# ORGANIZATIONAL CAPACITY ASSESSMENT OF WOMEN HEADED/SERVING CSOs OF LEVEL I & II GILGIT-BALTISTAN AND CHITRAL

# Table of Contents

## 1.1 LIST OF ACRONYMS

| | |
|---|---|
| AKF | **Aga Khan Foundation** |
| AKRSP | **Aga Khan Rural Support Programme** |
| CBO | **Community Based Organisation** |
| CSO | **Civil Society Organisation** |
| EAD | **Economic Affair Division** |
| FBO | **Faith Based Organisation** |
| GBC | **Gilgit-Baltistan, Chitral** |
| LSO | **Local Support Organisation** |
| OCA | **Organisational Capacity Assessment** |
| OPI | **Organisational Performance Index** |
| PMCC | **Premier Mountain Communities Consultants (Pvt) Limited** |
| RPM | **Regional Program Manager** |
| SECP | **Securities and Exchange Commission of Pakistan** |
| VOs, | **Village Organisations** |
| WOs | **Women Organisations** |

## 1.2 ACKNOWLEDGEMENTS

## 1.3 Executive Summary

Civil Society Organizations (CSOs) are responsible for initiatives to improve the quality of life all over the globe. Their achievements in social, economic and especially in gender equality are massive. Yet most of the organizations in developing regions like Gilgit-Baltistan and Chitral are struggling to translate their success into long term capacity to achieve sustainability within their communities. Precisely, aim of this Organizational Capacity Assessment (OCA) study is to identify the strengths and weaknesses of the women headed/serving CSOs of Gilgit-Baltistan and Chitral to become successful and sustainable organizations in long run. It provides a basis to measure track progress over a time to achieve long term goals by developing organizational capacity.

The study consisted of a desk review, localizing of OCA tool supplemented with collection and analysis of primary data from 25 women headed/serving CSOs.

**Overall grading obtained by Women Headed/Serving SCOs in Organisational Capacity Assessment.**

This section presents findings of overall organizational grades of 25 sampled CSOs along with region wise details. Of these 25 CSOs **0%**

have scored **A grade**, **8%** scored **B grade** and **92%** of CSOs have scored **C grade** overall in GBC.

For overall grades of CSOs by name and breakdown of their grades in organizational capacity areas refer to table eight in **Annexure II**. The consulting company has assessed the capacity of CSOs in six areas as mentioned in the tool and summary of findings have been presented below.

### Legal Compliance:

**84%** of the CSOs scored **C grade** in legal compliance capacity area and only **16%** scored **B grade** and **0%** CSOs scored **A grade**.

**84%** of the CSOs have a valid registration certificate but **88%** of the CSOs could not avail license from regulatory authorities.

### Governance

**44%** of the sampled CSOs scored **B grade**, only **8%** of the CSOs marked **A grade** and **48%** scored **C grade** in the governance capacity area. Overall, **44%** of the CSOs showed highest **B grade** in governance comparatively to other capacity areas.

### Management Capacity

The study identified that **96%** have secured **C grade**, only **4%** have secured **B Grade** while **0%** CSOs secured **A grade**. **96%** of the sampled CSOs scored **C grade** which is desperate sign towards inefficiency and insubstantial management capacity.

| Table 01: Region wise and overall grading of CSOs | | | | |
|---|---|---|---|---|
| **Grades** | **Gilgit** | **Baltistan** | **Chitral** | **Over All** |
| A Grade (above 80%) | 0% | 0% | 0% | 0% |
| B Grade (60-79%) | 18% | 0% | 0% | 8% |
| C Grade (less than 60%) | 82% | 100% | 100% | 92% |
| Total | 100% | 100% | 100% | 100% |

**Financial Management**

The study reveals that **84%** of the CSOs fall in C **grade, 8%** have secured **B grade** and same as **8%** of the CSOs achieved **A grade** in this section.

**Monitoring & Evaluation:**

**92%** of the sampled CSOs in Gilgit-Baltistan and Chitral scored **C grade,** only **8%** secured **B grade** while **0%** of the CSOs earned **A grade.**

**Effectiveness and Impact**

**92%** of the CSOs have scored **C grade,** in this section, **8%** have secured **B grade** while **0%** have earned **A grade**.

**Overall Capacity of the Organizations**

Overall capacity of an organization is measured by awarding grades based on the scores earned in all six capacity areas mentioned above. **92%** of the sampled CSOs scored **C grade** (below 60%)**.** They have weak capacity and require support to improve their capacity. **8%** of the sampled CSOs scored **B grade** (60% to 79%) and their performance is mediocre and run at the risk of slip downwards C grade if not provided technical support. **0%** of the CSOs scored **A grade (above 80%)** in overall grading.



**Overall Organisational Capacity**

Legend:
- C Grade (less than 60%)
- B Grade (60-79%)
- A Grade (above 80%)

The initiatives by project BEST4WEER on civil society development have potential to fill the gaps by raising awareness among members; providing technical and financial support to meet legal compliances; conduct training workshops to enhance financial and M&E expertise. Ultimately the project can strengthen capacity of organizations to increase effectiveness and transform short term success into long term sustainability.

## 1.4 INTRODUCTION OF THE OCA STUDY.

Local capacity development is considered an integral part of social development by the international development community. High level forums on aid effectiveness like Busan, Korea[1] in 2011 have considered local capacity development as a key area of focus for the implementers of the social development initiatives. The focal points of such forums have placed the future of development in the hands of local organizations, many of whom still need greater capacity to assume this leadership role in social development and the effective utilization of funds in communities. It is a common observation that stronger organizations have greater impact on communities in the context of social and economic development, empowerment of women and youth; conservation & development of environment and effective utilization of funds. The success of these local organizations—which take charge of improving their performance and increase their ability to introduce meaningful change in communities— depends on how well they develop their capacity at output level.

The centuries old traditional social institutions were the sustainable, efficient and effective mechanisms to manage the livelihoods resource base in the tough and rugged mountainous villages of GBC before inception of AKRSP in late 70's. These institutions became dysfunctional with the abolishment of the princely states in 1973 and thus the entire system of social and economic asset management was crumbled creating a massive institutional vacuum in the entire region[2]. AKRSP took on its role as a 'catalyst' to stimulate the process of change "by" the people, "for" the people, through organizations "of" the people in early 80's.

During the phase of organisation development, 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, thus filling-up the institutional vacuum through social mobilization at grassroots level. During this period, more than 25,000 men and women activists from these organizations have been trained in a wide range of resource management skills including NRM, social organizations[3], organization management and vocational skills.

These trained women activists have formed the Civil Society Organisations for women empowerment, gender mainstreaming, and gender equality in their societies in first decade of twenty first century in Gilgit-Baltistan.

## 1.5 AIM AND OBJECTIVE OF THE STUDY

### 1.5.1 Aim of the Study:

The study intends to map and assess the capacity of women headed/serving organizations of Gilgit-Baltistan and Chitral. Precisely, aim of the study is to help women headed/serving organizations to better understand their strengths and weaknesses, measure & track progress over the time to enable them to become successful and sustainable organizations over the long term.

### 1.5.2 Objective of the Study:

The overall objective of this study is to identify capacity gaps in women headed Civil Society Organizations across Gilgit-Baltistan and Chitral. The study will inform the mechanism for capacity building and support to the management and leadership of organizations assessed by the study.

---

[1] 4th High Level Forum on Aid Effectiveness. Accessed at: www.aideffectiveness.org/busanhlf4/about/aideffectiveness.html.
[2] Institutional Development Survey Report, 2015; Monitoring & Evaluation Section AKRSP

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

## SECTION TWO: METHODOLOGICAL APPROACH AND TOOLS

### 2.1 Methodological Approach and Tools

The OCA methodological approach acknowledges that civil society organizations are the owners of their development process. The tool is participatory by nature and joins members from all levels of an organization, whenever possible, creating a space for sharing, analyzing, and making judgments about organizational performance. Often organizational capacity development focuses on systems and structures, policies and practices, and staff skill development in management, finances, community participation, M&E and effective utilization of funds to generate maximum impact in communities.

OCA tool of AKF was used for the organizational capacity assessment study. The tool has been customized and contextualized in a session with staff of AKRSP. The consultant as facilitator scored against each parameter and then negotiated with partner organization.

### 2.3. Capacity Areas and Parameters

Customized OCA tool of AKF was used to assess the following 06 capacity areas mentioned in table 02 below with 59 parameters led by general information about the CSOs.

| Table 02: Capacity Areas and Number of Parameters | | | | |
|---|---|---|---|---|
| S. No | Capacity Area | No of Parameters | Category Score | Percentage |
| 01 | Legal Compliance | 08 | 100 | 17% |
| 02 | Governance | 15 | 105 | 18% |
| 03 | Management Capacity | 06 | 70 | 12% |
| 04 | Financial Management | 15 | 140 | 24% |
| 05 | Monitoring & Evaluation | 05 | 60 | 10% |
| 06 | Effectiveness and Impact | 10 | 110 | 19% |
| Total | | 59 | 585 | 100% |

The study has categorized CSOs in grades by measuring 59 parameters in capacity areas of: Legal Compliance, Governance, Management Capacity, Finance Management, Monitoring & Evaluation and Effectiveness and Impact. These count for 585 total scores.

The assessment shows that financial management capacity area scores highest followed by effectiveness and impact because funds and donations are provided to create change and impact in the communities. Therefore, CSOs should be evaluated strongly in both capacity areas mentioned. Governance and legal compliances were given the next highest scores respectively for maintaining democratic governance and fulfill legal requirements of regulatory authorities.

Following table 03 presents grading criteria for CSOs.

| Table 03: Grading Criteria | |
|---|---|
| Above 80% | A (Good) |
| 60-79% | B (Average) |
| Below 60% | C (Weak) |

**Category A (Good):** Organizations that have demonstrated capability of undertaking their own development in a mature and sustainable manner. The organization which scores more than 80% will be graded in this category – A.

**Category B (Average):** 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 79% is included in category_ B.

**Category C (Weak):** 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% is categorized in category _C.

## 2.3. Desk Review:

A comprehensive desk review of available secondary data including relevant internal documents and literature available in AKRSP was carried out. The desk review was intended to develop the study methodology and to chart the nature and genesis of women headed/serving civil society organizations, their characteristics and institutional environment. The review was also be extended to include general mapping of women headed/serving CSOs while exploring and identifying weaknesses and strengths of the CSOs working for social and economic empowerment of women. The following literature has been consulted during this phase"

- LSOs: A case study of Gilgit-Baltistan and Chitral, AKRSP
- Pact OCA Hand Book, March 2012
- Pact OPI Hand Book, January 2015
- IDS Report, 2015, AKRSP

## 2.4. Data Collection Method

Customized and contextualized OCA tool of AKF was used for data collection. This tool was tested in Gilgit with two women headed organizations as pilot test. Data was collected by the trained field evaluation officers (FEOs) by giving scores against 59 parameters of six capacity areas. Nine FEOs were hired for data collection from all three regions and provided one day training on the tool by the lead consultant of PMCC prior to send them in field for data collection. The lead consultant was supervising the data collection first in Gilgit, than Baltistan and Chitral physically.

First of all, efforts were made to collect objectively variable data from the CSO's records on the sub-indicators (individual questions under major variables). However, a number of qualitative questions (sub-indicators) were also included in the questionnaires to give space to quantitative dynamics of CSOs. The performance of CSOs, in percentage terms, was calculated by measuring the actual status of documents, achievements and expected targets. Based on this percentage performance, CSOs were assigned scores against each parameter. . Further, the actual scores were summed up for all the questions under each capacity area and divided by the total scores already assigned to reach again to a percentage performance. For details, see the questionnaires attached with this report.

## 2.5. Data Entry and Formatting:

The collected data on all the parameters was coded for proper data entry in the spread sheet of Excel. This primary data was further formatted and cleaned for analysis and report generation.

## 2.6. Data Collection Tools for the Study:

Since the late 1990s, M&E staff or practitioners have used OCA tool in many ways in all parts of the world. The traditional customized self-assessment OCA process has been tailored to multiple contexts. The OCA tool can be implemented as the classic customized self-assessment or facilitator scored and then negotiated with the partner organization. During scoring parameters, required documents have been verified physically wherever claimed.

The customized & localized OCA data collection tool is attached in **Annexure.**

## SECTION THREE: FINDINGS OF THE STUDY

### 3.1. General Information about Women Headed/Serving CSOs in GBC.

In Pakistan, there are mainly two laws prevailing to register the civil society organizations apart from provincial laws. First is the Voluntary Social Welfare Agencies Ordinance 1961 and authority of this ordinance is social welfare department and district administration.

Second is Companies Ordinance 2017, previously 1984 that is replaced in 2017. The authority for the implementation of the law is Securities and Exchange Commission of Pakistan (SECP). However, Registrar Cooperative Societies can register cooperative societies in the country under Cooperative Societies Act 1925. The societies that get registered under cooperative societies cannot function as NGOs because they sell shares to their members and get profit on their shares by doing any business according to the sub section of the ordinance. However, cooperative societies are Community Based Organizations as communities form such societies for socio-economic development of local communities.

The study observed that CSOs have different types of registrations and many of them are facing challenges regarding registration, opening and managing of their Bank Accounts.

The following table 04 shows the current status of the registration of the sampled CSOs:

| Table 04: Registration Status of CSOs | | | | |
|---|---|---|---|---|
| | Gilgit | Baltistan | Chitral | Total |
| **Registered** | 10 | 6 | 8 | 24 |
| **Not Registered** | 1 | 0 | 0 | 1 |
| **Total** | 11 | 6 | 8 | 25 |
| **Registration Percentage** | **90.9%** | **100%** | **100%** | **96%** |

The primary data collected from the field show that in Gilgit region 01 out of 11 CSOs was not registered. While the selected CSOs in Chitral (8) and Baltistan (06) are registered. Details of women headed/serving CSOs are mention in the table in **annexure I.**

Following table (table 05) shows the figures about the scenario of the registration of CSOs under different laws and ordinances:

| Table 05: Registration Laws/Authorities | | |
|---|---|---|
| **Registration Law/Authority** | No of Organizations | Percentage |
| Companies Ordinance 1984/2017 | 2 | 8% |
| Social Welfare Ordinance 1961 | 17 | 68% |
| Societies Act 1860 | 1 | 4% |
| Local Government Ordinance KPK, 2001 | 3 | 12% |
| Cooperative Societies Act 1925 | 1 | 4% |
| Not Registered | 1 | 4% |
| Total | **25** | **100%** |

It is worth mentioning that **68%** of the CSOs are registered under social welfare ordinance 1961 that requires a license from **Economic Affair Division Islamabad** to open and maintain bank account in a scheduled bank.

### 3.2. LEGAL COMPLIANCES

Legal compliance is the basis for civil society organizations to build their capacity. It provides legal permission to form, operate, function and work in any society, community and area of work such as: gender equality, women empowerment, social development, education, health, etc.

The study showed that only 16% of the sampled CSOs have scored B grade while 0% of the CSOs have scored A grade (above 80% scores). 84% of the CSOs scored C grade which fall in weak criteria. Furthermore, below here parameters of

the legal compliance will be discussed thoroughly to gain insight knowledge where the CSOs mostly lacking in.

### 3.2.1. Valid Registration Certificate:

**84%** of the CSOs have a valid registration certificate, 8% CSOs are in process of submission registration. Rests of the 8% have neither initiated the process nor do they have valid registration certificates.

### 3.2.2. Valid License:

Availing a license remained a massive challenge for the CSOs registered under social welfare ordinance 1961. The majority of the sampled CSOs are registered under this law. Economic Affair Division Islamabad issues the license for CSOs registered under the social welfare ordinance 1961. CSOs are not aware about the licensing authority. While CSOs registered with SECP have license because SECP issues license along with registration. Only 12% CSOs have a valid license and remaining 88% CSOs have not obtained license from relevant authorities.

### 3.2. 3. Regularly Submitting Forms B and 29 to the Regulatory Authority:

This parameter is applicable on the CSOs registered with SECP. It is compulsory to submit form B and form 29 respectively every year after closing financial year. Currently, two CSOs from Gilgit region (Ciqam and Nine star women organization) are registered with SECP and they do not submit form B and 29 regularly to SECP. While, there is no any organisation from Chitral and Baltistan region are registered with SECP.

### 3.2.4. Maintenance of complete record of General Body Members:

Records include details of member organizations, their representative's names and occupations along with photo copies of CNIC, residential addresses, and contact numbers. Among the total assessed CSOs, 52% keep a complete record of their general body members, contrary to that 48% of CSOs unable to provide a complete record of their general body members.

### 3.2. 5. Availability of Audited Accounts:

Only 16% of the CSOs showed audited accounts for the last 05 years audited by a qualified external auditor. Only 4% of the sampled CSOs circulate their audited accounts to their General Body members to maintain transparency and approval, none of the CSOs are practicing the submission of audited accounts to regulatory authorities. It is alarming that 80% of CSOs do not have audited accounts of last five years. They are generally practicing internal informal audit systems which even have no any proper record or report.

### 3.2.6. Detail of Foreign and Local Donations:

16% of the CSOs have maintained record of local and foreign donations of past 05 years. On the other side, 84% of the sampled CSOs have not maintained complete records of funding availed in the last five years. Following are the region wise Organisations having record of donations.

| Region | Name of organisation |
|---|---|
| Baltistan | Noor ul Aeen Women Welfare Organization Ghanchee |
| | Karakuram Disability Forum Skardu |
| Gilgit | Maa Foundation Gilgit |
| | Karakoram Association of Educational & Economic Development |

### 3.2.7. Record of CSO's Beneficiaries:

56% CSOs have Overall 97% of the LSOs can provide this information while only 03% percent have not maintained the record of their beneficiaries.

### 3.2. 8. Statement of Work Done/projects:

Only 28% of the CSOs provided the details of the projects/activities undertaken in the last 05 years. The remaining 72% of the CSOs are lacking to provide the records of the last 05 years.

## Region Wise Analysis:

### Gilgit Region:

In Gilgit region **73%** of the CSOs are weak as they scored **C grade** while only **27%** are average and scored **B grade**. It is awful that none of the CSOs in Gilgit region have scored **A grade** (above 80% scores) in legal compliance capacity area.

**Legal Compliance**

| | Gilgit | Baltistan | Chitral | Overall |
|---|---|---|---|---|
| C Grade (Below 60%) | 73% | 67% | 100% | 80% |
| B Grade (60% to 79%) | 27% | 33% | 0% | 20% |
| A Grade (above 80%) | 0% | 0% | 0% | 0% |

### Baltistan Region:

In Baltistan region **67%** of the sampled CSOs are weak as they achieved **C grade** (60% to 79% scores) while only **33%** are average as they achieved **B grade**. It is desperate that none of the sampled CSOs in Baltistan region could score **A grade** in legal compliance capacity area.

### Chitral Region:

In Chitral region **100%** CSOs have weak capacity in legal compliance capacity area. While no any single CSO from sample could score **B** and **A** grade. The current situation of the women headed/serving CSOs in Chitral region is worst which requires immediate attention, support and efforts to make these CSOs sustainable and effective organizations for communities in long run.

## 3.3 GOVERNANCE:

Strong and effective governance enables an organisation to ensure transparency and participation of the community in decision making to tackle challenges and problems in a systematic way. Success of a program, project, initiative or activity rests on developing transparent organizational policies, mechanism and procedures by governing body. Governance consists of a general body, executive body and office bearers according to prevailing laws for non-profit organizations.

Following graph describes governance structure and basic functions of different bodies in a CSO.

| Communities | Functions | Nominates general body members |
|---|---|---|
| General Body | Functions | Meets once a year, receives annual reports & audited accounts, elects Executive Body for 1 to 3 years, approves broad policy directions |
| Executive Body | Functions | Meets at least once in a quarter, take policy decisions, approve budget, select committees and appoints CEO/higher management staff, |
| CEO/GM/Manager | Functions | Appointed by Executive Body as the CEO/Manager of organization receives instructions from board, implements all programmes & policies and oversees administration |

### 3.3.1. Nomination Record of General Body (GB) Members:

Communities nominate general body members through resolutions or elections for a CSO. These resolutions or election procedures and results will be part of the record. Only **40%** of the CSOs had complete nomination records of GB members, whereas, **60%** of CSOs have no records.

### 3.3.2. Annual General Body Meeting (AGM):

AGM of the CSOs is somehow complicated for CSOs. **40%** CSOs mentioned that they do not conduct AGM annually because they conduct AGM whenever they require changing leadership. All the CSOs were considering that AGM can be called to change leadership while it can be called to present progress of previous year, audit reports, plan of next year. Only **20%** of the CSOs mentioned that they follow quorum requirements while other **80%** do not follow quorum

requirements. Members available on the day for election of CSO can elect leadership. Furthermore, **76%** of the CSOs mentioned that our meetings are participatory while 24% mentioned that their meetings are not participatory.

### 3.3.3. What is reviewed at Annual General Meeting (AGM):

**68%** CSOs mentioned that they do not review performance of previous year, next year's plan and audit reports in AGM. They conduct AGM whenever they require changing leadership and executive body. It has been felt that CSOs are not aware about the agenda of AGM that can be any or all of such as: review of performance, audit and future planning as well as approving policies.

### 3.3.4. Awareness of the General Body Members Regarding their Roles and Responsibilities:

**74%** CSOs have documented roles and responsibilities of General Body's members and

only **40%** have conducted training/orientation session for their members.

**40%** of the CSO's General Body members have understanding and 60% members have limited understanding about their roles and responsibilities.

### 3.3.5. Selection of the Executive Body Members:

**68%** of the CSOs have defined process of election for executive body members. The process is documented in their bylaws/policies, whereas only **32%** CSOs do not have any defined procedure in their by-laws. **60%** of CSOs follow the procedures and **40%** do not. In these **40%** CSOs some of the elites elect EB members and leadership or any one voluntarily offers services and other members accept his or her services as president and EB member.

### 3.3.6. Tenure Limit of the Executive Body Members:

**68%** of CSOs have defined tenure limit of 1-3 years for EB members in their bylaws/policy and 32% of CSOs mentioned that they have not defined tenure limit. **64%** CSOs follow mentioned tenure while **36%** do not follow the tenure limit. They go beyond and whenever any member resigns from membership or responsibility they elect or select any other person from the community or general body.

### 3.3.7. The Executive Body (EB) Meetings:

**84%** of the CSOs conduct four meetings of the executive body annually and only **16%** mentioned that they conduct less than four meetings annually. **68%** of the CSOs said that they have defined quorum for meetings while **32%** mentioned that they did not define quorum for meetings. Similarly, **68%** follow the quorum requirements and **32%** do not follow the quorum requirement. The study showed that **80%** of the meetings of CSOs are participatory and **20%** mentioned that their meetings are not participatory. **80%** of CSOs

ensure participation of youth and women while **20%** said that they do not ensure participation of youth in their executive body.

### 3.3.8. Assignment of Roles and Responsibilities to EB Members:

The study showed that **72%** of the CSOs have assigned roles and responsibilities for their executive body members, **28%** CSOs have not assigned roles and responsibilities. **76%** CSOs mentioned that all the members of their executive body are active and **24%** CSOs mentioned that members of their executive body are not active. Furthermore, **80%** of the CSOs have stated that members of their executive body have limited understanding about their roles and responsibilities and **20%** CSOs mentioned that members of their executive body do not even have basic understanding about their roles and responsibilities.

### 3.3.9. EB has Committees Covering Major Functional Areas:

The study showed that **36%** CSOs have committees covering major functional areas, **28%** of the CSOs have committees for some of the functional areas and **26%** CSOs mentioned that they do not have any sub committees.

While, **44%** of the CSOs they have project/sector related committees, **24%** of the CSOs have some of the project/sector related committees while **32%** mentioned that they do not have a committee for any sector that could look after the activities of a project or a sector.

### 3.3.10. GB and EB Members are Serving as Volunteers and Policy Covering Honorarium:

The study showed that **88%** of the CSOs have volunteer members of GB & EB while **12%** pay honorarium to meet the expenditure of travel while they travel for and on behalf of the CSO. One CSO (Ciqam (Private) Limited district Hunza) regularly pays honorarium for their directors as

they do not have EB & GB members. The mentioned CSO is registered as for-profit organization with SECP.

### 3.3.11. Women and Youth Participation:
The study found that **72%** of CSO's bylaws/ policy promote participation of youth and women in the general body while **28%** CSOs' policy and bylaws does not promote participation. **28%** CSOs have youth and women participation, **20%** CSOs have only youth participation, **8%** have only women participation and **44%** have neither youth not women in their general body but they are working for women.

**36%** CSOs have youth and women participation in executive body, **16%** youth, **8%** women participation while **40%** CSOs do not have any participation of youth and women in their executive body.

### 3.3.12. Role of Women in Leadership and Decision Making:
The study identified that **80%** of the sampled CSOs are headed by women. While in **20%** of CSOs; women do not have role of leadership in CSO or head of a committee. Following table No 06 presents region wise figures of women headed CSOs. For detail list of sampled CSOs, refer to **Annexure 11**.

| Table 06: Women Headed CSOs | | |
|---|---|---|
| **Region** | Women Headed CSOs | Women are Not heads |
| **Baltistan** | 5 | 1 |
| **Gilgit** | 8 | 3 |
| **Chitral** | 7 | 1 |

### 3.3.13. Encouraging Policies for all, Especially for Differently able Persons:
It was found that **40%** of the CSOs have bylaws/policies encouraging inclusion and participation of all especially differently abled persons and **60%** CSOs do not encourage differently able persons in general and executive bodies.

**80%** of CSOs do not have any participation of differently able persons in their general and executive body. Only **20%** of the selected CSOs have participation of differently able persons in their general and executive bodies.

### 3.3.14. Communication of Decisions to Representatives:
**64%** of CSOs have documented their decisions in minutes of meeting while **36%** CSOs do not have any record of their major decisions. They just decide orally and communicate to some of their members. **40%** CSOs communicate their major decisions to their members, **20%** CSOs communicate some of the decisions and **40%** do not communicate their major decisions to all their members.

### 3.3.15. Household Coverage of CSOs:
The study explored that **24%** of the CSOs have more than **80%** of household coverage in their vicinity. **12%** CSOs have coverage of **60%** to **79%** and **64%** CSOs have less than **60%** household coverage.

### 3.3.16. Conclusion of Governance:
The study concludes that only **4%** CSOs got **A grade** (Good) in governance and **36%** CSOs scored **B grade** which is average. **60%** CSOs have scored **C grade** which is weak and these CSOs require urgent attention for their capacity development in governance capacity area.

#### A Grade (Good):
The study shows that **4%** of the CSOs in overall scored **A grade** in Governance capacity area in all three regions: Gilgit, Baltistan and Chitral.

#### B Grade (Average):
The graph shows that: **36%** of CSOs has scored **B grade** in governance capacity area from all three regions.

**C Grade (Weak):**

The study shows that **60%** CSO has scored **C grade** in Governance capacity area in all three regions: Gilgit, Baltistan and Chitral.

### Governance

| | Gilgit | Baltistan | Chitral | Overall |
|---|---|---|---|---|
| ■ A Grade (Above 80%) | 9% | 0% | 0% | 4% |
| ■ B Grade (60% to 79%) | 36.00% | 67% | 13.00% | 36% |
| ■ C Grade (Below 60%) | 55.00% | 33% | 87.00% | 60% |

**Region Wise Analysis**

**Gilgit Region:**

In Gilgit region only **9%** CSOs secured **A grade**, and **36%** secured **B grade** while **55%** secured **C grade** which is weak capacity in governance. In conclusion, CSOs of Gilgit region have weak capacity in governance capacity area. Organizational capacity of CSOs of Gilgit region is susceptible in their sustainability and transforming short term activities into long term achievements.

**Baltistan Region:**

In Baltistan region **0%** CSOs have secured **A grade**, **67%** have secured **B grade** while **33%** CSOs have secured **C grade** which is weak capacity. In conclusion CSOs in Baltistan region have comparatively better capacity as **67%** of the CSOs have achieved B grade in governance capacity area.

**Chitral Region:**

In Chitral region **0%** CSOs have secured **A grade**, which is weak capacity for the sustainability of CSOs and long term success. Only **13%** CSOs have secured **B grade** while **87%** CSOs have secured **C grade** which expresses weak capacity of the CSOs of Chitral region in governance capacity area. In conclusion CSOs in Chitral region have comparatively very weak capacity and they require more support, guidance and help for strengthening of their organizational capacity.

## 3.4. MANAGEMENT CAPACITY:

There is, however, unfortunately a wide gap between paper and practice, between intention and performance. Intentions to founding a CSO in a community, everywhere in the world, can be valuable. Management capacity is the exclusive capability that transmits the beneficial intentions into performance; to create impact on social and economic development in a target group or community. Success of a program, project or activity rests on the ability of management. It helps target communities to overcome challenges to achieve development outcomes they desire.

Responding effectively to crises and development challenges demands a strong organizational setup. 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 CSOs lays in its capacity of convening effective day to day interactions between stakeholders, member organizations, communities and departments. In this section of the study, the study presents about the management capacity of women headed/serving CSOs in Gilgit-Baltistan and Chitral.

### 3.4.1 Qualification Criteria for EB Members and Staff:

The selected **48%** CSOs have a set qualification criterion for membership of executive body while **52%** do not have set criteria. **40%** of these CSOs follow the criteria for selection of executive body members and **60%** CSOs do not follow the set criteria for selection of EB members.

**64%** of the CSOs have set criteria for staff and **36%** do not have written qualification criteria. Only **44%** of the CSOs follow qualification criteria to appoint the staff while **56%** of the CSOs do not follow the set criteria to appoint their working staff.

### 3.4.2. Human Resource (HR) Policy:

**32%** of CSOs have HR policy and **68%** do not have HR policy. Only **16%** HR policies of CSOs cover transparent recruitment, staff salary, benefits, resignation procedure and performance appraisal. **32%** of CSOs have shared their HR policy with their staff. **84%** HR policies do not cover above mentioned key areas in their HR policies. Only **16%** of the CSOs practice their HR policy and **84%** do not practice.

### 3.4.3. Capacity to Deliver Program Related Trainings:

The study identified that **68%** CSOs have internal capacity to deliver program related trainings and **52%** do not have eligibility of hiring trainers for conducting such trainings.

**32%** of CSOs have no internal capacity to deliver program-related trainings while **48%** have no capacity to hire the trainers to conduct training.

### 3.4.4. Conflict Resolution Capacity:

During the study, **60%** CSOs mentioned that they have capacity to resolve conflict between members, and member organizations while **80%** of the CSOs failed to present three examples of resolved cases in their CSOs. The figure shows that they did not counter any conflict within the CSO or they were not engaged with conflict resolutions. While **40%** said that they have no capacity of conflict resolutions. Only **20%** CSOs could present three examples of conflict resolutions among member organizations and within members of GB & EB.

### 3.4.5. Encouragement and Acknowledgement of Voluntarism among Women and Youth:

In social work, volunteerism may create greater impact in the communities and CSOs can create an attractive environment for volunteers by encouraging them through providing certificates and publicly appreciating their services. **68%** of the CSOs provided three examples of encouraging

volunteerism and 32% of CSOs could not provide examples of encouraging volunteerism.

To encourage active and effective volunteerism **56%** of CSOs present certificates, awards, token of appreciation and publicly appreciates the services of volunteers while **44%** of the sampled CSOs do not present certificates of appreciation.

### 3.4.6. CSO is Capable to Promote Gender Equality:

The study showed that **28%** CSOs in GBC have implemented 5 or more GE related projects or activities in last five years, **16%** CSOs have implemented **3** to **4** projects or activities, **12%** CSOs **1** to **2** projects while **44%** of CSOs did not implement any gender equality related project in last five years.

Regarding availing gender related training of GB and EB members only **16%** CSOs mentioned that **70%** of their members have availed gender related training. **80%** CSOs stated that their GB and EB members have not availed any kind of gender related trainings while only **4%** CSOs said that below **14%** of their GB and EB members have availed gender related training.

### 3.4.7. Conclusion of Management Capacity:

Management capacity transmits written objectives into practical activities to generate impact on social and economic development of any target group or community. Success of a program, project or activity rests on the management capacity of organization to help the target communities overcome challenges to achieve the development outcomes they desires.

It has been found in the study that overall in GBC **8%** of the CSOs scored **A grade** in management capacity while **16%** CSOs has scored **B grade.** On the other hand **76%** CSOs have scored **C grade**. The study shows that **76%** of the sampled CSOs have weak management capacity.

### Region Wise Analysis:

### Gilgit Region:

In Gilgit region **18%** of CSOs scored **A grade**, only **9%** of CSOs scored **B grade** and **73%** of CSOs in Gilgit region scored **C grade** during assessment.

### Baltistan Region:

In Baltistan region, **0%** of the CSOs scored **A grade**, only 18% of CSOs scored **B grade 82%** during the assessment while **82%** of the CSOs have scored **A grade**. List of the CSOs is attached in the annexure.

**Management Capacity**

| Management Capacity | Gilgit | Baltistan | Chitral | Over All |
|---|---|---|---|---|
| C Grade (less than 60%) | 73% | 82% | 87% | 76% |
| B Grade (60-79%) | 9% | 18% | 13% | 16% |
| A Grade (above 80%) | 18% | 0% | 0% | 8% |

**Chitral Region:**

In Chitral region **0%** of the CSOs have scored **A grade** during the assessment. **13%** of CSOs scored **A** and **87%** of CSOs scored **C grade** during the assessment**.** It is apparent from the study that management capacity of CSOs at output level is laid down in weak category. Furthermore, it shows that they have weak capacity to create any measureable impact in the communities where they are working.

## 3.5 FINANCIAL MANAGEMENT:

To run a CSO efficiently, effectively and achieve long term goals, CSOs need to have a good knowledge and understanding of accounting, and financial management. Yet, many CSOs 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. Organizations working with strong financial mechanism can change their short-term achievements into long-term goals. Following is the parameter wise analysis of financial management capacity of women headed/serving CSOs in GBC.

### 3.5.1. Finance Policy:

Effective financial policies and procedures help to provide efficient financial management and align financial operations with overall mission and long-term sustainability of the CSOs. Financial policies are the foundation for effective financial management, serving as the guide for financial decision making by leaders. The study found that only **40%** of the sampled CSOs have finance policy in place and **28%** CSOs are practicing the policy within their organizations. While **60%** CSOs have no finance policy in place and **72%** of the sampled CSOs do not follow finance policies. This indicates that **60%** CSOs do not have any effective financial mechanism in place and **72%**

of the overall CSOs have weak capacity in financial management.

### 3.5.2. Procurement Policy:

One of the major objectives of procurement policy is to ensure the best quality and relevant goods, material and services to meet the objectives of the planned activity. However, **40%** of the sampled CSOs have procurement policy and **32%** procurement policies of CSOs encourage transparency and competition. **60%** of the CSOs have not developed procurement policy and **72%** of the sampled CSOs do not practice the procurement policy at all.

### 3.5.3. Two Poles of joint Signatories in Scheduled Bank:

**56%** of the sampled CSOs have formal active bank account in a schedule bank and they have two poles of signatories approved from GB or EB. **44%** of CSOs do not have any formal bank account in a schedule bank. On the other hand, **64%** CSOs mentioned that they draw a cheque through any one of the two poles from banks.

### 3.5.4. Formal Active Account:

**52%** of the sampled CSOs have formal active bank accounts in scheduled banks and **48%** CSOs mentioned that they operate their account in cooperative society.

### 3.5.5. Authorization Matrix:

**48%** CSOs mentioned during the study that they have a formal approved authorization matrix for financial transactions while **52%** said that they do not have approved and written authorization matrix to withdraw cheques from accounts.

### 3.5.6. Bank Reconciliation:

The study found that only **12%** of the CSOs reconcile their bank accounts monthly and **20%** said that they reconcile their accounts quarterly and **68%** do not reconcile their bank accounts even annually.

### 3.5.7. Accounting Software:

Only **16%** of the sampled CSOs showed that they have accounting software while **84%** of the sampled CSOs do not have any accounting software.

**32%** of the CSOs mentioned that they use excel sheets to maintain the records of the financial accounts while **68%** neither have any accounting software nor do they managing their accounts on excel sheets. They mentioned that they maintain their accounts manually in registers.

### 3.5.8. Financial Statements:

The study identified that only **20%** of the CSOs prepare balance sheets, **24%** income and cash flow statements. While **80%** of the sampled CSOs mentioned that they do not prepare balance sheets and **76%** said that they do not prepare income and cash flow statements.

### 3.5.9. Record of Cash Book, Salary and Petty Cash:

During the study it has been identified that **48%** CSOs maintain cash books, **32%** salary record, **28%** petty cash records, **28%** cash is kept in a safe place, **32%** have record of invoices. **20%** of the CSOs keep ten thousand (Rs.10,000) cash in hand. While **80%** said that they do not keep cash in hand to meet the petty expenses.

### 3.5.10. Cheques are deposited in Banks:

**52%** of the sampled CSOs mentioned that they deposit incoming cash and cheques within five days in their bank accounts and **48%** said that they deposit incoming cash and cheques in cooperative societies other than KCBL.

### 3.5.11. Variance Reports:

It was identified that only **16%** of the sampled CSOs prepare budget variance reports of the projects and make adjustments in consultation with donor agencies while **84%** CSOs do not prepare any variance reports of their projects.

### 3.5.12. Spending of Income:

Only **16%** of the CSOs mentioned that they have income in shape of fee from members and service charges provided to customers. They spend this income to meet the petty expenses of their CSOs. **84%** CSOs mentioned that they do not have any income from members or any other sources.

### 3.5.13. Annual Membership Fee:

The study found that in **20%** CSOs receive membership fee from **30%** or less members. Only **8%** of the CSOs receive membership fee from **31%** to **50%** members. In **8%** CSOs **51%** to **70%** of members pay their membership fee. In **24%** CSOs **71%** or above members pay their membership fee while in **40%** CSOs members do not pay any membership fee.

### 3.5.14. Fixed Asset Register

Only **8%** of the CSOs maintain fixed asset register and **92%** of the CSOs do not maintain fixed asset register.

### 3.5.15. Capacity to Manage Micro Loans:

It was found during the study that **32%** CSOs follow terms and conditions for providing microloans to their members. **68%** said that they do not have any microloan program. Only **28%** CSOs have dedicated staff to maintaining the records, disbursement, and recovery of microloans. **36%** of the CSOs mentioned that they have microloans for the people who do not have access to banks. **28%** of the CSOs have over **90%** in time recovery of loans and only **8%** said that their microloans are audited annually.

### 3.5.16. Conclusion of Financial Management:

Robust and resilient capacity of CSOs in financial management is a key way of achieving the goal of a more effective organization. This then leads to an improved programme of activities. With strong financial management capacity, CSOs become more capable to control its financial affairs. Without strong financial management capacity, future of the organizations is often remaining uncertain: it may be impossible to predict that

either money will be spent fairly, effectively and, efficiently or not.

The study showed that only **8%** of the sampled CSOs have scored **A grade** and **8%** of the CSOs scored **B grade**.

On the other hand **84%** of sampled CSOs scored **C grade** which indicates weak capacity of CSOs in financial management overall in GBC. Most of the CSOs showed that they have weak capacity in financial planning, management and control.

reveals that most of the CSOs have weak capacity in financial management.

**Baltistan Region:**

CSOs in Baltistan region have weaker financial management capacity than Gilgit region. **0%** of the CSOs in Baltistan region have scored **A grade** and only **17%** of the SCOs scored **B grade**. On the other hand **83%** of the CSOs in Baltistan region have scored **C grade**.

### Financial Management

| | Gilgit | Baltistan | Chitral | Over All |
|---|---|---|---|---|
| **Financial Management** | | | | |
| C Grade (less than 60%) | 72.8 | 83.3 | 100 | 84 |
| B Grade (60-79%) | 9 | 16.7 | 0 | 8 |
| A Grade (above 80%) | 18.2 | 0 | 0 | 8 |

**Regions wise Analysis:**

**Gilgit Region:**

In Gilgit region, **18%** of the CSOs scored **A grade** and only **9%** scored **B grade**. **73%** of the sampled CSOs in Gilgit region fall in **C grade** which

**Chitral Region:**

In Chitral region capacity of CSOs in financial management is weakest as **0%** of the CSOs have scored **A** and **B grades**. The study showed that **100%** of the sampled CSOs have scored **C grade** which displays that they have weak capacity in financial planning, management and control.

## 3.6. MONITORING AND EVALUATION:

Monitoring and evaluation can help CSOs to extract relevant information from past and ongoing activities that can be used as the basis for reorientation and future planning. Without effective monitoring and evaluation, it would be impossible to judge if work is going in the right direction, whether progress and success can be claimed, and how future efforts might be improved. M&E will aid performance and improve service delivery of the CSOs in communities.

Effective monitoring and evaluation system can play a major role in enhancing the capacity and effectiveness of development programmes and projects of civil society organizations. Indeed, when it is obvious to officials and managers of CSOs that their performance is being pursued in a transparent manner, their performance and effectiveness of the activities tends to increase. Development and enhancement of in-house capacities to anchor the M&E functions is, thus, a prerequisite for sustainable CSOs. CSOs involved in developmental activities, M&E systems should be built with a long term vision.

In this section, the study will analyze the current status of M&E system of women headed/serving CSOs in Gilgit-Baltistan and Chitral:

### 3.6.1. Monitoring of Projects:

During the study it was observed that, only **16%** of the sampled CSOs have set targets and yearly milestones. **84%** CSOs do not set targets and yearly milestones for their projects. Only **12%** CSOs prepare monitoring reports. **88%** sampled CSOs do not prepare any monitoring reports of their projects and **88%** of CSOs do not make positive changes and improvements on the basis of monitoring reports.

### 3.6.2. Designated Staff for Each Project:

The study exhibits that only **8%** of the sampled CSOs have designate monitoring staff or EB members to monitor the project activities and evaluate the impact of project intervention. Only **4%** CSOs has written role and responsibilities for M&E staff and **4%** of the EB members have understanding about their roles and responsibilities in M&E system. While **96%** CSOs neither have written roles and responsibilities for M&E staff nor they have understanding about their roles and responsibilities.

### 3.6.3. Understanding of M&E Staff about Monitoring and Evaluation:

It is beneficial to understand the two terms: 'monitoring' and 'evaluation' in more depth for the staff of CSOs responsible for monitoring and evaluation of projects. However, **80%** of the sampled CSOs said that they do not know difference between two terms 'Monitoring' and 'Evaluation'. Only **20%** of the CSOs mentioned that they know about both terms.

### 3.6.4. Evaluations are Conducted and Share Findings with Others:

Evaluations measure to improve performance at all levels of the organization: internal deliverables, organizational gains, and public impact. The study presents that only **8%** of the CSOs conduct evaluation of major projects. **92%** do not conduct baseline, mid-term or post/ex-post project evaluation. Only **4%** CSOs mentioned that they conduct evaluations with third party of their major projects while **96%** CSOs do not hire third party to conduct evaluation of their major projects. Only **8%** said that they use feedback of their beneficiaries to improve their existing and future projects **92%** neither conduct nor they use feedback. Only **8%** CSOs could give three examples of how they used the feedback of beneficiaries to improve their projects while **92%** could not narrate any such example of using feedback of beneficiaries.

### 3.6.5. EB Members or Staff Visits of Communities to Collect Feedback:

**32%** of the sampled CSOs mentioned during the study that they visit to communities for feedback while only **4%** said that they document the feedback of the communities, **16%** said that they use feedback of communities for future projects' planning. **16%** could give three examples of how they used feedback of the communities. **96%** of the CSOs do not document the feedback of the communities during their visits to the communities. **84%** neither could give examples nor do they use feedback of communities to improve their existing and future projects.

### 3.6.6. Conclusion of Monitoring and Evaluation:

M&E will aid performance and improve service

### Region Wise Analysis

### Gilgit Region:

In Gilgit region **82%** of the CSOs scored **C grade** (Weak) while only **18%** of CSOs scored **B grade** which is average. On the other hand **0%** of the CSOs could score **A grade** in monitoring and evaluation capacity area.

### Baltistan Region:

The study discloses that in Baltistan region **100%** of the sampled CSOs scored **C grade** in monitoring and evaluation section and no any single CSO could score **B** or **A grade** in this section.

### Chitral Region:

The study found that **100%** of the CSOs have scored **C grade** and no any single CSO could

**Monitoring & Evaluation**

| | Gilgit | Baltistan | Chitral | Over All |
|---|---|---|---|---|
| C Grade (less than 60%) | 82% | 100% | 100% | 92% |
| B Grade (60-79%) | 18% | 0% | 0% | 8% |
| A Grade (above 80%) | 0% | 0% | 0% | 0% |

delivery of the CSOs in communities. The study indicates that sampled CSOs have weak capacity in generating M&E system. **92%** CSOs fall in **C grade**; only **8%** CSOs scored **B grade** and **0%** of the CSOs scored **A grade** in monitoring and evaluation capacity area.

score **B** or **A grade** in monitoring and Evolution capacity area.

## 3.7. EFFECTIVENESS AND IMPACT:

Effectiveness and impact is leading goal of the organizations they are formed to create in the communities. Success of CSOs relies mainly on generating a high level impact at a broader societal level, beyond just beneficiaries of an intervention. An impact is a result that is realized only over the long term. Developmental work of CSOs is primarily about improving the lives of communities, it is vital to create tangible improvement in the lives of communities. Measuring effectiveness and impact also enables the grant makers or donors to measure the value of their investments and be clear about the difference they're making with the organizations they support. This section of the study will help the donor or grant maker (AKRSP) learn where they can have the most significant impact and how they can demonstrate progress and better define, assess, and improve effectiveness of women headed/serving CSOs as grant makers.

### 3.7.1. Active Members of the CSOs:

**36%** CSOs mentioned that over 75% of their members are active and **20%** said that 50 to 75% are active, and **12%** said that less than **50%** are active. While, on the other side **64%** said that less than 25% of their members are not active.

### 3.7.2. Membership Status:

During the study of CSOs, it was found that membership of **24%** of the sampled CSOs was increased in last five years, **28%** of CSOs was remained same and **48%** CSOs mentioned that their membership decreased in last five years.

### 3.7.3. Coverage of CSO in Household:

Household coverage of the CSOs in their jurisdiction is a vital factor which indicates effectiveness of the organization. **40%** of CSOs stated that their coverage has increased in last five years and **28%** mentioned that coverage of their CSOs remained same and study examined that

**32%** CSOs showed decrease in the coverage of CSOs in household.

### 3.7.4. Technical Assistance Provided to Member Households:

In international Development, CSOs are principally concerned with the providing assistance to its members through their interventions on welfare of communities, households and individuals. The OCA study observed that **28%** of the CSOs could provide assistance to more than **80%** of their member households, **20%** CSOs could provide assistance in form of technical, non-technical, awareness or in kind or in cash support to women. While **52%** CSOs mentioned that they could provide assistance to less than **60%** of their member households.

### 3.7.5. Programs are based on the Needs of Communities Especially for Women and Youth:

The study discloses that, **32%** of the CSOs' projects could be traced back to the communities need and **68%** couldn't trace the basis of projects on the needs of communities. **44%** CSOs has developed projects for women and **44%** for youth in last five years. **44%** of the CSOs working in the field mentioned that they included women in their all projects as beneficiaries and **32%** said that they include youth in all projects as beneficiaries. **56%** CSOs do not include women and **68%** do not include youth as beneficiaries in their all projects.

### 3.7.6. Achievement of Target for the Projects Implemented:

Over the last five years, **36%** of the CSOs mentioned that they achieved all of their project targets and **24%** said that they have achieved most of their targets of projects. While, **40%** of the CSOs mentioned that they could not achieve all their projects' targets in last five years.

### 3.7.7. CSO has helped to bring Government's Projects in their Jurisdiction:

Mainly the responsibility of the development relays on the shoulders of the governments as their citizens are tax payers and CSOs, NGOs and development agencies rendering helping hand to the governments. It was examined that only **28%** of the CSOs could provide three examples of availing government's funding for their communities with AKRSP's Support. While only **12%** mentioned that they could bring funding for the projects without help of AKRSP.

### 4.7.8. Government Takes Input from CSOs During Planning of Projects:

Only **16%** of the CSOs mentioned that government takes CSO's feedback before preparing its development plans. While only **8%** said that government has included their 1 project in the government's development plan and same ratio (8%) said that CSOs facilitate government in implementing, monitoring and evaluation of the development projects.

### 4.7.9. CSOs' has Projects from Donors other than AKRSP over Last Five Years:

CSOs are formed to avail funds from government and donor agencies for development of their communities while only **22%** CSOs has availed funds from donors for three projects other than AKRSP in last five years. Only **12%** mentioned that they have one project under consideration other than AKRSP and **8%** said that they have one ongoing project of a donor other than AKRSP.

### 4.7.10. CSO has Impact on Development, Socio-economic, and Political Change in its Jurisdiction:

Prime responsibility of CSOs is to create an impact in communities through development projects. However, only **28%** CSOs were able to provide three examples of the impact they made in their jurisdiction. **72%** CSOs could not provide a single example of impact they made through development projects.

### 4.7.11. Conclusion of the Effectiveness and Impact:

Effectiveness and impact are crucial components of good stewardship and governance of CSOs in social, economic and gender development sectors in overall development canvas. Donors and grand-makers measure effectiveness and impact of their investment.

Having examined the effectiveness and impact of the women headed/serving CSOs of Gilgit-Baltistan and Chitral, it was found that no any single CSO from the sample could score **A grade.** Only **4%** have scored **B grade**. The study exposes that **94%** of the CSOs fall in **C grade** which bestows weak capacity of CSOs in effectiveness and impact capacity area in GBC.

**Effectivness and Impact**

| | Gilgit | Baltistan | Chitral | Over All |
|---|---|---|---|---|
| A Grade (above 80%) | 0% | 0% | 0% | 0% |
| B Grade (60-79%) | 0% | 17% | 0% | 4% |
| C Grade (less than 60%) | 100% | 83% | 100% | 96% |

### Region Wise Analysis

### Gilgit Region:

The table and graph display that **100%** of the women headed/serving CSOs in Gilgit region scored **C grade** while no any single CSO could score **B** and **A grades** in effectiveness and impact capacity area.

### Baltistan Region:

The OCA study found that **17%** CSOs in Baltistan region have scored **B grade** which is average and no any single CSO could score **A grade** while **83%** CSOs scored **C grade** which is weak capacity in effectiveness and impact capacity area of the CSOs.

### Chitral Region:

That table clearly displays that **100%** of the CSOs scored **C grade** in Chitral and no any single CSO from sampled CSOs could score **B** and **A** grade in effectiveness and impact capacity area.

## SECTION FOUR: CONCLUSION AND RECOMMENDATIONS

### 4.1. Conclusion:

*The OCA study of women headed/serving CSOs in Gilgit-Baltistan and Chitral regions shows that the capacities of the organizations are weak in terms of their legal compliance, governance, management capacity, financial management, monitoring and evaluation, effectiveness and impact. Majority of the CSOs do not have necessary: legal licenses, resources, capacities, policy documents, financial management, M&E expertise to pursue documentation and making initiatives effective and generate impact for the communities.*

Women headed/serving CSOs are committed to empower women economically and improve the gender equality in communities of GBC. However, CSOs and grant-makers are required to indicate how they can advance their mission and make a difference. This OCA study provides baseline

maintaining records of their GB/EB members, beneficiaries, projects implemented and donations availed in recent past i.e last 3 to 5 years.

Most of the CSOs do not conduct AGM annually; they consider that AGM can be called to change

**Overall Grades of Women Headed/Serving CSOs in GBC**

| | Gilgit | Baltistan | Chitral | Over All |
|---|---|---|---|---|
| ■ C Grade (less than 60%) | 82% | 100% | 100% | 92% |
| ■ B Grade (60-79%) | 18% | 0% | 0% | 8% |
| ■ A Grade (above 80%) | 0% | 0% | 0% | 0% |

situation of CSOs and opportunity to track the impact of grants, donors made for CSOs and communities. Furthermore, the study will help to better understand and devise appropriate strategies and plans to build the capacity of women headed/serving CSOs in Gilgit-Baltistan and Chitral.

The study indicates that most of the CSOs in Gilgit-Baltistan and Chitral are facing critical challenges to meet the legal criteria of regulatory authorities. Many of the organizations are not aware about legal compliances, rules, regulations and regulatory authorities. They are lacking in

leadership. They change leadership on requirement basis after multiple years ranging from 3 to 7 years. Furthermore, the study observed that most of the CSOs do not present their annual progress reports, audit reports and future plans for approval in AGM. The study indicates that the capacity area (governance) is weak and requires technical and financial support to strengthen capacity of CSOs.

Ownership, in development, matters. There is a delicate consensus here in the concept of providing external help to strengthen local development efforts and help people to help themselves. The importance of CSOs relies on the

prism of community ownership. CSOs that reflect a sense of ownership by target community, stakeholders and beneficiaries clearly performed better than those do not reflect ownership. The study identified that **60%** of the CSOs have no any record of nominations of GB or EB members of the CSOs.

Election procedure for GB & EB must be defined and practiced. The roles of members of the bodies should be defined in bylaws and policies. However, only **4%** of CSOs could score **B grade** and **96% C grade** which reflects that most of the organizations are weak in management capacity.

CSOs require strong financial and procurement policies to manage funds transparently, efficiently and effectively. Financial software is a strong and effective tool to ensure transparency in financial management. Having study of CSOs, the study prevails that **84%** of the CSOs fall in **C grade** which represents weak financial management capacity. They have neither financial and procurement policies nor any accounting software. Most of the CSOs mentioned that they have no any written authorization matrix and proper accounts in any scheduled bank. Opening and maintaining a bank account is a daunting task for CSOs. They could not fulfill mandatory legal requirements of the banks which are imposed by the State Bank of Pakistan to control inappropriate utilization of funds in the country. Most of the CSOs do not prepare financial reports such as: balance sheet, income statement, cash flow statement, budget variance reports and bank reconciliations. These are the basic and mandatory prerequisites to ensure the transparency in any organization.

Monitoring and evaluation of policies, programs, activities and initiatives is about making sure that policies, programs and activities are on right track towards achieving the desired results. **92%** of the CSOs in Gilgit-Baltistan and Chitral scored **C grade** portrays the weak capacity of the CSOs.

Furthermore, CSOs do not conduct evaluations of their major projects. Their members are lacking in documenting the feedback of the communities about the projects.

Organizational effectiveness demonstrates clear development results. Counterfactual impact studies follow that in most contexts, knowledge about the impacts produced by an intervention requires an attempt to gauge what would have occurred in absence of the intervention and a comparison with what has occurred with the intervention implemented.

However, having examining the CSOs for the OCA study, it was observed that **80%** of the sampled CSOs has scored **C grade** which sensitizes the CSOs and AKRSP about the susceptibility of women headed/serving CSOs in Gilgit-Baltistan and Chitral. Most of the organizations mentioned that they could not bring government projects and funding from donor agencies without helping of AKRSP to their communities because of lack of technical human resource.

## 4.2. RECOMMENDATIONS:

The recommendations will help AKRSP and CSOs to design, plan, create and implement initiatives to strengthen the CSOs to improve effectiveness and enhance impact of CSOs through improving organizational capacity. That will ultimately lead to ensure the intended out-comes and impact of the projects, on the communities. The study encourages the organizations to review their structure and revise their strategic plans to address emerging opportunities and requirements for sustainability. Traditional thinking and limited funding prevent many of the CSOs looking their organizations holistically. The study suggests the members to re-think their organization's essence and develop institutional strengthening plan for their organizations.

### 4.2.1. Legal Compliance:

CSOs are legal entities and require fulfilling legal procedures. Legal compliance capacity area of the CSOs demands more attention to meet the legal compliances of CSOs. Each parameter of legal compliance compels more improvement and CSOs need to be supported to fulfill these gaps. Following are the parameter wise recommendations we propose under this study to strengthen the CSOs in Gilgit-Baltistan and Chitral:

### 4.2.1.1. Registration Certificate:

It was observed that mostly CSOs prefer to register their CSO under Social Welfare Ordinance 1961. This ordinance prevails in country and provide opportunities to register CSOs, NGOs, CBOs, CBOs etc. under this law Assistant Commissioner of relevant sub division is the authority to register any CBO in its jurisdiction. Assistant Commissioner provides registration after consultation with social welfare department and verification of special branch of police department. But under this law EAD (Economic Affair Division Islamabad) issues License to operate the CSOs and NGOs. Availing of license from EAD requires efforts, technical expertise, time, and resources.

While SECP registers CSOs, and provide license along with registration. But availing registration with SECP is very rigorous and tough activity for CSOs as they are lacking in human and financial resources. Availing registration from SECP requires strong financial, technical and human resource and CSOs cannot afford financially and technically.

### Following are the specific recommendations:

- Government officials in some districts are not fully aware about the ordinances and certification process[4]. Therefore, it is recommended to conduct sessions in regions for government officials on registration procedures under social welfare ordinance 1961.

- It was noted in Ghanche district that authorities issued certificates to CSOs according to partnership act which is for registering partnership businesses while CSOs have filed documents to register under "Social Welfare Ordinance 1961".

- In some sub-divisions, authorities provided certificates of partnership as "Firm" to CSOs.

**It is therefore;** Strongly recommended conducting detail training for the government authorities' in district or regional level on laws, ordinances, certifications, certificate formats, legal procedures and compulsory requirements for registration of CSOs.

### 4.2.1.2. License and Submission of Forms:

License is prime mandatory legal document to receive international funding, opening and maintain bank accounts in scheduled banks of Pakistan. Without active bank account, no any CSO can receive funding for any type of social, economic, gender and environmental development activities in Pakistan. As earlier it was mentioned that most of the CSOs are registered or prefer to register under Social Welfare Ordinance 1961. To avail license from EAD Islamabad, CSOs will be required financial, technical and human resources. The study recommends providing technical and financial resources to CSOs as they are lacking to avail license from EAD Islamabad. The study recommends providing awareness sessions and trainings to executive members and employees of the CSOs in legal compliance and forming submission to relevant authorities as per rules.

---

[4] It was observed that in Ghanche district Assistant Commissioner has registered CSO as not-for profit organization. S/He mentioned the social welfare ordinance but provided certificate of firm under partnership act which is valid for business partnerships. Sample of certificate is attached in Annexure 10.

### 4.2.1.3. Maintenance of Record:

The study recommends that staff of AKRSP or LSOs may regularly check the maintenance of record of General Body members. The record must be in specified manner and uniformity can be ensured by providing a format to CSOs.

- AKRSP can include record of General Body members in mandatory documents whenever they provide any assistance, training, financial support, project etc. this will trigger CSOs to maintain record of GB members.
- Staff of AKRSP or LSOs may ask to display the record of GB members on a chart at the office of CSO during their visit to CSOs.

### 4.2.1.5. Audited Account:

It has been found during the study that most of the CSOs do not have record of their audited accounts. The study proposes the following recommendations:

- Provide technical and financial support to audit their accounts with a firm
- Accounts section of AKRSP (if permissible for) can audit prior to funding the CSOs
- Can hire services (region wise) of auditing firm or area wise to audit the CSOs
- AKRSP may include at least internal audit report in mandatory documents when providing any project, training, session etc.
- Can be provided trainings in financial management and auditing requirements
- Any other option can be explored

### 4.2.1.6. Details of Funding and Beneficiaries:

On the basis of study analysis, the study recommends that AKRSP can provide training on legal compliances and record keeping of donations Follow up visits of the AKRSP's staff will help to strengthen the record keeping of the CSO.

- Details of foreign and local funding can be asked to submit AKRSP while they are submitting any proposals.

- AKRSP can develop a proposal format which covers the details of funding and beneficiaries. Because of that CSOs will prepare and maintain records of funding and beneficiaries.

### 4.2.1.7. Statement of Work done/Projects:

The study recommends that AKRSP or any other donor can provide training in project designing, reporting, and assessments. CSOs cannot develop statement of work done/projects as they are lacking in trained human resources. Following activities are proposed:

- Provide trainings to the staff of CSOs on project designing, reporting and conducting studies
- Hire services of consultants to conduct post project studies and prepare statements
- Provide trainings on monitoring & evaluation to staff of CSOs
- Making previous project studies/statements mandatory to provide new projects or funds
- Budget be allocated within an activity/project to prepare studies after completion of the activity/project and alien the final release along with study or project final report/statement

### 4.2.2. GOVERNANCE:

Governance remains fundamental for the structure of civil society organizations and making developmental initiatives effective in gender mainstreaming and gender equality. This was observed during the study that CSOs which have strong governance mechanism; structure and fair implementation of the bylaws have more effectiveness, impact and marked improvement than those who do not follow procedures of governance. The study presents recommendations to strengthen governance of the CSOs:

### 4.2.2.1. Nomination Record of General Body (GB) Members:

CSOs are usually formed by some of like-minded people or members of a community to cater any

social issue. However, record keeping of nominations as well as selection of general body members is essential for a governing structure of any organization. However, the study recommends that organizations should be sensitized to maintain the record of nomination or selection of GB members according to the bylaws. A formal format can be introduced for nomination or selection of the GB members in the partner organizations of AKRSP.

### 4.2.2.2. Annual General Body Meeting (AGM):

Annual General Body Meeting (AGM) is a critical factor therefore, it must be considered on top priority for civil society organizations. Most of the organizations do not conduct AGM annually. They conduct AGM whenever they require changing Leadership. However, regulatory authorities also do not ask for report of AGM therefore, area offices can make AGM compulsory for the CSOs. They can sensitize the members to conduct AGM regularly and annually.

### 4.2.2.3. What is reviewed at the Annual General Meeting (AGM):

Objectives of the AGM are not clear among the members of CSOs. Most of the members of CSOs consider that objective of AGM is to change the leadership within any organization. However, objectives of the AGM must be shared with CSOs. Following can be main objectives of AGM:

- Approval minutes of previous AGM
- Approval of Audited accounts and financial reports
- Submission of progress report of last year
- Approval of activity or annual plan of upcoming year
- Elections for executive body and leadership if required
- Any other policy related approval

Awareness sessions can be conducted; detail objectives of AGM can be communicated in local languages in GBC.

During organizational development trainings or field visits of staff of AKRSP, they can brief the members about the AGM, its purpose, progress report, annual planning etc.

The staff of AKRSP's area offices can plan or guide to plan CSOs to organize, and prepare detail reports to present in AGM apart from changing leadership wherever required.

### 4.2.2.4. Awareness of the General Body Members Regarding their Roles and Responsibilities:

To aware the GB members about their role and responsibilities, the following activities can be conducted at CSO or district level:

- Detail role and responsibilities should be documented according to prevailing laws of the country as most of the CSOs do not have clear roles and responsibilities of their GB members
- These roles and responsibilities should be included in by-laws or policies of CSOs
- Awareness sessions can be conducted to GB members within organizations
- Roles and responsibilities of GB members can be communicated to all members in local languages

### 4.2.2.5. Selection of the Executive Body Members:

Most of the organizations have selection criteria and procedures for members of executive body and a smaller portion of the CSOs do not have clear procedures and criteria. It is recommended to accumulate the awareness about procedures in trainings and awareness sessions.

### 4.2.2.6. Tenure Limit, Meetings, role & responsibilities, functional areas and honorarium of the Executive Body Members:

The study observed that 68% of the CSOs have defined tenure of 1 to 3 years in their by-laws and 64% follow while remaining do not follow the tenure limit therefore, this should be also included in awareness sessions and trainings. Following are some of specific recommendations:

- Regulatory authorities can be sensitized to ensure the tenure limit and conduct quarterly and monthly meetings of executive body.
- To create awareness about the role and responsibilities of executive body members, awareness sessions, and trainings can be conducted.
- Awareness material (written and video) can be published and provided to CSOs
- Social media campaign, talk shows, and expert discussions can be arranged on local channels to aware the CSOs members in local and national languages.
- Major functions of executive body should be clearly identified and conveyed to members
- Mostly members serve in CSOs honorary which may cause exhaust of members and miss-management in finances, therefore, we recommend that executive body members should be paid allowances during quarterly meetings at least. This may encourage participation and will boost interest for social work.
- It was observed that the CSOs which pay honorarium to its executive body members are functioning well and have batter transparency in financial management.

### 4.2.2.7 Participation of Women and Youth in EB and Decision Making:

The study found that 72% CSOs have policies for women and youth participation while 40% CSOs have women and youth representation in EB and decision making, therefore, following are the recommendations:

- To ensure the women and youth participation, AKRSP should collaborate with the organization which ensures women and youth participation in EB and decision making
- It was observed that men are dominant in decision making specially in LSOs therefore, women LSOs should be introduced where only women VOs, CBOs and CSOs will be members
- Gender sensitization trainings and sessions must be conducted with both men and women
- Until and unless, men will not be sensitized about women empowerment, gender mainstreaming, participation of women will remain lacking in CSOs;
- Economic empowerment of women is critical factor for women participation in CSOs;
- Skill based, and sector based CSOs of women should be formed that will encourage women to participate in other CSOs;
- In schools and colleges, girls should be organized in different clubs, such as environment club, women empowerment clubs, forestry club, music club, and other voluntary clubs.
- Policies of CSOs should be framed to encourage women and youth. Policies must be implemented, monitored and evaluated annually or after two or three years.
- CSOs can be trained in effective utilization of social media and groups to communicate about major decision making of meetings.

### 4.2.2.8. Household Coverage of the CSOs:

The study found that 64% CSOs have less than 60% household coverage in their vicinities therefore the following recommendations are presented:

- CSOs can appoint community mobilizers to increase awareness and membership

- Communities in the vicinity of CSOs should be provided awareness sessions about the progress and activities of the CSOs
- CSOs can conduct campaigns to increase membership
- Social activists of the society can be provided awareness and trainings to membership

### 4.2.3. Management Capacity

Management capacity of CSOs is major importance for developing strong capacity of CSOs for their sustainability and effectiveness. At organizational level, CSO's value lies in its capacity convening effective day to day interactions between stakeholders, member organizations, communities and departments. In this section of the study, study presents the most possible recommendations on the basis of findings.

### 4.2.3.1. Qualification Criteria for EB Members and Staff:

The study probed that 52% of the CSOs have no any criteria for members of executive body, while 60% do not follow the criteria. Therefore, the study recommends the following:

- CSOs can be educated to define qualification criteria as the social sector requires clear understanding about the legal compliances, organizational structure, financial management, and requirements of donors and development agencies.
- Human resource policy should be developed to determine qualification criteria for members and staff.
- During AGM, members can approve policy defining qualification criteria.

### 4.2.3.2. Human Resource (HR) Policy:

The study found that 62% CSOs do not have HR and recruitment policy. Following are the recommendations of study:

- AKRSP can provide technical support to develop HR and procurement policies for CSOs as most of the CSOs do not have capacity of developing policies
- CSOs can hire consultants to develop the policies for their CSO.
- AKRSP can train managers of CSOs and/or BoD members of CSOs in developing policies
- During collaboration through initiatives and activities with CSOs, AKRSP can ask the CSOs to ensure and present their policies
- AKRSP can check the HR policy to ensure transparent recruitment, staff salary and benefits, resignation procedure, and performance appraisal mechanism while partnering for projects or activities.
- Framing policies that encourage gender equality and women empowerment.

### 4.2.3.3 Capacity to Deliver Program Related Trainings and Resolving Conflicts:

To build the capacity of the CSOs in trainings and resolving conflicts, study presents the following recommendations:

- Can be conducted workshops on soft skills and gender equality and mainstreaming
- CSOs can be provided field based guidance on women empowerment and socio-economic development
- Can be hired consultants for providing technical support in soft skills especially in conflict resolution
- Most of the CSOs belonged to rural areas and there is local Jirga or councils resolve conflicts therefore the members of Jirga and councils can be provided better trainings to resolve conflicts through CSOs.
- Conflict resolution skills should be linked with decision making, problem solving, team building, leadership and negotiation skills. Because the mentioned skills will be helpful to broaden the awareness to handle social issues,

challenges and opportunities in social development.

- Conflict resolution is a challenging, complex and requires a mixture of knowledge, skills experience and intuition.

### 4.2.3.4 Promote Gender Equality and Encouragement of Voluntarism among Women and Youth:

Women headed/serving CSOs should lead and coordinate efforts to advance the full realization of women's rights and opportunities to promote gender equality and women empowerment as it is their core mandate. Following the recommendations of the study:

- CSOs can develop gender development and mainstreaming strategy to promote gender equality as CSOs do not have gender development and mainstreaming strategy
- Training can be given to BoD members and staff of CSOs on understanding and particular concepts such as: gender equality, women empowerment, gender mainstreaming etc.
- Skill development, entrepreneurship and soft skills sessions can be conducted for women and youth to economically empower them that can lead practically empowering women and youth
- When assessing CSOs, it remained focus on policies, strategies and procedures. The study pointed that no any CSO has developed policies, strategies and procedures on gender equality therefore, it is strongly recommended to strengthen the CSOs by developing gender related policies, strategies, and procedures
- To encourage volunteerism among women and youth CSOs can provide volunteerism certificates, shields and awards among volunteers
- CSOs can be provided tasks to form volunteer's groups and clubs, these clubs can

provide membership certificates and awards for most active members

### 4.2.4 FINANCIAL MANAGEMENT:

Effective utilization of funds is imperative to create social change, economic empowerment and organizational development. Organizations working with strong financial mechanism can change their short term achievements into long term goals. Following here we present recommendations based on findings of the study.

### 4.2.4.1 Financial and Procurement Policies:

Effective policies and procedures can help to provide efficient financial management and alignment of financial operations with the overall mission and long term sustainability of CSOs. Financial & procurement policies are foundation for effective financial management, serving as guide for financial decision making by the leaders or finance committees of CSOs. Following are the recommendations of the study:

- Develop proper financial policies by hiring consultants or providing trainings to EB members or staff of the CSOs.
- Financial policies must provide guidelines for payment and authorization matrix
- Financial procedure must be clearly mentioned in the policies
- Procurement policy was mostly ignored while it provide fair basis for hiring of services and procuring items and equipment.
- EB members do not consider the importance of policies therefore, they can be provide awareness sessions about the importance and utilization of the policies for sustainable development of the CSOs.
- Financial support from the donors or implementing partners can be linked to the provision of the policies to sensitize the EB members
- Conduct awareness talks and shows on media with experts.

- Mobilizing and motivation articles can be written and posted on social media in local & national language.

## 4.2.4.2. Formal Active Account, Signatories, Authorization Matrix and Reconciliation Statement:

Most of the CSOs have formal active bank account in scheduled banks and they have two poles of signatories approved from GB or EB. While 64% CSOs mentioned that they may draw a cheque through any one of the two poles from the banks.

- The study observed that CSOs face challenges to open and maintain bank accounts in Schedule Banks because of legal compliances therefore; strongly recommended for providing technical and financial assistance to CSOs to complete legal compliances.
- Authorization matrix should be clearly defined in bylaws or financial policy
- Most the staff of Banks do not have clear idea and awareness about the requirements to open and operate bank accounts of CSOs therefore, it is recommended to provide a detail workshop to relevant staff of selected banks in regions
- Formal correspondence and requests can be submitted to regional heads of all banks in GBC to provide training to their staff in opening and maintaining bank accounts of CSOs to facilitate the CSOs
- 68% of the CSOs do not reconcile their bank accounts even annually while only 12% mentioned that they reconcile statements monthly therefore, staff of finance sections and/or members of finance committees of CSOs can be provided training in financial management and bank reconciliation

## 4.2.4.3 Accounting Software, Financial Statements, Variance Report, Record of Cash Book, Asset Register, Salary and Petty Cash:

Only 16% of the sampled CSOs showed that they have accounting software while 84% of the sampled CSOs do not have any accounting software. Most of the CSOs do not prepare financial statements, etc.

- Provide trainings to staff of finance section, and/or finance committee can be provided a detail workshop on financial management, preparing financial statements, variance reports and record keeping of cash book, salary and petty cash.
- AKRSP can hire services of software developer to develop an accounting software which can be provided to all CSOs who are working with AKRSP
- CSOs mentioned that they are lacking finances to develop software therefore as alternative they can be provided trainings in available financial software such as "Peach Tree", STATA or any other financial application
- Onsite financial management trainings or sessions can be provided to staff of CSOs to maintain cash book, salary and petty cash.

## 4.2.4.4. Annual Membership Fee and spending of Income:

CSOs mentioned during the study that members do not pay their membership fee and they do not have any regular income. And CSOs which have regular income can spend this income to meet the petty expenses of CSOs.

- CSOs can make mandatory to their members to pay membership fee
- AKRSP can link their support with the full payment of membership fee
- As the fee is prime income for sustainability of CSOs therefore, awareness can be given to members

## 4.2.4.5 Capacity to Manage Micro Loans:

CSOs are working for social and economic empowerment of women and youth therefore, they provide micro loans to their members. However, the study found that most of the CSOs provide micro loans simply recording the details in a single

register upon oral request from any member. They do not have complete record of applications, return policy, and guarantors therefore, following are the recommendations:

- A detail mechanism can be developed for management of micro loans in CSOs
- Applications, should be mandatory with guarantors
- A unified micro loaning policy can be developed for all CSOs
- The staff of finance committee of CSOs can be provided training in micro loaning mechanism
- The policy should have a unified loan disbursement and return
- Capacity development workshop for finance or loan management committee can be conducted at regional, or district level for CSOs
- On field support in loan management can be provided to CSOs

### 4.2.5 MONITORING AND EVALUATION:

Monitoring and evaluation can help CSOs to extract relevant information from past and ongoing activities that can be used as the basis for reorientation and future planning. Without effective monitoring and evaluation, it would be impossible to judge if activities or policies are going in the right direction, whether progress and success can be claimed, and how future efforts might be improved. M&E will aid performance and improve service delivery of the CSOs in communities. Following are the recommendations of the study:

### 4.2.5.1. Monitoring of Projects and Designated Staff:

The study discloses that only 16% of the sampled CSOs have set targets and yearly milestones and 84% CSOs do not set targets and yearly milestones for their projects. Likewise only 8% of the sampled CSOs designate monitoring staff or EB members to monitor the project activities and evaluate the impact of the project intervention. The statistics displays that CSOs have weak capacity in M&E therefore following are the recommendations:

- Formal M&E policies should be introduced in CSOs as no any CSO has M&E policy
- A unified M&E policy can be developed and provided to partner organizations by AKRSP
- Detail workshops can be conducted for the EB members, staff and volunteers of CSOs
- Wherever, AKRSP supports/partners with any CSO for implementation of any intervention can link partnership with ensuring M&E staff by CSOs
- Designated staff or EB members should be provided minimum of basic training to develop targets, annual milestones, and reporting
- Trainings can be conducted to staff and EB members on M&E matrixes, frameworks etc.

### 4.2.5.2. Understanding of M&E Staff about Monitoring and Evaluation and share Findings:

It was found by the study that 80% of the CSOs even do not know difference between two main terms such as "monitoring" and "evaluation". It is a common dilemma in GBC that government departments and civil society organizations have not dedicated staff and sections on M&E therefore, usually people remain unaware about the monitoring and evaluation. The study shows that CSOs are very weak in M&E and study presents following recommendations:

- Talk shows can be on aired in local channels to aware general masses about the importance of M&E, need and impacts
- Monitoring and evaluation remained ignored in social development sector therefore, CSOs can be sensitized about M&E
- Usually donor agencies and implementing partners do not disseminate M&E reports of activities therefore people remain unaware

about the findings. Findings of any initiative, activity or project can be discussed on local channels to create awareness

- Workshops can be conducted for the staff, EB members and volunteers of CSOs on monitoring and evaluation
- Logical framework matrix can be introduced in CSOs for planning, monitoring and evaluation as a basis for their initiatives
- Awareness sessions can be conducted with CSOs to introduce and explain the terms usually used in M&E

### 4.2.5.3 EB Members or Staff Visits of Communities to Collect Feedback:

The study identified that only 4% CSOs document informal feedback from the field while 96% CSOs mentioned that they do not document feedback from the communities and use this feedback in future planning. Following are the recommendations:

- Lacking in writing skill is an issue in CSOs therefore, workshops can be conducted on writing reports along with M&E
- CSOs can develop a format to collect informal feedback from communities. The format will help staff in collection of feedback
- While planning any activity CSOs can include EB members or staff can visit surrounding communities to collect the feedback and suggestions
- CSOs can develop a feedback register or mechanism to collect feedback from community members at the end of activity
- A box in the office of CSOs can be displayed to collect the feedback and suggestions of the community
- Feedback and suggestions can be collected through social media plate forms
- Whatsapp group of CSOs can be devised where community can share their feedback and suggestions

### 4.2.6 EFFECTIVENESS AND IMPACT:

Effectiveness and impact is leading goal of the organizations they are formed to create in the communities. Success of CSOs relies mainly on generating a high level effect at a broader societal level, beyond just beneficiaries of an intervention. An impact is a result that is realized only over the long term. Measuring effectiveness and impact also enables grant makers and donors to measure the value of their investments and be clear about the difference they are making with the organizations they support.

### 4.2.6.1. Membership Status, Active Members and Coverage of CSO and Technical Assistant:

CSOs are the organizations working for the communities by collective efforts of communities therefore; their membership is critical and central for the CSOs. Following the recommendations of the study:

- CSOs can conduct membership campaigns in their relevant communities
- Membership of the CSO should remain open for all communities without any discrimination
- CSOs can disseminate their success stories with communities to get their membership
- Most of the CSOs have supported women and youth in economic development and develop businesses. These can be presented as case studies and success stories for communities
- Certificates and publicly appreciation of active members will attract others to participate actively in the activities of CSOs
- CSOs should nominate active members for the trainings and workshops to strengthen their knowledge and skills that will benefit CSO and community
- To increase household coverage of CSOs, CSOs can provide technical, financial and any other soft support to non-member households as well

- CSOs can develop proposals on the basis of requirement and needs of the communities that will increase membership
- Proposal can be floated to avail technical trainings from government department such as NEVTEC and social welfare department
- CSOs can develop relations with government and political leaders to avail funds for technical trainings and social development projects of the communities

### 4.2.6.2. Need based Initiatives, Achievement of Targets, and Bring Government & Donor Funded Projects:

Women headed/serving CSOs are working for women and youth by nature therefore, they must consult women and youth during planning and developing projects. Following are the recommendations of the study:

- CSOs can conduct consultative session to develop need based projects, and programs;
- Need identification studies can be conducted in the relevant communities;
- To meet the targets of the projects, it is important to plan according to geographic, political and religious scenarios;
- Usually planning without considering local, cultural, traditional and religious festivals may hinder effectiveness and impact. Therefore these must be considered during planning;
- GBC is a mountainous region and face harsh climatic conditions specially in winters therefore this should be considered during planning;

- High altitude and snow bound areas of GBC remain closed in winters. Therefore activities for these areas should be planned in summer and autumn season on priority basis;
- CSOs can develop linkages with government departments to bring government projects;
- CSOs can submit proposals to their political leaders for funding;
- AKRSP can conduct trainings on planning of projects for staff and members of CSOs;
- AKRSP can support CSOs to bring funding from donors and government for projects;
- CSOs usually require technical support for developing proposals, studies and plans for initiatives; therefore, technical support or training must be provided;
- AKRSP can support CSOs to develop sustainability plans of the CSOs;
- Institutional sustainability plans should be developed to work effectively.

### 4.2.6.3. CSO has Impact on Development, Socio-economic, and Political Change in its Jurisdiction

Developmental work of CSOs is primarily about improving the lives of communities, it is vital to create tangible improvement in lives of communities. Following are the recommendations of the study:

- Usually CSOs do not measure impact and disseminate results of their interventions, activities and projects in communities. CSOs and AKRSP can conduct the impact studies of the interventions of CSOs;

- There are multiple success stories in CSOs but they are not documented therefore, these success stories should be documented and disseminated among the masses;
- CSOs can conduct awareness sessions about the politics and political activities in the regions, they can support and encourage women to participate in political process

- CSOs can conduct elections within their organization for leadership which will create awareness about the political and democratic process
- Decision making should be democratic within the CSOs which will provide training for women and motivate them towards political participation.

**Annexures I.**

| S. No | Name of Organization/CSOs | Region | District |
|-------|---------------------------|--------|----------|
| **Table 07:** List of Women Headed/Serving CSOs of GBC for OCA Study 2023. | | | |
| 1 | Nine Stars Women Development Association | Gilgit | Gilgit |
| 2 | Pakiza Welfare Organization | | Gilgit |
| 3 | Wildlife Conservation and Social Development Organization | | Gilgit |
| 4 | Maa Foundation Gilgit | | Gilgit |
| 5 | Karakoram Association of Educational & Economic Development | | Gilgit |
| 6 | Akber Welfare and Development Organization Skanderabad | | Nagar |
| 7 | Falahi Tanzeem Syedabad Nagar | | Nagar |
| 8 | Zainabia Women Development Organization Chalt Nagar | | Nagar |
| 9 | Syedabad Welfare and Development Organization Phaker Nagar | | Nagar |
| 10 | Ciqam Green Solution (Private) Limited Hunza Gilgit | | Hunza |
| 11 | Minhaj Welfare Foundation Astore, Gilgit | | Astore |
| 12 | Baltistan Multi-purpose Cooperative Society, Skardu | Baltistan | Skardu |
| 13 | Noor ul Aeen Women Welfare Organization Ghanchee | | Ganche |
| 14 | Sherba Foundation/ Women Wing | | Kharmung |
| 15 | Akhundian Welfare Trust Kharmung Baltistan | | Kharmung |
| 16 | Karakuram Disability Forum Skardu | | Skardu |
| 17 | Al-Shahbaz Women Organization Shigar Baltistan | | Shigar |
| 18 | Kalash Women CCD-Dastakari Jasmine Center Lower Chitra | Chitral | Lower Chitral |
| 19 | Sadabahar Hunarmand Women Organization Lower Chitra | | Lower Chitral |
| 20 | Women Welfare and Development Society Lower Chitra | | Lower Chitral |
| 21 | Mastuj Women Forum Upper Chitral | | Upper Chitral |
| 22 | Shandur Women Forum Upper Chitral | | Upper Chitral |
| 23 | Insan Dost Welfare Citizen Community Board, Sahan Ayun | | Lower Chitral |
| 24 | Behmi Women Citizen Community Board, Chitral | | Chitral |
| 25 | Youth Educational Women Citizen Community Board Uchu | | Lower Chitral |

**Annexure II:**

| S. No | Name of Women Headed/Serving CSO | Region | Scores | % | Grade Achieved |
|---|---|---|---|---|---|
| | **Table 08:** Individual CSOs Achieving Grades in Legal Compliance | | | | |
| 1 | Baltistan Multi-purpose Cooperative Society, Skardu | Baltistan | 25 | 25 | C |
| 2 | Karakuram Disability Forum Skardu | | 68 | 68 | B |
| 3 | Al-Shahbaz Women Organization Shigar Baltistan | | 30 | 30 | C |
| 4 | Noor ul Aeen Women Welfare Organization Ghanchee | | 60 | 60 | B |
| 5 | Sherba Foundation/ Women Wing | | 41 | 41 | C |
| 6 | Akhundian Welfare Trust Kharmung Baltistan | | 55 | 55 | C |
| 7 | Nine Stars Women Development Association | Gilgit | 47 | 47 | C |
| 8 | Pakiza Welfare Organization | | 20 | 20 | C |
| 9 | Wildlife Conservation and Social Development Organization | | 20 | 20 | C |
| 10 | Akber Welfare and Development Organization | | 10 | 10 | C |
| 11 | Falahi Tanzeem Syedabad Nagar | | 20 | 20 | C |
| 12 | Zainabia Women Development Organization Chalt Nagar | | 30 | 30 | C |
| 13 | Maa Foundation Gilgit | | 60 | 60 | B |
| 14 | Karakoram Association of Educational & Economic Development | | 75 | 75 | B |
| 15 | Syedabad Welfare and Development Organization Phaker Nagar | | 25 | 25 | C |
| 16 | Minhaj Welfare Foundation Astore, Gilgit | | 21 | 21 | C |
| 17 | Ciqam Green Solution Private Limited Hunza Gilgit | | 73 | 73 | B |
| 18 | Insan Dost Welfare Citizen Community Board, sahan Ayun | Chitral | 20 | 20 | C |
| 19 | Behmi Women Citizen Community Board, Chitral | | 20 | 20 | C |
| 20 | Youth Educational women Citizen Community Board Uchu | | 10 | 10 | C |
| 21 | Kalash Women CCD-Dastakari Jasmine center Lower Chitra | | 35 | 35 | C |
| 22 | Sadabahar Hunarmand Women Organization Lower Chitra | | 55 | 55 | C |
| 23 | Women Welfare and Development Society Lower Chitra | | 10 | 10 | C |
| 24 | Mastuj Women Forum Uper Chitral | | 10 | 10 | C |
| 25 | Shandur Women Forum Uper Chitral | | 10 | 10 | C |

**Annexure III:**

| S. No | Name of Women Headed/Serving CSO | Region | Scores | % | Grade Achieved |
|---|---|---|---|---|---|
| | Table 09: **Individual CSOs Achieving Grades in Governance** | | | | |
| 1 | Baltistan Multi-purpose Cooperative Society, Skardu | Baltistan | 50 | 48 | C |
| 2 | Karakuram Disability Forum Skardu | | 77 | 73 | B |
| 3 | Al-Shahbaz Women Organization Shigar Baltistan | | 23 | 22 | C |
| 4 | Noor ul Aeen Women Welfare Organization Ghanchee | | 78 | 74 | B |
| 5 | Sherba Foundation/ Women Wing | | 81 | 77 | B |
| 6 | Akhundian Welfare Trust Kharmung Baltistan | | 79 | 75 | B |
| 7 | Nine Stars Women Development Association | Gilgit | 85 | 81 | A |
| 8 | Pakiza Welfare Organization | | 61 | 58 | C |
| 9 | Wildlife Conservation and Social Development Organization | | 74 | 70 | B |
| 10 | Akber Welfare and Development Organization | | 49 | 47 | C |
| 11 | Falahi Tanzeem Syedabad Nagar | | 59 | 56 | C |
| 12 | Zainabia Women Development Organization Chalt Nagar | | 54 | 51 | C |
| 13 | Maa Foundation Gilgit | | 75 | 71 | B |
| 14 | Karakoram Association of Educational & Economic Development | | 71 | 68 | B |
| 15 | Syedabad Welfare and Development Organization Phaker Nagar | | 72 | 69 | B |
| 16 | Minhaj Welfare Foundation Astore, Gilgit | | 27 | 26 | C |
| 17 | Ciqam Green Solution Private Limited Hunza Gilgit | | 56 | 53 | C |
| 18 | Insan Dost Welfare Citizen Community Board, sahan Ayun | Chitral | 69 | 66 | B |
| 19 | Behmi Women Citizen Community Board, Chitral | | 60 | 57 | C |
| 20 | Youth Educational women Citizen Community Board Uchu | | 62 | 59 | C |
| 21 | Kalash Women CCD-Dastakari Jasmine center Lower Chitra | | 51 | 49 | C |
| 22 | Sadabahar Hunarmand Women Organization Lower Chitra | | 59 | 56 | C |
| 23 | Women Welfare and Development Society Lower Chitra | | 36 | 34 | C |
| 24 | Mastuj Women Forum Uper Chitral | | 26 | 25 | C |
| 25 | Shandur Women Forum Uper Chitral | | 57 | 54 | C |

**Annexure IV:**

| | Table 10: Individual CSOs Achieving Grades in   Management Capacity | | | | |
|---|---|---|---|---|---|
| S. No | Name of Women Headed/Serving CSO | Region | Scores | % | Grade Achieved |
| 1 | Baltistan Multi-purpose Cooperative Society, Skardu | Baltistan | 25 | 36 | C |
| 2 | Karakuram Disability Forum Skardu | | 27 | 39 | C |
| 3 | Al-Shahbaz Women Organization Shigar Baltistan | | 15 | 21 | C |
| 4 | Noor ul Aeen Women Welfare Organization Ghanchee | | 20 | 29 | C |
| 5 | Sherba Foundation/ Women Wing | | 46 | 66 | C |
| 6 | Akhundian Welfare Trust Kharmung Baltistan | | 50 | 71 | B |
| 7 | Nine Stars Women Development Association | Gilgit | 30 | 43 | C |
| 8 | Pakiza Welfare Organization | | 20 | 29 | C |
| 9 | Wildlife Conservation and Social Development Organization | | 27 | 39 | C |
| 10 | Akber Welfare and Development Organization | | 27 | 39 | C |
| 11 | Falahi Tanzeem Syedabad Nagar | | 27 | 39 | C |
| 12 | Zainabia Women Development Organization Chalt Nagar | | 2 | 3 | C |
| 13 | Maa Foundation Gilgit | | 54 | 77 | B |
| 14 | Karakoram Association of Educational & Economic Development | | 59 | 84 | A |
| 15 | Syedabad Welfare and Development Organization Phaker Nagar | | 14 | 20 | C |
| 16 | Minhaj Welfare Foundation Astore, Gilgit | | 24 | 34 | C |
| 17 | Ciqam Green Solution Private Limited Hunza Gilgit | | 70 | 100 | A |
| 18 | Insan Dost Welfare Citizen Community Board, sahan Ayun | Chitral | 5 | 7 | C |
| 19 | Behmi Women Citizen Community Board, Chitral | | 15 | 21 | C |
| 20 | Youth Educational women Citizen Community Board Uchu | | 15 | 21 | C |
| 21 | Kalash Women CCD-Dastakari Jasmine center Lower Chitra | | 34 | 49 | C |
| 22 | Sadabahar Hunarmand Women Organization Lower Chitra | | 42 | 60 | B |
| 23 | Women Welfare and Development Society Lower Chitra | | 37 | 53 | C |
| 24 | Mastuj Women Forum Uper Chitral | | 7 | 10 | C |
| 25 | Shandur Women Forum Uper Chitral | | 34 | 49 | C |

**Annexure V:**

| S. No | Name of Women Headed/Serving CSO | Region | Scores | % | Grade Achieved |
|---|---|---|---|---|---|
| | Table 11: Individual CSOs Achieving Grades in Financial Management | | | | |
| 1 | Baltistan Multi-purpose Cooperative Society, Skardu | Baltistan | 62 | 44 | C |
| 2 | Karakuram Disability Forum Skardu | | 69 | 51 | C |
| 3 | Al-Shahbaz Women Organization Shigar Baltistan | | 31 | 22 | C |
| 4 | Noor ul Aeen Women Welfare Organization Ghanchee | | 44 | 31 | C |
| 5 | Sherba Foundation/ Women Wing | | 84 | 60 | B |
| 6 | Akhundian Welfare Trust Kharmung Baltistan | | 80 | 57 | C |
| 7 | Nine Stars Women Development Association | Gilgit | 40 | 25 | C |
| 8 | Pakiza Welfare Organization | | 42 | 26 | C |
| 9 | Wildlife Conservation and Social Development Organization | | 12 | 9 | C |
| 10 | Akber Welfare and Development Organization | | 10 | 6 | C |
| 11 | Falahi Tanzeem Syedabad Nagar | | 18 | 9 | C |
| 12 | Zainabia Women Development Organization Chalt Nagar | | 15 | 11 | C |
| 13 | Maa Foundation Gilgit | | 106 | 74 | B |
| 14 | Karakoram Association of Educational & Economic Development | | 118 | 86 | A |
| 15 | Syedabad Welfare and Development Organization Phaker Nagar | | 27 | 20 | C |
| 16 | Minhaj Welfare Foundation Astore, Gilgit | | 14 | 10 | C |
| 17 | Ciqam Green Solution Private Limited Hunza Gilgit | | 118 | 82 | A |
| 18 | Insan Dost Welfare Citizen Community Board, sahan Ayun | Chitral | 5 | 4 | C |
| 19 | Behmi Women Citizen Community Board, Chitral | | 22 | 12 | C |
| 20 | Youth Educational women Citizen Community Board Uchu | | 17 | 12 | C |
| 21 | Kalash Women CCD-Dastakari Jasmine center Lower Chitra | | 33 | 24 | C |
| 22 | Sadabahar Hunarmand Women Organization Lower Chitra | | 75 | 54 | C |
| 23 | Women Welfare and Development Society Lower Chitra | | 39 | 28 | C |
| 24 | Mastuj Women Forum Uper Chitral | | 25 | 18 | C |
| 25 | Shandur Women Forum Uper Chitral | | 23 | 16 | C |

**Annexure VI:**

| S. No | Name of Women Headed/Serving CSO | Region | Scores | % | Grade Achieved |
|---|---|---|---|---|---|
| **Table 12: Individual CSOs Achieving Grades in Monitoring and Evaluation** |||||
| 1 | Baltistan Multi-purpose Cooperative Society, Skardu | Baltistan | 2 | 3 | C |
| 2 | Karakuram Disability Forum Skardu | | 0 | 0 | C |
| 3 | Al-Shahbaz Women Organization Shigar Baltistan | | 0 | 0 | C |
| 4 | Noor ul Aeen Women Welfare Organization Ghanchee | | 0 | 0 | C |
| 5 | Sherba Foundation/ Women Wing | | 0 | 0 | C |
| 6 | Akhundian Welfare Trust Kharmung Baltistan | | 0 | 0 | C |
| 7 | Nine Stars Women Development Association | Gilgit | 33 | 55 | C |
| 8 | Pakiza Welfare Organization | | 36 | 60 | B |
| 9 | Wildlife Conservation and Social Development Organization | | 16 | 27 | C |
| 10 | Akber Welfare and Development Organization | | 6 | 10 | C |
| 11 | Falahi Tanzeem Syedabad Nagar | | 6 | 10 | C |
| 12 | Zainabia Women Development Organization Chalt Nagar | | 0 | 0 | C |
| 13 | Maa Foundation Gilgit | | 17 | 28 | C |
| 14 | Karakoram Association of Educational & Economic Development | | 44 | 73 | B |
| 15 | Syedabad Welfare and Development Organization Phaker Nagar | | 0 | 0 | C |
| 16 | Minhaj Welfare Foundation Astore, Gilgit | | 0 | 0 | C |
| 17 | Ciqam Green Solution Private Limited Hunza Gilgit | | 26 | 43 | C |
| 18 | Insan Dost Welfare Citizen Community Board, sahan Ayun | Chitral | 9 | 15 | C |
| 19 | Behmi Women Citizen Community Board, Chitral | | 2 | 3 | C |
| 20 | Youth Educational women Citizen Community Board Uchu | | 2 | 3 | C |
| 21 | Kalash Women CCD-Dastakari Jasmine center Lower Chitra | | 0 | 0 | C |
| 22 | Sadabahar Hunarmand Women Organization Lower Chitra | | 8 | 13 | C |
| 23 | Women Welfare and Development Society Lower Chitra | | 3 | 5 | C |
| 24 | Mastuj Women Forum Uper Chitral | | 0 | 0 | C |
| 25 | Shandur Women Forum Uper Chitral | | 0 | 0 | C |

**Annexure VII:**

| | Table 13: **Individual CSOs Achieving Grades in Impact & Effectiveness** | | | | |
|---|---|---|---|---|---|
| S. No | Name of Women Headed/Serving CSO | Region | Scores | % | Grade Achieved |
| 1 | Baltistan Multi-purpose Cooperative Society, Skardu | Baltistan | 4 | 4 | C |
| 2 | Karakuram Disability Forum Skardu | | 70 | 64 | B |
| 3 | Al-Shahbaz Women Organization Shigar Baltistan | | 23 | 21 | C |
| 4 | Noor ul Aeen Women Welfare Organization Ghanchee | | 52 | 47 | C |
| 5 | Sherba Foundation/ Women Wing | | 65 | 59 | C |
| 6 | Akhundian Welfare Trust Kharmung Baltistan | | 64 | 58 | C |
| 7 | Nine Stars Women Development Association | Gilgit | 28 | 25 | C |
| 8 | Pakiza Welfare Organization | | 35 | 32 | C |
| 9 | Wildlife Conservation and Social Development Organization | | 15 | 14 | C |
| 10 | Akber Welfare and Development Organization | | 0 | 0 | C |
| 11 | Falahi Tanzeem Syedabad Nagar | | 39 | 35 | C |
| 12 | Zainabia Women Development Organization Chalt Nagar | | 24 | 22 | C |
| 13 | Maa Foundation Gilgit | | 13 | 12 | C |
| 14 | Karakoram Association of Educational & Economic Development | | 34 | 31 | C |
| 15 | Syedabad Welfare and Development Organization Phaker Nagar | | 44 | 40 | C |
| 16 | Minhaj Welfare Foundation Astore, Gilgit | | 29 | 26 | C |
| 17 | Ciqam Green Solution Private Limited Hunza Gilgit | | 37 | 34 | C |
| 18 | Insan Dost Welfare Citizen Community Board, sahan Ayun | Chitral | 30 | 27 | C |
| 19 | Behmi Women Citizen Community Board, Chitral | | 14 | 13 | C |
| 20 | Youth Educational women Citizen Community Board Uchu | | 10 | 9 | C |
| 21 | Kalash Women CCD-Dastakari Jasmine center Lower Chitra | | 49 | 45 | C |
| 22 | Sadabahar Hunarmand Women Organization Lower Chitra | | 44 | 40 | C |
| 23 | Women Welfare and Development Society Lower Chitra | | 39 | 35 | C |
| 24 | Mastuj Women Forum Uper Chitral | | 45 | 41 | C |
| 25 | Shandur Women Forum Uper Chitral | | 51 | 46 | C |

**Annexure VIII:**

| S. No | Name of Women Headed/Serving CSO | Region | Scores | % | Grade Achieved |
|-------|-----------------------------------|--------|--------|---|----------------|
| Table 14: **Individual CSOs Achieving Grades Overall** | | | | |
| 1 | Baltistan Multi-purpose Cooperative Society, Skardu | Baltistan | 168 | 29 | C |
| 2 | Karakuram Disability Forum Skardu | | 311 | 53 | C |
| 3 | Al-Shahbaz Women Organization Shigar Baltistan | | 122 | 21 | C |
| 4 | Noor ul Aeen Women Welfare Organization Ghanchee | | 254 | 43 | C |
| 5 | Sherba Foundation/ Women Wing | | 317 | 54 | C |
| 6 | Akhundian Welfare Trust Kharmung Baltistan | | 328 | 56 | C |
| 7 | Nine Stars Women Development Association | Gilgit | 263 | 45 | C |
| 8 | Pakiza Welfare Organization | | 214 | 37 | C |
| 9 | Wildlife Conservation and Social Development Organization | | 164 | 28 | C |
| 10 | Akber Welfare and Development Organization | | 102 | 17 | C |
| 11 | Falahi Tanzeem Syedabad Nagar | | 169 | 29 | C |
| 12 | Zainabia Women Development Organization Chalt Nagar | | 125 | 21 | C |
| 13 | Maa Foundation Gilgit | | 325 | 56 | C |
| 14 | Karakoram Association of Educational & Economic Development | | 401 | 69 | B |
| 15 | Syedabad Welfare and Development Organization Phaker Nagar | | 182 | 31 | C |
| 16 | Minhaj Welfare Foundation Astore, Gilgit | | 115 | 20 | C |
| 17 | Ciqam Green Solution Private Limited Hunza Gilgit | | 380 | 65 | B |
| 18 | Insan Dost Welfare Citizen Community Board, sahan Ayun | Chitral | 133 | 23 | C |
| 19 | Behmi Women Citizen Community Board, Chitral | | 133 | 23 | C |
| 20 | Youth Educational women Citizen Community Board Uchu | | 116 | 20 | C |
| 21 | Kalash Women CCD-Dastakari Jasmine center Lower Chitra | | 202 | 35 | C |
| 22 | Sadabahar Hunarmand Women Organization Lower Chitra | | 283 | 48 | C |
| 23 | Women Welfare and Development Society Lower Chitra | | 164 | 28 | C |
| 24 | Mastuj Women Forum Uper Chitral | | 113 | 19 | C |
| 25 | Shandur Women Forum Uper Chitral | | 175 | 30 | C |

**Annexure IX:**

| Table 15: Grade & region wise percentage of CSOs | | | | |
|---|---|---|---|---|
| **Grade Achieved** | **Gilgit** | **Baltistan** | **Chitral** | **Over All** |
| A Grade (above 80%) | 0% | 0% | 0% | 0% |
| B Grade (60-79%) | 18% | 0% | 0% | 8% |
| C Grade (less than 60%) | 82% | 100% | 100% | 92% |
| Total | 100% | 100% | 100% | 100% |

**Annexure X: Sample certificate of CSO provided as business firm.**



Table 15: Sample of certificate provided to CSO as firm, rather than NGO.

## Annexure XI

| S. No | Name of Women Headed/Serving CSO | Region | Women Headed CSOs | Women Serving CSOs |
|---|---|---|---|---|
| | **Table 16: Women Headed and Serving CSOs** | | | |
| 1 | Baltistan Multi-purpose Cooperative Society, Skardu | Baltistan | | ▉ |
| 2 | Karakuram Disability Forum Skardu | Baltistan | ▉ | |
| 3 | Al-Shahbaz Women Organization Shigar Baltistan | Baltistan | ▉ | |
| 4 | Noor ul Aeen Women Welfare Organization Ghanchee | Baltistan | ▉ | |
| 5 | Sherba Foundation/ Women Wing | Baltistan | ▉ | |
| 6 | Akhundian Welfare Trust Kharmung Baltistan | Baltistan | ▉ | |
| 7 | Nine Stars Women Development Association | Gilgit | ▉ | |
| 8 | Pakiza Welfare Organization | Gilgit | ▉ | |
| 9 | Wildlife Conservation and Social Development Organization | Gilgit | ▉ | |
| 10 | Akber Welfare and Development Organization | Gilgit | ▉ | |
| 11 | Falahi Tanzeem Syedabad Nagar | Gilgit | | ▉ |
| 12 | Zainabia Women Development Organization Chalt Nagar | Gilgit | ▉ | |
| 13 | Maa Foundation Gilgit | Gilgit | ▉ | |
| 14 | Karakoram Association of Educational & Economic Development | Gilgit | ▉ | |
| 15 | Syedabad Welfare and Development Organization Phaker Nagar | Gilgit | | ▉ |
| 16 | Minhaj Welfare Foundation Astore, Gilgit | Gilgit | | ▉ |
| 17 | Ciqam Green Solution Private Limited Hunza Gilgit | Gilgit | ▉ | |
| 18 | Insan Dost Welfare Citizen Community Board, sahan Ayun | Chitral | | ▉ |
| 19 | Behmi Women Citizen Community Board, Chitral | Chitral | ▉ | |
| 20 | Youth Educational women Citizen Community Board Uchu | Chitral | ▉ | |
| 21 | Kalash Women CCD-Dastakari Jasmine center Lower Chitra | Chitral | ▉ | |
| 22 | Sadabahar Hunarmand Women Organization Lower Chitra | Chitral | ▉ | |
| 23 | Women Welfare and Development Society Lower Chitra | Chitral | ▉ | |
| 24 | Mastuj Women Forum Uper Chitral | Chitral | ▉ | |
| 25 | Shandur Women Forum Uper Chitral | Chitral | ▉ | |

**Premier Mountain Communities Consultants (Pvt.) Limited**

**Office:** Suit No. 301, 3<sup>rd</sup> Floor, Shan Plaza, Near DC Office, Khomer Gilgit, Pakistan

www.pmcc.org.pk, Email: shahid.pmcc@gmail.com

Telephone: 05811-450232, Cell: 03449494594/03111013320