However, it was observed that male dominance remained a challenging issue for Women Organisations in selection and decision

making. Therefore 85% WOs have strongly demanded for separate women LSO. They mentioned that their voice and participation remained low in LSOs therefore they could not take decisions independently.

Table 11. need of separate women LSO		
Need for a separate women LSO?	Yes	No
	85%	15%

Voice and participation of members in decision making:

The table 12 explains that 66% of member of WOs have participatory and consensus decision making. On the other hand, 30% of the members of WOs on average disagreed about consensus in decision making and only 4% did not respond to this statement. 58%

Table 12: voice and participation in decision making

Process	No. of members agree	No. of members disagree	No. of members not responding
V/WO members develop a consensus to decide	66%	30%	4%
Few members dominate decision making	58%	24%	18%
V/WO President and/or Manager decide without consulting members	73%	20%	7%

of the members of the WOs have agreed that few members dominate decision making and 73% said that president and managers are taking decisions without consulting other members. Here responses are confused about decision making process as more or less same percent of members consider agree all three statements as they are different in nature. However, WOs are considered to be matured in the sense that they have good participation from each sector of society and their members actively participate in its activities.

3.3 Leadership and Management Capacity

Leadership and Management Capacity refers to the ability of individuals, organizations and systems to perform their functions efficiently, effectively and sustainably, and capacity development includes all processes which seek to improve and strengthen such abilities at individual, organisational and system levels.

Responding effectively to crises and development challenges demands a strong organizational leadership and management capacity. That is defined as organizational capacity to effectively implement projects, programs and activities especially in the areas of women empowerment and gender equality. At organizational level, value of WOs lays in its capacity of convening effective day to day interactions between stakeholders, members, community organizations, LSO and other government departments. In this section of the study, the study presents about the management capacity of women headed/serving CSOs in Gilgit-Baltistan and Chitral.

Process and status of leadership change:

This section explains about the organizational rules, policies, process and procedures for induction and change of leadership

Formal and informal rules for induction of leadership:

Formal and informal procedures and policies are the basis for fairly selecting or electing leadership of WOs that could contribute in efficient and effective utilization of resources, including all members in decision making.

The table 13 shows that 55% organizations have some of the formal and informal rules and procedures for induction of leadership while 45% of the WOs do not have formal or informal rules and procedures.

Table 13. rules and procedures for induction of leadership

Formal or informal rules/procedures for induction of leadership	Yes	No
	55%	45%

Leadership induction and change:

The table 14 shows about the changing leadership change of leadership over a period of time. 45% WOs change their leadership in the period of 1-3 years period of time. While same figures (45%) change their leadership once in 4-5 years. 10% WOs have never changed their leadership in the lifetime of the organizations.

Table 14. leadership induction and change

Leadership Induction Status	Percentage
Leadership change once over at least 1-3 years period	45%
Leadership change once over 4-7 years	45%
Never changed in lifetime of organization	10%
Not applicable as the organization was formed within the last 1 year or less	%

Induction Process:

Induction process is segregated in elections, nomination by members or office bearers, selected by influential elites. Table shows that 40% WOs induct their leadership through election and consensus of members in WOs meeting. While 49% WOs mentioned that they induct by nominations of members and a small fraction of WOs (only 4%) induct their leadership by office bearers. 5% WOs never thought about leadership change and their leadership is constant since the inception of WO.

Table 15. Induction process.

b) Induction Process	Percentage
Through election by voting/consensus in V/WO meeting	40%
Through nomination by members	49%
Through nomination by office bearers	4%
Influential selection by elites	2%%
Never thought about leadership change	5%

Confidence of members’ capacities of office bearers in leadership:

Leaders of any organization should have basic life and soft skills to lead the organization effectively. Here in the table 15, capacities and qualities of office bearers and leadership have been mentioned. The table 16 shows that most of the WOs’ members stated that their leaders have leadership qualities. 58% members of the organizations agreed the stated that their leaders have conflict resolution skill and 63% of members have skill to influence others and mobilize them towards any argument for social development.

Honesty and transparency in financial management is an imperative quality of a leader. 56% of the members of the organizations stated that their leaders have quality of honesty and transparency in financial management while 37% do not have the quality. 73% said that their leaders provide chance to every member to speak in meetings and decision making. 62% indicated that their leaders follow organizational rules and norms while 35% did not responded to against this statement.

Table 16. Leadership Qualities

Leadership Qualities	No. of members agreed	No. of members disagreed	No. of members not responding
Conflict resolution skills	58%	50%	2%
Mobilizes others & can influence others	63%	17%	20%
Honesty and transparency in Financial Management	56%	37%	7%
Meeting facilitation skills, every member is given a chance to speak	73%	21%	6%
Sensitivity towards gender issues	73%	0%	27%
Follows organizational rules/norms	62%	2%	35%

Qualification and trainings of office bearers:

Qualification and trainings improve and furnishes the qualities and skills of the leaders to contribute in the development and sustainability of the WOs. Qualification of office bearers have been divided from matriculations to masters and above. Table 17 elaborates that only 7% presidents of WOs have masters of above qualification and 16% graduation and 12% intermediate and 27% are matriculates. It is clearly evident that matriculates are more than any other educational qualification. That expresses that WOs have leadership with lower qualifications. It further show that 9% general secretaries have masters or above qualification, 16% graduation, 11% intermediate and 13% matriculation while remaining 51% are below metric or uneducated. On the other hand only 8% of the finance secretaries have masters or above degree and 14% graduation, 7% intermediate and 7% are matriculates. While remaining 64% of the finance secretaries are below metric of uneducated. That is shows that members of the WOs do not consider education qualification for financial management.

Table 17. Qualification of office bearers

Office bearer	Masters	Graduation	Intermediate	Matriculation
President	7%	16%	12%	27%
General Secretary	9%	16%	11%	13%
Finance	8%	14%	7%	7%

The table 18 shows about the training availed by the office bearers in different sectors. 5% presidents, 3% general secretaries and only 2% finance secretaries of WOs have availed a training resource mobilization. 4% presidents, 4% general

Table 18. Training obtained by office bearers

Office bearer	Resource mobilization	Health	Education/ECD	Disaster	Gender related
President	5%	4%	4%	6%	3%
General Secretary	3%	4%	3%	3%	16%
Finance	2%	3%	2%	6%	0.8%

secretaries and only 3% finance secretaries have availed a training health. 4% presidents, 3% general secretaries and only 2% finance secretaries have availed any training education or ECD from any organization. 6% presidents, 3% general secretaries and 6% finance secretaries have availed training in disaster. On the other hand 3% presidents, 16% general secretaries and only 0.8% finance secretaries have availed training in gender related issues such as gender equality, mainstreaming or women empowerment. Women of the WOs are in dire need to provide gender related training for women and economic empowerment.

Maintenance of records:

Maintaining records of organization is a crucial task for WOs and their leadership. Results from the table 19 are encouraging as 87% of the WOs maintain the records of minutes of meeting. 94% of the WOs maintain the record of account numbers of the meetings held each year while 95% maintain attendance sheets of each meeting.

Table 19. of Maintenance of records

Type of records maintained	Records maintained	Record not maintained
Record keeping of meeting minutes and agenda	87%	13%
Account of number of meetings held each year.	94%	6%
Maintenance of attendance sheet of each meeting.	95%	5%

Human resource development (workforce currently available)

Basic purpose of forming any WO could be human resource and skill development of women to empower them socially and economically. Table 20 shows about the skilled and trained workforce available in WOs. The table 20 shows that 8% of the members of the WOs are engaged in marketing, 41% in agriculture and farming, 42% in livestock rearing and management, 37% are in business management and entrepreneurship, 28% are teachers or ECD experts, 38% are engaged with tailoring and handicrafts. Furthermore, 19% members of the WOs have IT and Computer skills, only 4% have technicians and heavy machinery operators. 16% of the members have beautician skills, while only 3% have construction skills, 2% electrician and 13% have social mobilization skills.

Table 20. Human resource Development

Area of Skills	No. of Women
Marketing	8%
Agriculture/Farming	41%
Livestock	42%
Business Management/Entrepreneurship	37%
ECD/Teacher	28%
Tailoring/Embroidery/Handicrafts	38%
IT/Computer Skills	19%
Auto Technicians/Heavy Machinery	4%
Beautician	16%
Construction	3%
Electrician	2%
Social Mobilization	13%

3.4. Resource Mobilizations and Financial Viability

Resources mobilization is imperative to run a WO efficiently, effectively and achieve long term goals. WOs need to have a good knowledge and understanding of accounting, and financial management to generate financially viable environment for their members. Yet, many WOs lack financial knowledge and skills as finance is an essential factor of social and organizational development of every size from a single activity to multi year's program. Effective utilization of finance is imperative to create social change, economic empowerment and organizational development.

Audit of Accounts, services taken for audit and reports are shared with members:

Table 21 shows that 41% of the WOs have audited accounts and 59% did not audited their financial accounts. While only 3% WOs have hired the services of an external auditor to audit their financial accounts. 16% of WOs stated that their financial accounts have been audited internally by a village accountant. As well the table 22 shows that 18% of the WOs have availed services from the LSOs to audit their financial accounts.

The table 23 depicts that 64% of the WOs that have audited their account share the reports with their members and 36% do not share audit reports with their members for information and approval. The audit reports should be shared with all their members at their annual general body meetings. WOs who have audited their accounts share their audit reports with members during general body meeting.

Table 21. Audit of WOs accounts

Audit Accounts	Yes	No
	40%	60%

Table 22. Audit Source of WOs

Audit Source	Percentage
LSO	18%
Internal (Village Accountant)	16%
External (Audit Firm)	3%

Table 23. Audit are shared with members

Audit reports are being shared with the members	Yes	No
	64%	36%

Saving Utilization:

Members of the WOs usually collect their savings in WO weekly and monthly basis. These savings earn profit from banks, societies or by lending internally to the members. The table 24 below provides details about the collective saving of the WOs. 2.7% of the WOs have purchased assets from their savings. 0.27% (01 WO) of the total WOs have established a general store for business and same 0.27% have purchased land. 11% of the total WOs have mechanism of internal lending to their members. 6.3% stated that they have TDRs in Banks, and 0.82% has invested in insurances. 1% WOs affording funds to the poor households to meet their basic requirements or health and educational purposes. 77.64% mentioned that they have other options for utilization of their collective savings

Table 24. Utilization of Saving (2015-2019)	Percentage
Purchase of collective asset through savings profit	2.7%
Asset 1: General Store	0.27%
Asset 2: Purchase of Land	0.27%
Internal lending	11%
TDR	6.3%
Insurance	0.82%
Project Implementation	0%
Grants/funds provided to poor HHs	1%
Other _____	77.64%

Status of awareness about their savings:

The table 25 is encouraging as it states that in 78% WOs' members know about their savings. 75% WOs share information of savings with their members, while 67% members have access to their individual saving for personal utilization. 57% WOs stated that they maintain confidentiality of individual savings.

Table 25. status of awareness about their savings	Yes/No	Percentage
Do the members know about their savings	Yes	78%
Is saving information shared with the members	Yes	75%
Is individual saving accessible to members for personal utilization	Yes	67%
Confidentiality of individual saving information	Yes	57%

Internal Lending:

32% WOs have internal lending mechanism while 68% do not have any internal lending mechanism.

In internal lending mechanism 12% WOs provide loans on personal surety

and 11% on guarantee. 6% WOs have recoveries in peer pressure and only 2% have recovered through taking legal actions against defaulters.

The survey display that 23% WOs have loan management committees while 73% WOs do not have any loan management committees. 18% WOs have well maintained & up to date records of loans provided to member, in 4% records are exist but not maintained well / up to date while 17% WOs could not provide records of loans provided to their members.

Table 26. Internal Lending Policy

Is there an internal lending mechanism	Yes	No
	32%	68%

Financial resources accessed from development agencies:

Financial resources are backbone of any organization in social development sector. 12% WOs have accessed financial resources from development agencies while 88% could not accessed

financial resources from any development agency. These 12% WOs have inventory of their resources availed from development agencies.

Table 27. Financial resources accessed from development agencies

Financial resources accessed from development agencies	Yes	No
	12%	88%

3.5. Operational Competence

Operational Capacity of organizations include important factors like inventory of conflicts, village development plans, activities and projects delivered by WO are relevant to the needs of the communities. If the organization succeeds to exploit the saving and enterprise potential through various activities, then it is more likely to survive. Similarly, human resource management, social & cultural management & physical asset management plays a pivotal role in functionality / operational capacity of an organization.

Village Development Plans:

Village development plans can play a central role in social, economic and environmental development of nay society. Women organizations have limited role in village development as Gilgit-Baltistan and Chitral are male dominant society. Women organizations may contribute in developing and implementing village development plan as mostly village organizations have critical role. However, 10% WOs have developed village development plans and exercised in the communities.

3. RECOMMENDATIONS:

Institutional development study of women organizations working with AKRSP for social and economic empowerment of women in Gilgit-Baltistan and Chitral present the following recommendations on the basis of its findings.

3.1 Participation and Inclusion:

This section discusses the presence of community in the WO of their village or hamlet and their functional participation in the activities of WO. Furthermore, it discusses about the membership of WO with LSO and other local and national NGOs and Networks working in social and economic empowerment of women. Following are the recommendations:

- Awareness and membership campaigns in communities of WOs
- WOs can include nonmember houses in consultations for social development activities that will encourage them to get membership of WO
- AKRSP can provide technical and financial assistance to increase the membership of WOs
- Public gathering, seminars can be arranged to increase membership and inclusion of the communities
- Roles can be assigned to all members of WOs to increase the active members
- LSOs are basically networks of WOs therefore, new LSOs can be formed in untapped areas where there are VOs and WOs are functional
- Some WOs didn't get registered themselves with LSOs because of male dominancy therefore, LSOs should be inclusive and women can be provided leading roles apart from electoral process
- It was observed that there is conflict of interest between LSOs and Women organizations as mostly LSOs implement development activities by themselves without involving WOs
- Role of LSOs must be clearly defined and procedures should be clearly articulated for both LSOs and VOs/WOs
- Mostly the WOs mentioned during the study that LSOs do not process their submitted resolutions to cater the social and economic challenges of VO/WOs therefore, Capacity of LSOs can be developed to design projects

and activities to attract donors to support VO/WOs

- Meeting of LSOs with VO/WOs can be included in yearly planning of LSO. At least LSOs should conduct one meeting with WOs in one quarter
- AKRSP can assign the tasks to LSOs to conduct action planning with VO/WOs in their jurisdiction to mitigate the issues and challenges
- LSOs and WOs can conduct joint sessions for need identification of the society and mitigate the gender challenges in the society
- AKRSP can provide gender neutral trainings to LSOs and WOs in leadership and decision making as well as conflict resolution
- GB and EB members of the WOs should be provided trainings in soft skills to develop their capacities such as: decision making, conflict resolution, negotiation skills, team work, team building and leadership
- GB and EB members, managers should be provided trainings in effective utilization of resources of WOs to increase the financial resources as most of the VO/WOs do not invest their funds in any creative activity because of that members could not get any financial benefit of their savings along the time while devalue of money and inflation effect their purchasing power

3.2. Leadership & Management Capacity

The study presents the following recommendations for leadership change and to increase management capacity:

- Most of the WOs could not produce written procedures for leadership change therefore WOs should be provided training to develop bylaws and procedures for leadership change over time
- Because of non-availability of written procedures, formal and informal, for leadership change most of the WOs never changes their leaders since their inception that's why they even have to any record of handing taking
- WOs are voluntary grass root organizations working for economic empowerment of women but they are not registered therefore they do not follow any rules and regulations therefore they must be registered under any prevailing law of Pakistan

- Most of the EB and GB members are nominated and selected traditionally without defining any qualification criteria. Mostly WOs select leadership on the basis of her availability, social status and influence by elites without considering any technical and professional knowledge therefore, there must be a minimum qualification criteria
- AKRSP should conduct formal training workshops and on field trainings to EB and GB members on book/record keeping, gender equality, resource mobilization to strengthen the management capacity
- Training on organizational development, importance of organization, and structure of the organization is very crucial for WOs
- It is strongly recommended to conduct training on financial management especially accounting, payment procedure, authorization matrix and record keeping
- WOs usually provide micro loans to their members without any defined procedure and approving matrix therefore it is recommended to develop a basic procedure for loaning and recovery
- A formal training must be given to the managers, leadership and finance committees on providing loan procedures

3.3. Resource Mobilization and Financial Viability

Financial resource is the main capital of any organization for social and economic empowerment of women therefore; resource mobilization should be on top priority. Following are the recommendations:

- The study found that most of the WOs do not audit their accounts internally or externally therefore AKRSP can provide technical assistance to WOs to audit their accounts
- AKRSP can provide auditing training to members of finance committees to audit internally and appoint a special auditor in area offices to provide audit services to VOs/WOs as external auditor
- Effective utilization of savings of the members is prime activity for a VO/WO while no any VO/WO has invested the savings of members by purchasing of any collective asset therefore it is

recommended that AKRSP should formally develop a proper policy for the investment of savings that could benefit the members

- AKRSP should develop a proper investment plan for VOs/WOs in consultation with VOs/WOs and LSOs
- Most of the WOs do not have any internal lending policy while they provide micro loans to their members without any proper procedure and completing guarantees
- The organizations who lending internally without completing legal compliances cannot take any legal action against defaulters therefore it is strongly recommended to develop internal lending policy covering legal issues as well
- Intensive training on record keeping especially of funds received and expenses is crucial for WOs as they do not maintain records of their internal and external funds collected/received and expenses

3.4. Operational Competencies

Most of the WOs are lacking in operational competencies in conflict management in the communities, developing management plans such as: village development plan, and identifying needs of the community and developing projects and activities to overcome the needs and challenges of the communities. Following are the recommendations:

- Intensive training workshops can be arranged for the VOs/WOs on need identification, need assessment and planning activities and projects to meet the needs and challenges
- Mainly WOs are lacking in writing proposals and reports therefore, training workshops can arranged to strengthen professional writing skills for youth of the WOs
- To develop the operational competency of WOs, educated youth must be mobilized to be part of these organizations to serve their communities

3.5. Overall Recommendations:

WOs are grass root level organizations and they clearly understand the needs and challenges along with solutions of their communities. Furthermore, they try to generate resources from the members of their organization to help the members to meet the challenges and economic requirements. These organizations have great value for communities especially for the poor people therefore these should be developed, strengthened, promoted by fulfilling legal compliances, financial and technical support. Following are the general recommendations:

- WOs are the working voluntarily basis by collecting savings from members and lending microloans to the members who are in need of financial support. On the other side they are not registered organizations because of that they face challenges in opening and maintaining accounts in Banks and financial institutions. Moreover, whenever they requires any legal assistance for recovery of any other legal action they face drastic challenges therefore these organization should be registered under the cooperative societies Act. 1925 which is prevailing in Pakistan. Registration of organizations as a cooperative society under cooperative societies Act 1925 is easier than companies' ordinance 2018 and social welfare ordinance 1961. Mainly the purpose of WOs collecting savings from members and lending internally to needy members to empower their members economically. While cooperatives societies practice same procedure with legal support and protection. Therefore, registration of WOs under cooperative societies act is more feasible for WOs than above mentioned other acts.
- Savings of the members remain same without getting any interest and profit for many years while inflation and devalue of money causes frustration for members rather than motivation when they avail their money in same amount with lower purchasing power. Therefore, registering these VOs/WOs under Cooperative Societies act 1925 will be beneficial for members.
- In case of death of any borrowed member of the VO/WO, the amount provided by the VO/WO is at high risk while in

cooperative society insurance companies return the claim along with profit to society and there is zero risk for other members.

- In current scenario, VOs and WOs are running traditionally without any bylaws and policies therefore, it is strongly recommended to develop bylaws and policies for the VO/WOs
- Authorization and lending approval mechanism must be developed for VO/WOs to minimize the default risk of the savings
- Training workshops to develop the capacities of the members of EB and GB of WOs is obligatory to meet the organizational challenges of modern era as well as sustaining, strengthening and developing the WOs.