

**ECONOMIC EMPOWERMENT OF WOMEN:
A REVIEW OF THE AGA KHAN RURAL SUPPORT PROGRAMME'S
INTERVENTION STRATEGIES IN GILGIT-BALTISTAN AND CHITRAL**

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ABSTRACT

ECONOMIC EMPOWERMENT OF WOMEN: A REVIEW OF THE AGA KHAN RURAL SUPPORT PROGRAMME'S INTERVENTION STRATEGIES IN GILGIT-BALTISTAN AND CHITRAL

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Although the economic empowerment of rural women in Gilgit-Baltistan and Chitral was a dominant theme of the Aga Khan Rural Support Programme for over three decades, their focus on improving women's lives and promoting women's economic empowerment intensified at the turn of the 21st century. It was during this time that AKRSP adopted an enterprise-based approach to development, focusing on the enhancement of women's vocational and entrepreneurial skills. This approach was expected to create awareness and interest in entrepreneurial ventures as an alternative, and more effective, source of income for rural GBC women. Through a review of the available literature and documentation, this paper aims to look at some of the main intervention strategies that AKRSP carried out in the past 15 years, in support of this enterprise and entrepreneurship vision, to economically empower women in GBC. These included small projects like the Shubinak Project and the Self-employment Project for Women (SEPW), Women-only markets, and Women Agro-Entrepreneurs. The initial findings indicate that AKRSP has in fact managed to contribute to the empowerment of women in GBC, especially as producers of a special type of wool called *shu*, as well as shop-keepers and agro-entrepreneurs. However, further analysis indicates that despite AKRSP's success in women's economic empowerment, there appears to be the problem of maintaining business assurance and longevity and economic sustainability. Thus, this study seeks to discover the social and political dynamics around enterprise development and women entrepreneurship, the overall situation in which it operates, and the factors that affect its success.

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DEDICATION

To my daughter, Zohal

TABLE OF CONTENTS

Acknowledgements.....	1
Dedication.....	2
Table of Contents.....	3
List of Abbreviations	5
List of Figures, Tables, and Boxes.....	6
1.0 CHAPTER ONE: INTRODUCTION TO THE STUDY	7
1.1 Introduction.....	7
1.2 Problem Statement.....	11
1.3 Goal.....	12
1.4 Research Objectives.....	12
1.5 Research Questions.....	13
1.6 Significance.....	13
1.7 Methodology.....	14
1.8 Limitations	14
2.0 CHAPTER TWO: REVIEW OF LITERATURE.....	16
2.1 Introduction.....	16
2.2 Conceptual Underpinning of Empowerment	17
2.3 What is Economic Empowerment?.....	21
2.4 Policy Frameworks for Women's Economic Empowerment	22
2.4.1 Global Frameworks	22
2.4.2 Government of Pakistan's Policies for Women's Empowerment	23
2.4.3 Government of Gilgit-Baltistan (GoGB) Policy Frameworks.....	24
2.5 Role of NGOs in Women's Economic Empowerment.....	26
3.0 CHAPTER THREE: GILGIT-BALTISTAN, CHITRAL AND THE AKRSP APPROACH: UNDERSTANDING THE CONTEXT	29
3.1 Introduction.....	29
3.2 Geography and Location.....	29
3.3 Language and Culture	31
3.4 The Plight of Women in GBC	32
3.5 Challenges to Women's Agency and Empowerment	34
3.6 The AKRSP in Gilgit-Baltistan and Chitral.....	35

3.7	Evolution of AKRSP's Intervention and Impacts over the Years	38
3.8	The AKRSP and Rural Women	41
3.8.1	The AKRSP's Evolution from Women in Development (WID) to Gender and Development (GAD).....	41
3.8.2	Women's Organizations (WO)	44
3.8.3	The AKRSP's Gender Equality Strategy	46
3.9	Criticisms of the AKRSP Model.....	46
4.0	CHAPTER 4: ANALYSIS OF AKRSP'S NEW MILLENIUM INTERVENTION STRATEGIES TOWARDS WOMEN'S EMPOWERMENT	49
4.1	Introduction.....	49
4.2	Shubinak Project	50
4.2.1.	Background.....	50
4.2.2	Successes and Challenges.....	52
4.3	Self-Employment for Women.....	58
4.3.1	Background.....	58
4.3.2	Successes and Challenges.....	59
4.4	Women-only Markets	65
4.4.1	Background.....	65
4.4.2	Successes and Challenges.....	66
4.5	Women Agro-Entrepreneuers.....	70
4.5.1	Background.....	70
4.5.2	Successes and Challenges.....	71
5.0	CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS	75
5.1	Lessons Learned.....	77
5.2	Recommendations.....	79
5.3	Ideas for Further Research	82
5.4	Final Thoughts	83
6.0	REFERENCES	85

LIST OF ABBREVIATIONS

AKDN	Aga Khan Development Network
AKRSP	Aga Khan Rural Support Programme
CEDAW	Convention on the Elimination of All forms of Discrimination Against Women
CIDA	Canada International Development Agency
DFID	Department for International Development
GAD	Gender and Development
GBC	Gilgit-Baltistan and Chitral
GBLA	Gilgit-Baltistan Legislative Assembly
GoGB	Government of Gilgit-Baltistan
GoP	Government of Pakistan
ICRW	International Centre for Research on Women
IDPRP	Institutional Development for Poverty Reduction Program
IDRC	International Development Research Centre
ILO	International Labour Organization
IUCN	International Union for Conservation of Nature
KADO	Karakorum Area Development Organization
LMA	Labour Market Assessment
LSO	Local Support Organization
MDG	Millennium Development Goal
NGO	Non-government Organization
OECD	Organization for Economic Co-operation and Development
PKR	Pakistani Rupees
P&DD	Planning and Development Department
PRA	Participatory Rural Appraisal
RSP	Rural Support Program
RSPN	Rural Support Program Network
SEPW	Self-employment Project for Women
UN	United Nations
UNDP	United Nations Development Program
VO	Village Organization
WDD	Women Development Directorate
WID	Women in Development
WO	Women's Organization

LIST OF FIGURES, TABLES, AND BOXES

Figure 1:	Location map showing the geographic setting of Gilgit-Baltistan and Chitral
Table 1:	Program Area Social Data, January 1982 - December 31, 1997
Table 2:	Overview of AKRSP's achievements, 1982-2001
Table 3:	Trends in Income Per Capita: 1991-2001
Table 4:	Revenues and Expenses (in PKR) - Shubinak Project from 1999 to 2001
Table 5:	Revenues and Expenses (in PKR) - Shubinak Project from 2002 to 2003
Table 6:	District-wise Business Mobilization and Awareness Workshops
Table 7:	District-wise Business Creation and Development Trainings
Table 8:	District-wise Product Development Trainings
Table 9:	District-wise Business Plans developed
Table 10:	Total # of Women Agricultural Specialists Trained
Box 1:	The AKRSP in 2008
Box 2:	A Brief Portrayal of the Financial Situation of Women ShopKeepers in GBC

1.0 CHAPTER ONE: INTRODUCTION TO THE STUDY

“The emancipation of woman will only be possible when woman can take part in production on a large, social scale, and domestic work no longer claims anything but an insignificant amount of her time.”

— Friedrich Engels

1.1 Introduction

Gender equality implies a society in which both women and men enjoy the same opportunities, rights, freedoms, and responsibilities in all aspects of life; from sharing equal distribution of power and influence to having equal opportunities for financial autonomy (through labour or through setting up their own businesses) to enjoying equal access to education. The most critical aspect of promoting gender equality is the empowerment of women, where the focus is on identifying and equalizing gender power imbalances, as well as giving women more autonomy to manage their own lives efficiently. Feminist researchers, such as Sen (2001) argue that empowerment (or the lack of it) is a manifestation of gender inequality, as she notes: “...inequality between women and men can take many different forms. Indeed, gender inequality is not one homogeneous phenomenon, but a collection of disparate and interlinked problems.” Gender equality and women's empowerment are therefore integral elements of any serious strategy geared towards economic growth and sustainable development.

The dimension of empowerment that this study aims to explore, however, is economic empowerment, focusing on how enterprise and economic skills both support and empower rural women. Hence, economic empowerment in this context will be defined as enabling rural women to meet both their practical and strategic needs beyond

the private (household) arena. Though, the economic empowerment of women, especially in the South-and Central-Asian context is a challenge. Women in Pakistan, especially, face a highly disadvantageous situation as compared to women in other developing countries (Aga Khan Foundation, 2001). These challenges include bearing the burden of a greater workload (than men), and having limited access to education, employment, land, health facilities, and other forms of income-generating activities (Dastgeer et al., 2003). Further, rural women in Pakistan are severely bound by cultural/religious constraints, which enables them to often lead socially secluded lives (Dastgeer et al., 2003). These cultural/religious constraints restrict their mobility to only the four walls of their homes.

Over the course of the past 15 years, attempts to improve the status of women have increased. Since the beginning of the new millennium, the Government of Pakistan (GoP) has encouraged the involvement of women in national development and their role, especially in governmental activities, has been quite significant. As a result, the GoP has instigated many policy-related initiatives; these include the passage of the Pakistan Penal Code (Criminal Law Act 2009), Protection and Empowerment of Women Bill (2004), Protection against Harassment of Women in the Workplace (2010), and the Acid Violence Act (2010) (Shirakat, n.d.). Although, implementing these laws has remained a challenge.

The Government of Pakistan (GoP) along with non-governmental organizations (NGOs) have further concentrated on providing better and more effective social welfare schemes for the benefit of rural women. NGOs, more specifically Rural Support Programmes (RSPs), are particularly playing an important role in the cause of women's

empowerment (Khan, 2009). This is supported by Ahmed et al.'s (2009, p. iv) argument as he states,

With 681,000 women members of Community and Women's Organizations, RSPs have the largest outreach to poor rural women of any Pakistani organization. Women are proportionally more active than men in microcredit and training. Participation has improved women's livelihoods as well as their status within the home. Although there has been less effect in increasing their role as decision-makers in community affairs, but in 2005, 775 women Community Organization (CO) activists were elected as local government councilors. These important achievements are a measure of the effort that the RSPs have put into place in order to make gender a major part of their work.

Additionally, RSPs have sought to empower women economically through the establishment of vocational centers, training programs in agriculture/horticulture, seminars, workshops in women's fields, and access to financial support (Khan, 2009).

The GoP further recognizes that development and poverty alleviation cannot be possible without focusing on women, and getting them involved in a plethora of economic and income-generating activities, in their respective communities, will perhaps aid in eliminating some of the obstacles to development.

While there are numerous successful RSPs across Pakistan, this paper will focus on the successes and challenges of only one major RSP – the Aga Khan Rural Support Programme – which started in 1982, and is the oldest and major NGO working in the Gilgit-Baltistan and Chitral (GBC) region. The overall goal of AKRSP has been to improve the socio-economic conditions of the people of GBC through a variety of intervention strategies, including "institutional development, women's development, natural resource management, participatory infrastructure development and enterprise, and rural financial and enterprise development" (Khan, 2006, p.4).

Gilgit-Baltistan and Chitral is located in the northern part of Pakistan, and consists quite a bit of diversity in terms culture/language, religion/sect, education, class/status, and income (Jones et al., 2012, p. 25). As with the rest of Pakistan, GBC presents a complex diversity in how women and men experience inequality, albeit barriers to equality and empowerment are generally far greater for women than they are for men. The Labour Market Assessment (LMA) shows "that only 17% of women (and 41% of men) participate in paid labour, where some women are completely illiterate and homebound whereas others have advanced to the level of ministers in the government" (Jones et al., 2012, p. 25).

The idea for AKRSP's Gender Equality Strategy was further originated in the year 2000, as AKRSP recognized the importance of gender issues, especially for women (AKRSP, 2004). According to the AKRSP, the notion of gender equality signified the vision of a society which was free from poverty and injustice, and where women had equal opportunities (to men) and the freedom to make their own choices as valued members of the community (AKRSP, 2004). The AKRSP gender equality strategy model further emphasized that in order to bring about positive changes in the lives and conditions of women, change must first occur within the local and governmental systems (for example, there should be increased presence of women in decision-making positions, an equal distribution of resources, etc.) (AKRSP, 2004).

While AKRSP has implemented numerous intervention programs and strategies over the past 15 years, it would be impossible to survey each and every one of those strategies for the purpose of this paper. Hence, this paper will be focusing on three

intervention strategies that AKRSP carried out in support of its entrepreneurship and enterprise vision for women's economic empowerment; these are:

- 'Small projects' initiative for women's empowerment; specifically the Shubinak Project and the Self-Employment Project for Women (SEPW);
- Women-only Markets; and,
- Women Agro-Entrepreneurs.

1.2 Problem Statement

Until recently, there was very limited representation of rural GBC women in social and economic matters in Pakistan (Sweetman, 2001). The United Nations Development Programme's (UNDP) gender-related development index, which considers gender differentials in life expectancy, educational attainment and income, "Pakistan was ranked 135 out of 177" (UNDP, 2005). Since the beginning of the new millennium, the Government of Pakistan has emphasized the involvement of women in local and national development. The Aga Khan Rural Support Programme (AKRSP) is particularly playing an important and meaningful role for the cause of women's economic empowerment. Their focus on the promotion of gender equality and women's economic empowerment particularly intensified after their adoption of the Gender Equality Strategy in 2000.

Thus, the aim of this paper is to identify the success and challenges of AKRSP's enterprise and women entrepreneurship vision, and to what extent their key intervention strategies have been successful in promoting gender equality and women's economic empowerment in Gilgit-Baltistan and Chitral (GBC).

1.3 Goal

The goal of this study is to seek a deeper understanding of the Aga Khan Rural Support Programme's (AKRSP) intervention strategies implemented since 2000 that seek the economic empowerment of rural GBC women. This paper will outline their successes and challenges, which can in turn help inform future programming.

1.4 Research Objectives

The broad objective of this paper is to analyze the role of AKRSP in empowering women economically since the beginning of the new millennium (approximately over the course of 15 years) in the GBC region. The review will specifically focus on AKRSP's enterprise vision for gender equality and women's empowerment.

The more specific objectives of the study are as follows:

1. To understand the concept of economic empowerment
2. To analyze AKRSP's intervention strategies that promote women's economic empowerment in GBC over the past 15 years.
3. To provide a review of AKRSP's enterprise vision and intervention strategies towards women's economic empowerment, which include small projects such as Shubinak and SEPW, women-only markets, and women agro-entrepreneurs.
4. To examine the successes and challenges of AKRSP's intervention strategies in the economic empowerment of rural women in GBC.

1.5 Research Questions

The following key questions guide this study.

1. What are some of the challenges to women's economic empowerment in GBC?
2. When and why did AKRSP take a different shift in its approach (from Women in Development to Gender and Development) to gender equality and women's economic empowerment?
3. In what ways have AKRSP's intervention strategies with regards to enterprise development and women's entrepreneurship contributed to women's economic empowerment in GBC?
4. What have been the challenges in AKRSP's intervention strategies towards women's empowerment in GBC?

1.6 Significance

In view of the available research and literature, the significance of this research is to understand the dynamics of women's economic empowerment in GBC and the overall situation in which it operates; the factors that influence it, and the nature of such influence; and to set the stage for further research and in-depth investigation into many aspects requiring detailed analyses.

It is also anticipated that the recommendations that will emerge out of this study will deem useful for further research on AKRSP, and in the field of gender and development, with an emphasis on the economic empowerment of rural GBC women. This research will also draw attention and scrutiny to the many intricacies associated with

AKRSP's gender equality programming; its implementation strategies and procedures; and the outcomes – successes and challenges – that have ensued.

1.7 Methodology

The research relied exclusively on secondary qualitative sources. Numerous secondary archival, recent documentation and coded content were reviewed, and the information was then utilized to create a chronology of AKRSP program implementation methods that ensued over the past 15 years, so as to understand the evolving program approach/strategies of the AKRSP and their contribution, as well as the changing context for rural women in GBC. These documents include books, peer-reviewed journals, published and unpublished grey literature portraying first-hand experiences of rural GBC women, policy briefs, AKRSP World Bank evaluation reports, AKRSP Annual Reports, AKRSP case studies, donor reports, as well as other relevant documents on women's economic empowerment in GBC.

1.8 Limitations

One of the most significant limitations of this research was not being able to travel to Gilgit-Baltistan and Chitral, and carry out primary data collection on the topic. This field work would have significantly contributed to this study by adding a layer of valuable, and original data. This paper would have also benefited from conducting in-depth interviews with rural GBC women, who are current recipients of the AKRSP's programming and interventions, as it would have provided a clearer depiction of AKRSP's outcomes on achieving gender equality and women's economic empowerment. Additionally, it would

have also been appropriate, from both a feminist and gender research approach, to give women a voice as well as learn about their experiences directly in the research process.

Another prominent limitation was the difficulty in attaining a wide range of AKRSP documents and references due to the limited amount of preliminary research done on the topic thus far.

2.0 CHAPTER TWO: REVIEW OF LITERATURE

“To call woman the weaker sex is a libel; it is man's injustice to woman. If by strength is meant brute strength, then, indeed, is woman less brute than man. If by strength is meant moral power, then woman is immeasurably man's superior. Has she not greater intuition, is she not more self-sacrificing, has she not greater powers of endurance, has she not greater courage? Without her, man could not be. If nonviolence is the law of our being, the future is with woman. Who can make a more effective appeal to the heart than woman?”

— Mahatma Gandhi

2.1 Introduction

'Empowering women' has become a frequent cited goal of countless development interventions, and there is now quite a significant body of literature discussing how women's empowerment has been achieved and evaluated, as well as its difficulties.

Although it is understood that planners, practitioners, policy-makers, and development organizations use empowerment to mean different things, there are four aspects, as proposed by Siwal (n.d.), which seem to be generally accepted in the literature on women's empowerment:

1. One must first have to be disempowered in order to become empowered.
2. Empowerment must be claimed by those who wish to become empowered, rather than relying on a second or third party (i.e. development organizations) to do the job for them.
3. While there is some evidence that women's struggles for empowerment have tended to be a collective effort, empowerment-oriented development interventions have more than often focused on women at the individual level.

4. There is no final goal when it comes to the concept of empowerment as it is an ongoing process. One does not arrive at a stage of being empowered in the absolute sense, for people are constantly becoming empowered, or disempowered, both relative to others and to themselves, over the course of time.

2.2 Conceptual Underpinning of Empowerment

Quite often the term 'empowerment' is used to represent a wide range of concepts to describe a plethora of results and outcomes. These outcomes are then evaluated in order to determine and advocate for certain types of policies and intervention strategies, by numerous development organizations, agencies, and NGOs, throughout the developing world.

Historically, empowerment – more specifically, women's empowerment – was initially articulated in terms of its economic conditions (Boserup, 1970). This is illustrated through Ester Boserup's pioneering work entitled Woman's Role in Economic Development, which was published in 1970, and which further set the stage for women's involvement and contribution to economic development (Boserup et al., 2007). Boserup additionally sought to specifically shed light on women's "contribution to agricultural and industrial development, and further highlighted the way in which development policies and processes, from colonial times onwards, had been biased against women" (Boserup et al., 2007, p. v). As a result, Boserup's work inspired the United Nations Decade for Women (1976-1986), and further contributed to much research, critique, and curiosity on gender issues and women's empowerment during that era (Boserup et al., 2007). Moser

(1993, p. 2) further states that the United Nations Decade for women "played a critical part in highlighting the important but often invisible role of women in the social and economic development of women of Third World countries and communities, in particular the 'plight' of low-income women." It was during this decade where considerable shifts in gender and development were made, both by policy-makers and academic/feminist researchers (Moser, 1993). Researchers were gradually shifting away from the view that women's role was solely limited to the household arena, and that her production was not only limited to the reproductive or biological; rather, more emphasis was placed on the woman's capability to become employed outside of the household arena, as well as increase their involvement in economic activities (Moser, 1993).

However, it is important to note that although Boserup's insights and ideas may not have materialized as she had originally predicted, they have still managed to set the stage for further ideas and research, especially with regards to the division of labour between women and men, and the key motivators towards economic development (Boserup et al., 2007). Yet, at the same time, "her analysis has also signaled many trends for women's participation in development, of which some have turned out to be quite accurate" (Boserup et al., 2007, p. v).

Furthermore, the concept of empowerment during the 1980s was viewed as a precondition of social change by socialist feminists, and specifically the "Sussex School" of U.K.- based feminists such as Kate Young, Carolyn Moser, and Ann Whitehead. Young specifically (1997) (as cited in "Gender and Development [Social Science]," n.d.) outlined six issues that characterize the approaches utilized by gender and development scholars; they are as follows:

- 1) The emphasis is placed on gender relations between women and men rather than focusing on women alone.
- 2) Although some women may lack the necessary knowledge in terms of realizing the essence of what it means to be oppressed or discriminated against, they are more than often seen as active participants or motivators in the development process.
- 3) The perspective is holistic, and focuses on the reproductive aspects of social and economic life (caring for dependents), as well as the gendered social relations of production and distribution of goods and services.
- 4) Development is seen as a means to improve and transform cultures over a period of time; in other words, it is seen as way to evolve societies to become better equipped socially, economically, and politically so as to increase living standards for both the individual and the society at large.
- 5) The achievement of gender equality and women's empowerment is not easy or as clear-cut as it seems; it demands a series of approaches that may not necessarily be the same, and may also not provide the same or similar outcomes/results.
- 6) The role of organization and collective action by women is central to the achievement of gender equality and women's empowerment.

It was by the 1990s that according to both Batliwala (1993) and Kabeer (1994, 1999) (as cited in Cornwall and Edwards, 2014) empowerment was wrapped up in a myriad of notions from challenging patriarchy and transforming power relations in favour of women's rights to gender equality within the household, economy, and institutions. The 1990s was thus a critical time especially in terms of women's empowerment (Desai, 2010). It was during this time that world conferences on social development and human rights focused on providing "opportunities to mobilize and build a consensus among many actors around women's empowerment" (Desai, 2010, p. 1). This was further emphasized during the 1995 Beijing Platform for Action (BPA), which was and still is viewed as one of the most prominent documents in the promotion of women's rights (Desai, 2010). Desai (2010) further states that the 1990s brought to light critical issues pertaining to women's sexual and reproductive health/rights, domestic violence (more specifically, violence against women), and gender inequality. The awareness around the

issue of gender inequality was particularly exacerbated during the political turmoil and unrest of that decade, allowing women the opportunities to utilize "national and international political structures to highlight issues of gender inequality, and to get commitment from leaders everywhere in order to address and acknowledge inequality" (Desai, 2010, p. 1, 2).

Socialist feminist Gita Sen (1997, p. 2) (as cited in Cornwall & Edwards, 2014, p. 5), further goes on to argue that,

Empowerment is, first and foremost, about power; changing power relations in favour of those who previously exercised little power over their own lives. Batliwala (1993) defines power as having two central aspects – control over resources (physical, human, intellectual, financial, and the self), and control over ideology (beliefs, values, and attitudes). If power means control, then empowerment therefore is the process of gaining control.

Cornwall and Edwards (2014, p. 5) also argues that the 1990s was the period where feminist work placed great emphasis on the realization that "there is a complex mutual relationship between Kabeer's (1994) notion of women's 'self-understanding' and Sen's (1997) notion of 'capacity for self-expression', as well as their access to and control over material resources." This means that women are very capable to economically empower themselves, by either establishing their own businesses or through their involvement in other meaningful income-generating activities if they are provided the means, i.e. loans or others financial aid, to do it (Cornwall and Edwards, 2014). It is only when women are limited in their capabilities or held back from getting involved in the public sphere that they begin to lag behind in terms of development.

Thus, the root of gender equality is the lack or limit of opportunities for women; once women begin to become more aware of their conditions, and find ways to overcome them in solidarity with other women, they will begin to see some sort of positive change.

2.3 What is Economic Empowerment?

According to the International Development Research Centre's (IDRC) definition, which draws on the definition by The Organization for Economic Co-operation and Development (OECD), economic empowerment is,

The capacity of women to participate in, contribute to, and benefit from growth processes in ways that recognize the value of their contribution, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (OECD DAC Gender Equality Network, 2011; Kabeer, 2012).

The Department for International Development (DFID) defines economic empowerment as follows:

Economic empowerment is a process that increases people's access to and control over economic resources and opportunities including jobs, financial services, property and other productive assets (from which one can generate an income), skills development, and market information (DFID, 2012).

The International Centre for Research on Women (ICRW) further defines women's economic empowerment as, "a woman who has both the ability to succeed and advance economically, as well as possess the power to make and act on economic decisions" (ICRW, 2011, p.3).

It is clear from the definitions provided above that in order for women to succeed and advance economically, they must first require the necessary resources in order to compete (alongside men) in markets, as well as attain equal access to economic institutions (Ahmed et al., 2014). Access to resources is undoubtedly the building blocks

upon which woman can draw on to succeed economically, and be able to exercise power and agency.

2.4 Policy Frameworks for Women's Economic Empowerment

2.4.1 Global Frameworks

It was during the Fourth World Conference on women in 1995 that the global community showed immense commitment to gender equality and women's empowerment, especially in the area of access to and control over resources (Ahmed et al., 2014). Additional global support was also shown at "the twenty-third special session of the General Assembly in 2000, and other inter-governmental processes, including the Millennium Summit in 2000, the 2005 World Summit, the International Conference on Financing for Development in 2002, and the Follow-up International Conference on Financing for Development to Review the Implementation of the Monterrey Consensus in 2008" (Ahmed et al., 2014, p. 19).

The Millennium Development Goals (MDGs) have also become a global framework for progress and development in developing countries. The third Millennium Development Goal (MDG3) specifically focuses on the promotion of gender equality and women's empowerment (Ahmed et al., 2014). However, it is important to note that despite its focus on gender equality, the overall goals of the MDG3 does not necessarily include gender ("Thematic paper on MDG3," 2010). A further review of the MDG reports showed that discussions around some of the goals were more often than not 'gender blind' ("Thematic paper on MDG3," 2010). This criticism is not to undermine the well intentions of the Millennium Development Goals, as overall it has been a useful framework; however, there has been slow progress in terms of actions to achieving their

gender-related goals across many of the developing countries, including Pakistan (Ahmed et al., 2014).

2.4.2 Government of Pakistan's Policies for Women's Empowerment

Pakistan has been involved in various initiatives in the recognition of women's rights, which includes the Convention on the Elimination of All forms of Discrimination Against Women (CEDAW) in 1996, the Beijing Platform of Action, the Millennium Development Goals (MDGs), and several other United Nations (UN) human rights and International Labour Organization (ILO) conventions (Ahmed et al., 2014).

However, it was from 1999 to 2008, during the reign of former President General Pervez Musharraf, that an effective policy for women's empowerment was initiated (Zia, 2010). This was achieved when the former president inaugurated prominent women's rights activists into leadership positions in his government (Zia, 2010). The prominent and influential women appointees in the government thus utilized their positions to create and implement key policies and initiatives in support of women's rights. These are as follows, as proposed by Zia (2010, p. 6):

- National Commission on the Status of Women in 2000;
- National Policy for Development and Empowerment of Women in 2002;
- Pakistan's Population Policy 2002;
- National Health Policy 2001;
- Ministry of Women's Development Family Protection Project;
- Human Trafficking Ordinance 2002;
- The Gender Reform Action Plan;
- The Women's Political Participation Project; and,
- The Beijing Plus Ten process and laws such as the Honour Killings Act and the Women's Protection Act.

Nevertheless, it is important to note that despite the successful development of these pro-women national policies, there were some key concerns with regards to the contradictions between these liberal women activists and the highly conservative military-led rule (Zia, 2010). It hence made it difficult for many of these activists to implement activities and policies in support of women's rights, when they were constantly being opposed by the oppressive control of the military, hence making their efforts fruitless and unsustainable (Zia, 2010).

2.4.3 Government of Gilgit-Baltistan (GoGB) Policy Frameworks

When compared to Pakistan's federal government, the Government of GB has not shown the same degree of care and effort towards the empowerment of women, despite their implementation of the National Plan of Action (NPA) (Ahmed et al., 2014). This is because whatever little effort that the GoGB tried to engage in, it usually ended up being ineffective due to the lack of policies, interventions, and institutions needed to drive the empowerment of women in the region (Ahmed et al., 2014)

Nevertheless, the GoGB managed to establish a Women Development Directorate (WDD) in 2001, originally supported by the AKRSP, with the vision that it would implement projects for the economic empowerment of women in GB (Ahmed et al., 2014). Although initiatives with regards to the development of women have been taken in GB since as early as 1991, it wasn't until later on, in 2001, that women development programs and projects were formally administered ("Government of Gilgit-Baltistan," 2011). The objectives of the project was two-fold; first it aimed to both create and reinforce training centres for rural GB women; and secondly, it aimed to increase women's participation in the political sphere ("Government of Gilgit-Baltistan," 2011).

Although the WDD is currently being functioned as a project, the goal is to institutionalize it and make it a permanent component of the GoGB government. This is because, at the moment, "the GoGB is only represented by one woman on the National Commission on the Status of Women" (Ahmed et al., 2014, p. 21); however, once WDD is institutionalized, it is expected that more women will participate in the political sphere (Ahmed et al, 2014).

Nonetheless, it is important to note that the Gilgit-Baltistan Legislative Assembly (GBLA) does actually have a fair number of women members (about 30%) (Ahmed et al., 2014). Yet, at the same time, GB's provincial Assembly's legislation record has been quite bleak in terms of creating/implementing laws to protect the rights of women, as well as providing economic opportunities and access to resources. Without these laws, it would be impossible to eliminate problems of gender discrimination. Hence, these laws are critical in formulating development policies for socio-economic empowerment of women in GB (Ahmed et al., 2014).

AKRSP has also gone through great lengths to ensure that its policy and advocacy efforts have led to increased partnership with the GoGB by supporting it through several projects towards the empowerment of women. However, GoGB has not shown any interest or dedication to addressing the issues facing women in GB, nor have they "adopted the CEDAW framework, Anti-harassment law, and other national and international policy frameworks" (Ahmed et al., 2014, p. 21). It appears that the GoGB has not yet realized the importance of these projects and the ways in which they have "benefited over 7000 women in terms of awareness raising on self-employment and training of 500 women in business management" (Ahmed et al, 2014, p. 21).

Nevertheless, the one major initiative that GoGB's Planning and Development (P&D) sector did manage to successfully implement was the ICT project, which was carried out in coordination with the Karakorum Area Development Organization (KADO) (Pamir Times, 2011). The project aimed to include trainings for women in all the seven districts of GB, specifically focusing on the empowerment of women (Pamir Times, 2011); one training in particular included women in information communication technologies (Ahmed et al., 2014). As a result, "more than 40 IT centers were established around GB, and the centres benefited women in business creation and in becoming potential entrepreneurs by providing them with services in marketing, product development, basic and advanced IT skills and IT-related businesses" (Ahmed et al., 2014, p. 21).

2.5 Role of NGOs in Women's Economic Empowerment

All across the developing world, NGOs have acted as a very important channel in the economic empowerment of poor rural women (Panda, 2000). Streeten (1997) states that NGOs are "are professionally-staffed organizations, specifically designed to help decrease human hardships and burdens and contribute to the development of poor countries" (as cited in Nikkhah and Redzuan, 2010, p. 85). Baccaro (2001) also states that NGO programs are influential in that it provides funding for projects, raises awareness about key development issues, and empowers as well as contributes to the capacity building of both individuals and communities (as cited in Nikkhah and Redzuan, 2010). Stromquist (2002, p. 86) has also noted three major functions of NGOs; these are, "1) service delivery, for e.g. relief, basic skills, welfare, etc.; 2) educational provision, for e.g. basic skills and a critical analysis of social environments; and, 3) public policy

advocacy" (as cited in Nikkhah and Redzuan, 2010, p. 86). Baccaro (2001) further asserts "how particular NGOs can promote the empowerment of the poor, particularly women, through a combination of microfinance programs, awareness-raising, skills training, and other social services" (as cited in Nikkhah and Redzuan, 2010, p. 86). Examining NGOs in the South-and Central-Asian context, Panda (2000, p.11) identified two approaches that are often used by NGOs and development agencies alike: "1) economic interventions to improve women's economic status through employment, income generation, and access to credit; and, 2) integrated rural development programs, which increase women's economic status is one aspect, along with education, literacy, basic needs and services, and reproductive health." Additionally, it was the UN Decade for Women that further enhanced women's organizations (Oxaal and Baden, 1997). Kabeer (1994) further goes on to state that "one of the most significant moments of the Women's Decade has been the creation of an important political space in order to increase nation-wide movements for women" (as cited in Oxaal and Baden, 1997, p. 16).

The communication or links between NGOs and women, especially at the grassroots level, is very critical in driving development and contributing to women's empowerment (Panda, 2000). One of the main ways in which this link can be achieved is through the participatory rural appraisal (PRA) method, which many NGOs have adopted and incorporated into its main programming objectives, and AKRSP is no exception. Crawley (1998) argues that while the participatory rural appraisal (PRA) method may deem successful in the empowerment of women, there may also be challenges, especially in societies that are more patriarchal in nature (as cited in Panda, 2000). Thus, the PRA method's success depends on how successfully it can overcome these challenges and

empower women, all the while ensuring that whatever change they are bringing about is not viewed as an imposition, but rather as something positive (Panda, 2000). Thus, by taking on a more gentler approach, NGOs that are working towards empowering women and aiming to bring about positive changes, will be better understood, accepted, and appreciated (Panda, 2000).

3.0 CHAPTER THREE: GILGIT-BALTISTAN, CHITRAL AND THE AKRSP APPROACH: UNDERSTANDING THE CONTEXT

"More countries have understood that women's equality is a prerequisite for development."

— Kofi Annan

3.1 Introduction

This chapter provides an introduction and background to Gilgit-Baltistan and Chitral (GBC) as well as the plight of rural women in the region, summarizing some of the challenges that are contributing to their lack of development and empowerment at the community, household, and individual level – that either promote or restrain successful outcomes of women's economic empowerment.

This chapter will also provide an introduction and overview of AKRSP, including its origin and approach, early interventions strategies, approaches to the development and economic empowerment of women, and its criticisms as a development model.

3.2 Geography and Location

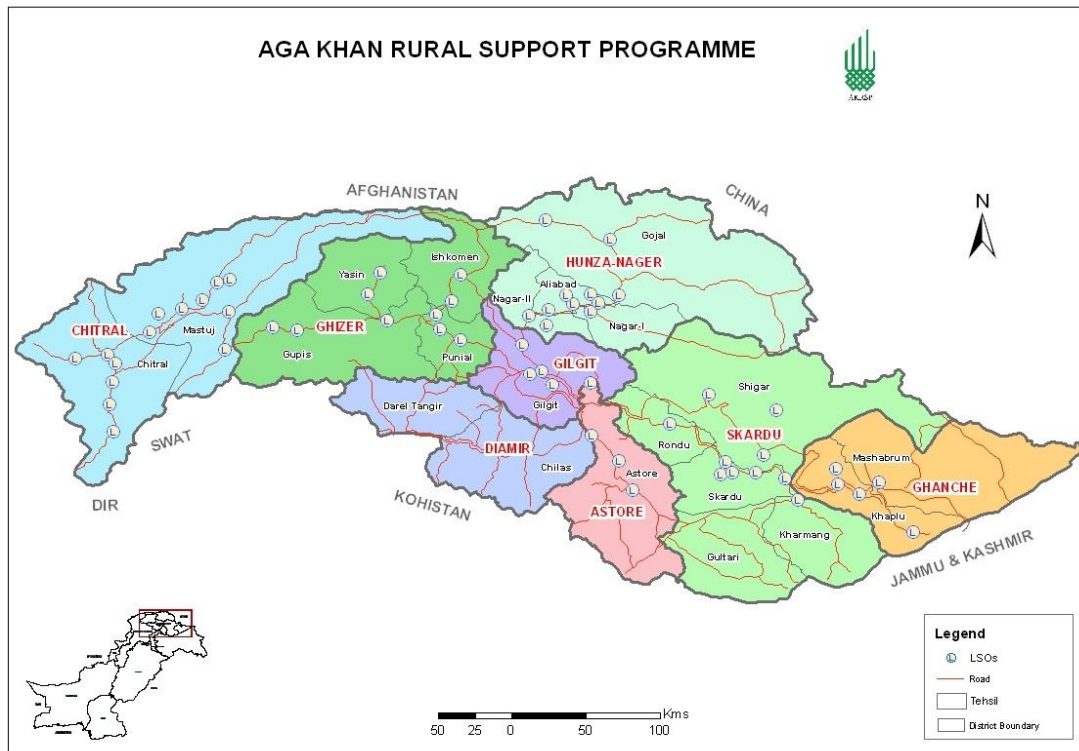
Gilgit-Baltistan, which was formerly known as the "Northern Areas" up until 2009, is a region known to be covered in high mountains, as it is located in the very north part of Pakistan, and consists of a rather small population (Sökefeld, 2014). Before separating into several separate units, just over five years ago, the region had merged in the 1970 as a single unit and included areas such as the Baltistan District of Ladakh, the Gilgit Agency, and the states of Hunza and Nagar (Gilgit-Baltistan, 2011). Home to some of the largest glaciers in the region, GB is commonly described as “the most spectacular and fascinating region of Pakistan.” (Gilgit-Baltistan, 2011). However, this “spectacular”

environment is not as beautiful or as serene as it seems, especially with regards to the quality of life (Sökefeld, 2014). The area is allowed very limited access from the rest of Pakistan (one will need to either travel by air or through dangerous, steep mountains), and it is also very vulnerable to devastating natural disasters like flooding, avalanches, and earthquakes (Jones et al, 2012).

Geographically, "it spreads over three high mountain systems: the Himalaya, the Karakorum, and the Hindu kush, and its settlements are concentrated within the main river and side-valleys" (Sökefeld, 2014, p. 9). The largest part of the region is, however, in a state of disrepair; the high slopes and aridity makes any means to cultivate, for agricultural purposes, impossible (Sökefeld, 2014).

Similarly, Chitral is a district in the Khyber-Pakhtunkhwa province of Pakistan, and is located to the east of Gilgit-Baltistan, and is also surrounded by some of the largest and tallest mountains in the world (IUCN, 2004). "The topography of the area is varied, with 28.5% of the region covered in glaciers, snow-clad mountains, bare rock and barren ground, as well as 62% of the land supporting only pasture with sparse vegetation" (IUCN, 2004, p. ix). Unlike GB, the land in Chitral is quite cultivatable, and agriculture is known to be one of the most important means through which employment opportunities are provided to the majority of its local population (IUCN, 2004).

Figure 1: Location map showing the geographic setting of Gilgit-Baltistan and Chitral.



Source: The Aga Khan Rural Support Program (AKRSP)

3.3 Language and Culture

The communities in both Gilgit-Baltistan and Chitral are quite diverse in many cultural/religious and lingual aspects (Sökefeld, 2014). There are "five major regional languages that are commonly spoken in Gilgit-Baltistan; these are Shina (in many local varieties or dialects), Khowar, Wakhi, Burushaski, and Balti" (Sökefeld, 2014, p. 10). Additional spoken languages in the region include Pashto, Hindko, Punjabi, and Gujri – although these languages are not local, the region has been influenced by these non-native languages as the area has always been open to migration, with people arriving from all across Pakistan (Sökefeld, 2014). Although a majority of the population living in Gilgit and Chitral are Muslim and belong to the Islamic faith, a small number of people

are also Christians (Sökefeld, 2014). Though, it is important to note that when stating that the population in GBC are mostly Muslim, it does not imply that they all belong to one single sect. The Muslim faith has a plethora of sects, of which the dominant ones in GBC include Sunnis, Shias, Ismailis, and Nurbakhshis (Sökefeld, 2014). "The Ismaili sect follows the leadership of Aga Khan, who is recognized by followers to be the 46th descendent of the holy prophet Muhammad, and in whose name the AKRSP was also established" (Settle, 2010, p. 17). Sökefeld (1998) also states that the population in GBC is mainly patrilineal, where "kinship groups are often combined into larger *qoms* (known as extended kinship groups, 'ethnic groups' or 'nations') (as cited in Sökefeld, 2014, p. 10).

3.4 The Plight of Women in GBC

In order to understand the plight of women (and some of the reasons that contribute to their lacking in the development realm), it is imperative to first recognize the gendered power relations that exist, and have existed, in the region. When we discuss 'gendered power relations' in this context, we refer to a society where the male has more power and dominance over the female members of the society; they make all the rules and decisions, and expect the women to silently comply. *Pardah*, which means 'gender segregation' or more specifically, the 'seclusion of women', is strongly encouraged; it is a norm that women in GBC must observe, without question, especially when they are outside of the home (Sökefeld, 2014). *Pardah* is also enforced as an indication that women are secluded or 'hidden away' for a reason, and that both men and women who are strangers should by all means refrain from interacting with each other, as it is strictly forbidden (Sökefeld, 2014). Though, it must be noted that the term 'relationship' is quite ambiguous in parts of

GBC, as interactions between men and women may not necessarily have to be physical/sexual, but may include waving, winking, or blowing kisses (Sökefeld, 2014). Hence, if a woman is assumed to have engaged in a 'relation' with a strange man she's never known before, it then becomes a problem of *izzat* (meaning 'honour'), where not only is her *izzat* 'stained', but also that of her family's (Sökefeld, 2014). Such 'staining' of the family's honour may then lead to extreme cases, where the woman is killed in the name of honour, commonly known as 'honour killings'. Unfortunately, such killings are not rare, but are in fact encouraged and practiced widely across the region (Sökefeld, 2014).

Despite the strict rules enforced upon women (common among communities that follow the more fundamental versions of Islam: Sunni and Shia sects), those that follow the more liberal Ismaili sect, veiling practices among women are not as strict. This does not mean, however, that women are free to do whatever they want and talk to whomever they want, especially when it comes to the opposite gender. Ismaili women, especially those that live within the more conservative rural areas of GBC have also adopted *pardah* to some extent. Although, the common perception is that *pardah* wholly restricts women from participating in the community, a fascinating ethnography conducted by Katrin Gratz (2006) depicted otherwise. In her ethnography she described how women, living in *pardah* in Gilgit, managed to challenge gendered power relations and become empowered through their interactions with other women in the community (as cited in Sökefeld, 2014).

The next section will explore some of the major challenges to agency and empowerment that women face in GBC, and how those challenges are a manifestation of their status and the gendered power relations that exist in the region.

3.5 Challenges to Women's Agency and Empowerment

Malik (1994) summarized five areas of disadvantages for the women living in GBC; these are "the burdens of farm work; house work and income generation; and lower levels of education, mobility; decision-making power; and control over resources" (as cited in Sales, 1999, p.411). AKRSP (1995, p. 17) states that "in addition to taking care of household work and children, almost all women spend long hours on farming the family land, and the division of agricultural work lays greater demands on women and girls – demands that are growing with "the increase in male migration and waged employment, as well as the amount of time spent by boys in school" (as cited in Sales, 1999, p. 411). Girls are further trained to do household and agricultural work from an early age (perhaps as early as six or seven years old), and are often seen as a burden leading to early 'child' marriages, the inability to afford dowries, etc. (Sales, 1999).

Furthermore, some communities become so progressive, allowing women more freedom than they should, that chances of a woman's *izzat*, or her family's *izzat*, as discussed in the previous section, becomes easily susceptible to 'damage' (Sales, 1999). Hence, a woman's respectability is the single most important thing in highly conservative, patriarchal societies; it becomes the respect of both the men and the community at large. However, because women typically are viewed as home-makers and child-bearers, it is seen as very unusual and perhaps even threatening when women are suddenly working

and earning an income (Sales, 1999). It becomes especially crippling when this change is sudden, rather than gradual, serving as a shock factor both for the men and women, as they are not used to these new, non-traditional roles. Thus, one of the major problems for rural GBC women is that of personal freedom and mobility (Sales, 1999). The men prefer that women find jobs inside the village, so that they are under strict surveillance, which in turn limits women's capabilities to travel, both to seek personal healthcare and better work opportunities. Although, there are many opportunities emerging and catering to women, particularly through AKRSP, mobility is the only one thing that often becomes a huge challenge, as women who travel without a male family member become more than liable to suspicion of immoral behaviour. Hence, while overcoming some of these challenges is a huge challenge on its own, there however have been ways in which women have managed to overcome them. This will be explained in greater detail in the following sections and, more specifically, in Chapter 4 to this paper.

3.6 The AKRSP in Gilgit-Baltistan and Chitral

The Aga Khan Rural Support Program (AKRSP) is a private non-profit organization established by the Aga Khan Foundation (AKF) to help empower and improve the quality of life of poor, rural communities in GBC (Energia News, 2006). It was not too long ago, just over three decades, that GBC was seen as one of the poorest regions in Pakistan, where most only relied on agriculture in order to make ends meet (Malik and Hunzai, 2007). However, hope was not completely lost as during the 1970s and 1980s, the construction of the Karakoram Highway provided opportunities for further development and improvement to occur in the region (Malik and Hunzai, 2007).

Moreover, it was the launch of the AKRSP, by the Aga Khan Foundation (AKF), that became quite monumental in Gilgit-Baltistan and Chitral (Malik and Hunzai, 2007). It was first established in the Gilgit region of Gilgit-Baltistan, which was formerly known as the "Northern Areas," in 1982 (Settle, 2010), and was later extended to Chitral in 1983, with the vision to collaborate and create meaningful income-generating activities in collaboration with other NGOs and local/national institutions (Energia News, 2006).

The AKRSP further started its work by organizing and mobilizing local communities, as well as working with them to identify opportunities to address rural development problems in the GBC region. As a result, AKRSP developed the 'social mobilization' strategy which established institutions within the villages to further aid development programs (Malik and Hunzai, 2007). RSPN (2008) states that such programs included the "development of infrastructure, healthcare facilities, entrepreneurial and enterprise development, microfinance, leadership training, schools/universities, etc." (as cited in Settle, 2010, p. 18).

Moreover, the creation of Village Organizations (VO) was central to AKRSP's social mobilization strategy, which according to AKRSP (1983, p. 4) "served as a self-sustaining development institution (more so at the village level) that could enter into a partnership for development purposes with governmental and private agencies" (as cited in Settle, 2010, p. 18). The VO served to work as a catalyst where over 70% of households were organized and presented with a project that they would agree to so as to provide them with economic and income-generating means (Settle, 2010). The VOs across GBC had several features in common: "firstly, membership was open to all households, with the general practice of one male representing each member household;

secondly, participatory and democratic principles were emphasized through the involvement of the members in the decision-making process of the VO; and, thirdly, regular meetings were held for resolving disputes, making decisions on the management of common property, planning future activities, and interacting with the support organization" (Mir, 2010, p. 23). The World Bank further emphasized that there was a "growing realization of the value of the Village Organization concept, " and that the VOs were "the basic building block of AKRSP's participatory rural development model" (World Bank, 1996, p. 3, 45).

Shortly following VOs, which were mostly dominated by men, the establishment of Women's Organizations (WO) followed suit. Although the WOs functioned the same way as VOs, its focus was more on providing microcredit opportunities to women, as well as serving as a forum for discussion and decision-making activities (Malik and Hunzai, 2007). Thus, WOs served as a platform for carrying out various projects for the empowerment of women throughout GBC. Local Support Organizations (LSO), which were fairly new as compared to the VOs and WOs, were also developed within the villages as a means to represent the village as a whole (Malik and Hunzai, 2007). Gohar (2009) argues that since "the LSO was a more recent development, efforts were more focused on providing a platform where people could become more independent, more self-sufficient, and further be able to continue to organize and develop themselves even if after the AKRSP shuts down/pulls out" (as cited in Settle, 2010, p. 19).

Table 1: Program Area Social Data, January, 1982 to December 31, 1997

	Gilgit	Chitral	Baltistan	Program Area
Area (Sq. Km)	33,500	14,850	25,850	74,200
Population	441,115	334,678	358,922	1,134,715
Rural Households	37,900	40,554	32,396	110,850
VOs	768	678	771	2,217
WOs	570	287	284	1,141
Total # of Organizations	1,338	965	1,055	3,358
VO Members	33,718	25,677	29,022	88,417
WO Members	21,550	8,218	7,871	37,639
Total # of Members	55,268	33,895	36,893	126,056
VO Savings	164.93	67.01	49.46	281.40
WO Savings	60.48	11.27	3.47	75.22
Total Savings (PRS Mil.)	225.41	78.28	52.93	356.62

Source: AKRSP Fifteenth Annual Review (as cited in Mir, 2010, p. 24).

3.7 Evolution of AKRSP's Intervention and Impacts over the Years

In order to understand AKRSP's recent intervention strategies and approaches to women's empowerment, it is imperative to first examine the background of some of these interventions in the GBC communities as a whole. It is also beneficial to study the impacts that these activities had to inspire the outline of activities it intended to achieve, as it seems like their intervention strategies were not stagnant and were constantly evolving according to the needs and strengths of the community. Their interventions were also too broad, with an "overall focus on organizing people, improving their skills, and building a capital base" (Malik and Hunzai, 2007, p. 79). The following tables will further illustrate how AKRSP's projects and activities have evolved over time. Table 2 summarizes the achievements of AKRSP from its inception in the region, in 1982/1983,

till 2001. Table 3 shows the economic development of GBC for the period 1991 till 2001.

Box 1 provides a more recent overview of AKRSP's interventions and its impacts in the region.

Table 2: Overview of AKRSP's achievements, 1982-2001

Summary of Activities	Gilgit-Baltistan and Chitral
Total number of community organizations formed (nos.)	4,147
% of households covered	78%
Community members trained in various skills (nos.)*	24,230
Total number of infrastructure projects completed (nos.)	2,512
Forest trees supplied (million)	25.0
Fruit trees planted in partnership with AKRSP (million)	3.92
Improved seeds of cereal, fodder, and vegetable (kg)	926,643
Improved breeds of livestock (nos.)	6,410
Poultry birds supplied (nos.)	724,716
Entrepreneurial and vocational training (nos.)	7,192
Total savings with VOs/WOs (US \$ million)	7.7
Total amount of lending to the communities (US \$ million)	30.4
* Around 80% of this training was related to the management of natural resources	

Source: AKRSP Records (as cited in Malik and Hunzai, 2007, p. 80).

Table 3: Trends in Income Per Capita: 1991-2001

	Pakistan	Gilgit-Baltistan and Chitral	GBC as a % of Pakistan
1991	424	131	31
1994	440	176	40
1997	487	232	48
2001	415	241	58

Source: Government of Pakistan, Federal Bureau of Statistics, AKRSP, Farm Household Income and Expenditure Surveys (as cited in Malik and Hunzai, 2007, p. 80).

Box 1: The AKRSP in 2008

By the end of 2007, the AKRSP had achieved the following:

- Established 2,636 VOs and 1,939 WOs within the Gilgit-Baltistan and Chitral regions alone;
- Replicated in each of Pakistan's provinces;
- Incorporated into government strategy, for example through the Social Action Program and local government structure under the Devolution Plan 2000;
- Provided over 26,000 individuals with various training programs;
- Conducted 16 development forums to bring together various stakeholders in the development process; and,
- Achieved other advances in agriculture and livestock, market development, infrastructure development and social capital development.

Source: AKRSP, 2008, Annual Report 2007, AKRSP, Gilgit (as cited in Settle, 2010, p. 19)

3.8 The AKRSP and Rural Women

3.8.1 The AKRSP's Evolution from Women in Development (WID) to Gender and Development (GAD)

There has been quite a number of shifts over time in AKRSP's women's empowerment approaches; from women in development (WID) to gender and development (GAD). This section will go into detail exploring the use of these two terms, and compare the AKRSP's adoption of these terms with regards to creating programming interventions for the economic empowerment of rural GBC women.

It was during the early 1970s that the WID approach emerged as a 'best practice' approach to women's development internationally. However, by the late 1970s, some development practitioners began to criticize the approach and whether it was appropriate to target women in isolation (Razavi and Miller, 1995). Yet, the WID approach continued to be used widely as an effective process towards the development of women throughout

the 1970s and 1980s. It was around this time that a considerable debate arose in the literature on how effective and useful the WID approach actually was, or whether it was just another "western development paradigm" that saw very little or no benefit for almost two decades since its inception (Koczberski, 1998).

Nevertheless, the AKRSP adopted the WID approach, in the context of GBC, in the early 1980s as a means to overcome the issue of gender equality in the region (Jones et al., 2012). AKRSP's first Annual Report states that once AKRSP had achieved success in the creation of Village Organizations (VOs), which were mostly for men, "women started organizing and requesting AKRSP for assistance" (Jones et al., 2012, p. 30). As a result, 10 Women's Organizations (WOs) were formed in the first year, and proved to be far more successful than the VOs of their male counterparts (Jones et al, 2012). AKRSP's first Annual Report further identified "WOs as a focal point for collective development activities, which included skills development and agricultural cooperation, as well as the driving force towards equity capital for common projects" (Jones et al., 2012, p. 30).

It was around the early 1980s when thoughts towards shifting to Gender and Development (GAD) took shape, while there were still many criticisms and doubts around the WID approach. Moser (1993) argued that the WID approach was not a feasible approach and that analyses and interventions were needed to be designed in such a way so that they would take both gender roles into full account, rather than simply looking at women alone, or in isolation. The AKRSP thus began its shift from WID to GAD in 1992, with a greater focus on programming that was more 'gender sensitive' (Jones et al, 2012). This was achieved through a plethora of trainings that focused on gender sensitivities, and where men were also encouraged to make the effort to get

involved in such trainings to better understand the plight of women, and get involved in the empowerment and development of women (Jones et al, 2012).

However, it is important to note that the GAD approach did not come without its drawbacks. Problems started to arise when it became too involved and integrated into AKRSP's organizational structure, rather than the field programs in order to respond to the needs of the communities (CIDA, 1999). It could perhaps be argued that AKRSP moved rather too quickly from a Women in Development (WID) approach to a Gender and Development (GAD) approach, leaving little or no room for it to adjust to the communities' needs (CIDA, 1999). The WID approach had value as long as it met the communities' practical needs, and further utilized a rights-based approach to achieving empowerment (CIDA, 1999). The GAD approach, on the other hand, is even more valuable, if not equally, as it demands the commitment and knowledge of its staff on gender and development programming, in order to assure that they understand the methods and procedures in which positive changes in the community can occur (CIDA, 1999).

Nevertheless, the GAD team at the AKRSP has further integrated into other areas of the institution so as to become more effective in the field (Jones et al., 2012). Additionally, programs are now being designed to integrate gender equality concerns across all interventions in the region. It has, to some extent, enhanced women's economic activities and increased their status within the household, and this will be described in much greater detail in Chapter 4.

3.8.2 Women's Organizations (WO)

A major objective of the AKRSP was to help rural women increase their productivity, and to reduce their workload in the tasks they traditionally performed. As briefly discussed, earlier in this chapter and then once again in the previous section, WOs were established not only in response to the adoption of the WID approach, but mainly because it aimed to include women in the development process as well, since VOs were primarily male-dominated and mainly run by male members in the community (Khan and Khan, 1992). It needs to be understood that although on the forefront VOs aimed to involve women in its development programming initiatives, it was not long until AKRSP realized that in most villages within GBC, male and female participation in the VO was not feasible (Khan and Khan, 1992). This was because, due to the conservative culture, common meetings between men and women were not allowed, nor were they allowed to have meetings and get involved in open dialogue. As a result, it was far more convenient to create WOs, where it would give women more freedom and opportunities to voice their opinions and concerns, that would have otherwise been denied to them if they were to be involved in VOs. As stated by Khan and Khan (1992, p. 48), women see several advantages of the WOs. They are as follows:

- it often brings women together to interact freely and socially;
- it helps to overcome their isolation;
- it increases their awareness and makes them realize their own potential
- it allows them the opportunity to address their own problems and perceptions (without taking criticism from their male counterparts);

- it enhances their status as they are organized, work collectively, and earn incomes; and,
- it allows women to acquire new skills in management, both at the individual and group levels.

Further, it should be understood that the formation of the WOs did not only benefit women, but they benefited AKRSP as well. This benefit was particularly evident through WO activists, who provided AKRSP with opportunities to get in contact with the village women in GBC, and build relationships which would aid in their empowerment (Khan and Khan, 1992). WO thus served as a catalyst through which AKRSP was able to introduce development programs that would allow local GBC women the opportunity to become productive and further get involved in income-generating activities (Khan and Khan, 1992).

Moreover, Gloekler and Seeley (2003) states that the formation of separate institutions for women (the WOs) was probably the most significant step towards getting women involved to become more active participants in the public realm (as cited in Jones et al, 2012). Gloekler and Seeley (2003) further goes on to argue that while the WO initiative may have appeared like it was segregating and isolating women on the surface, it has proved to be a meaningful way for women to tackle and solve their own problems, while becoming and empowering each other in the process (as cited in Jones et al., 2012). These institutions have additionally provided a unique platform for rural women in GBC to gain access to various development services, as well as give them the opportunity earn and save their own money (AKRSP, 2004).

3.8.3 The AKRSP's Gender Equality Strategy

The idea of the Gender Equality Strategy of AKRSP emerged in 2000, from within the organization, on the basis of observations made by different development organizations and donors at various stages of the programme's history (AKRSP, 2004). A 2002 World Bank Evaluation assessed that though AKRSP's development operations were deemed as most effective and efficient in bringing about relevant qualitative changes in the lives of rural people, it was however recommended that more emphasis be placed on gender issues, especially with regards to addressing gender inequality (AKRSP, 2004).

Further emphasis was placed on AKRSP to focus on the more vulnerable and marginalized groups (these included women and the poorest). AKRSP therefore realized the need and importance of integrating and further enhancing gender concerns in its policies and programs (AKRSP, 2004). Although AKRSP has always shown a commitment to gender issues, which goes back as early as the 1990s, it was recommended that they create a strategy that was more focused and separate from the rest of AKRSP's development programming (AKRSP, 2004). It was thus emphasized that having a gender framework was necessary so that any issues with regards to women were always addressed carefully and systematically (AKRSP, 2004).

3.9 Criticisms of the AKRSP Model

When considering the criticisms of the AKRSP model, one major shortcoming is that of the issue of corruption which is a problem faced by many NGOs in many developing countries around the world (Settle, 2010). Settle (2010, p.), who is very critical of the AKRSP model in her paper entitled Contested Aims, Contested Strategies: New Development Paradigm through the lens of the AKRSP, argues that the AKRSP albeit

having a clean track record in the first decade of its operations, has now "been understood to have become, to some degree at least, a self-serving bureaucracy" (Settle, 2010, p. 25). Settle (2010) further criticized AKRSP of corruption when it spent large amounts of money on very expensive helicopters and other vehicles to serve its staff and the Ismaili community, when that money could have instead been used towards the development of programs, building infrastructure, and educational institutions for the poor communities that need them the most.

Another major concern was the growing resentment in the non-Ismaili community where Muslims from the Sunni and Shia sects feel like they were not receiving the same treatment and privileges as the communities from the Ismaili sect (Settle, 2010). This disparity was evident when "non-Ismaili community leaders argued that not one single educational scholarship has ever been granted in the Nagar district, located in Gilgit-Baltistan, which predominantly consist of Sunni/Shia villages, whereas some 300 educational scholarships were distributed in other districts with a predominantly Ismaili population" (Settle, 2010, p. 25). Although there are no official statistics to backup these claims, the AKRSP in the non-Ismaili community is often mistrusted as they feel that the organization is far more concerned and in support of the Ismaili community, instead of addressing their problems and needs (Settle, 2010). Though, the AKRSP is not the first and only NGO to be submitted to such massive criticisms, as they are very common in the NGO realm. Often when an NGO first establishes itself in a community, it is regarded with much enthusiasm and appreciation, in hopes that it will better lives and communities. However, as time goes by, that enthusiasm and appreciation gives way to criticism and distress, where the NGO is no longer seen as a means to a better lives, but

rather as a corrupted entity solely there to reap the benefits for their selfish gains (Settle, 2010).

However, despite such criticisms, Mohammad (2009) argued that "AKRSP may be subject to some degree of inaccurate reporting in the interest of maintaining funding, and that its biases towards the Shia and Sunni areas of the GBC region are in fact '100% dormant'" (as cited in Settle, 2010, p. 25). Settle (2010) further supports Mohammad's argument by stating the inaccurate reporting may actually be true as the more recent Annual Report (2008) only had great things to say about AKRSP, making it seem that AKRSP was doing marvelous work. Though, Settle (2010, p. 26) does note that the AKRSP Annual Report (2008, p. 36) mentioned that "only six percent of VOs and WOs in the GBC region have reached a high level of responsibility." While this may sound like an underachievement, as the number is quite low, Settle (2010) mentions that there is no relevant reason given as to why the number was so low. While there could be a plethora of possibilities, one being that perhaps the notion that AKRSP is corrupted and is in fact catering to a specific group of people, who are the Muslims that predominantly belong to the Ismaili sect, which would explain the low number, or it could just be that VOs and WOs had a difficult time reaching and involving the members of communities in its development programming. Additionally, Settle (2010) mentions that the Annual Report makes no mention of the Muslims who belong to the Shia sect, making it further difficult to comprehend whether there really is a growing concern for sectarian conflict with regards to AKRSP in the region.

4.0 CHAPTER 4: ANALYSIS OF AKRSP'S NEW MILLENIUM INTERVENTION STRATEGIES TOWARDS WOMEN'S EMPOWERMENT

"Personally, if I had two children, and one was a boy and the other a girl, and if I could afford to educate only one, I would have no hesitation in giving the higher education to the girl."

— *Aga Khan III*

4.1 Introduction

This chapter provides an analysis of some of the main intervention strategies focused on women entrepreneurship and enterprise development that the AKRSP carried out since the beginning of the new millennium, outlining its successes and challenges.

The first intervention strategy that will be examined is AKRSP's 'small projects' initiative. A review of AKRSP's 2005-2006 Biennial Report revealed that, since its inception in 1982, AKRSP has received several small grants and funding from the Government of Pakistan, small donors, as well as national and international development agencies to implement sector-specific projects and interventions. These grants have especially been helpful in funding AKRSP's 'small projects' initiative for women's empowerment. Two main projects in particular bore the most impact and significance: 1) the Shubinak Project and, 2) The Self-Employment Project for Women (SEPW).

The second intervention strategy that will be examined are women-only markets, as AKRSP believed that adopting the market-based approach to development, as a primary entrepreneurship development strategy, would not only seek to empower women economically but also address key factors such as lack of mobility and gender stereotypes.

The third intervention strategy that will be reviewed is the role of women agro-entrepreneurs in promoting women's empowerment in GBC. Agricultural specialists have been a key intervention strategy for commercial agricultural development in GBC, and currently, there are over several thousand trained women agro-entrepreneurs across the region who operate and manage their own agricultural businesses.

Additionally, an analysis of the opportunities and challenges of the outcomes of these intervention strategies will be discussed.

4.2 Shubinak Project

4.2.1. Background

One of the very first small projects that AKRSP implemented, just before the turn of the new century, was the Shubinak Project. For centuries it was known that rural women in Chitral used to sit by the hearthside, spinning wool into yarn, which would then be woven into windproof fabric commonly known as *shu*. As little as only 50 years ago, most households herded sheep mainly for their wool in order to make shu clothing for the family, because shu was rarely sold in the markets (Afzal, 2005). However, as poor families struggled to find ways to make ends meet, they decided to turn towards shu production as a means to fulfill their needs (Afzal, 2005).

During the winter time, it was common for men to migrate out of the rural areas, towards the city, in search of jobs, only to return home several months later. It was during this time that women earned additional cash income, in addition to the remittances that their husbands would send them, from the selling of shu which would cover any additional expenses that the remittances couldn't cover (Afzal, 2005). Most importantly,

shu production allowed rural Chitrali women the ability to earn cash income, which had traditionally and primarily remained the role of men (Afzal, 2005).

It was not long before AKRSP realized the importance of shu production – a system that was starting to decline, to the point of extinction, due to several market developments – as an important source of cash income (Afzal, 2005). For AKRSP, the shu production system as a unique art form, which would serve as a means for women to become economically empowered (Afzal, 2005). As a result, AKRSP decided to intervene by conceiving and implementing the Shubinak Project, which served as a community-oriented women's empowerment initiative with the financial support from the Swiss Agency for Development and Cooperation (SDC) in 1999 (AKRSP Biennial Report, 2005-2006).

AKRSP recognized that women were mainly involved in the production of both the quality and quantity of *shu*, and based on this understanding they decided to develop a shu production and promotional strategy to both increase production and the selling of the *shu*, without having to place too huge a workload on women (Afzal, 2005). There was also a limit on the amount of wool that women could spin, so AKRSP felt that it was imperative to improve on the quality of the *shu* being produced so that they would be sold at a high price. By using this strategy, AKRSP's aim was to create "an upper end market niche for high quality *shu* where revenues would come from a higher price per unit rather than volume sales" (Afzal, 2005, p. 3).

The main objective of the project, as indicated in AKRSP's Biennial Report (2005-2006, p. 31) was to,

1. empower women of the area by improving the quality of *shu* and diversifying *shu* products;
2. establish a viable wool supply system in the project area;
3. enhance the capacity of interested *shu* producing families according to the set standards of Shubinak; and,
4. enhance the capacity of *shu* producers with a special focus on women in basic entrepreneurial skills so that they are able to negotiate with traders.

4.2.2 Successes and Challenges

In order to achieve its goals and objectives, the Shubinak project focused on four major aspects for the economic empowerment of women; these included "skills development, market development, entrepreneurial development, and research and technology" (AKRSP Biennial Report, 2005-2006, p. 31). The project helped "4,544 women from Chitral in shu-making, crochet, and embroidery. Out of these 4,544 women, 3,885 were self-employed as shu-makers in the different valleys of Chitral, where 92 of the women worked in two crochet-making centres, and 567 women worked in four embroidery centres" (AKRSP Biennial Report, 2005-2006, p. 31). As for skills training and development, the project further helped train "seven women entrepreneurs, as well as trained 18 women entrepreneurs in branding and packaging" (AKRSP Biennial Report, 2005-2006, p. 31).

In terms of research and technology, "the AKRSP team produced and tested 12 new designs by using the *shu* fabric to increase the production and marketing of local handicrafts at the local, national, and international markets" (AKRSP Biennial Report, 2005-2006, p. 31). Some of the types of crafts that were produced included "embroidery,

crochet, leather weaving, and bead work, which were in turn produced through seven methods of spinning, carding, and weaving" (AKRSP Biennial Report, 2005-2006, p. 31). Additionally the project established "nine women handicraft centres in embroidery, crochet, and knitting in order to create employment opportunities for hundreds of Chitrali women *shu* producers" (AKRSP Biennial Report, 2005-2006, p. 31).

Moreover, in terms of market development, the Shubinak Project seemed to do quite well in the local Chitral market, where high-quality *shu* was produced at a premium price as an incentive for women *shu* producers (Afzal, 2005). Although there was a slight setback initially, from the local *shu* wholesalers, who felt threatened by the women *shu*-producers, and tried to discourage them from participating in the project; in due time, they began to appreciate the high quality *shu* and even began to purchase it (Afzal, 2005). This gave women *shu* producers the opportunity to negotiate for better prices, which hence led to the increase in prices of the high quality *shu* from PRS. 35-60 per yard to almost PRS 114-120 per yard (Afzal, 2005). On average women earned between "Rs.3,000 - 3,500 in one season, making a net profit margin of over 60%" (Afzal, 2005, p. 7). Additionally, the popularity of the *shu* production and training slowly began to take momentum in the surrounding, more conservative villages, which were initially skeptical of the project (Afzal, 2005). They quickly realized the economic benefits of the project in Chitral, which hence encouraged many Chitrali *shu* traders to relocate to Chitral from larger and more modern cities like Peshawar (Afzal, 2005).

However, based on a review of AKRSP's 2005-2006 Biennial Report of the Shubinak project as well as the case study conducted by Afzal (2005), the project appeared to only be successful in the local Chitral Market (despite also catering to the

national and international markets), where *shu* production not only expanded but also led to new and improved designs, as well as the opening of 25 new *shu* shops in the region. The challenges in the external markets, however, was due to complaints from retailers in the national markets about the price of *shu* (which was too expensive) as compared to the lower quality Chitrali patti¹ that they received from other markets within the surrounding areas, such as the Islamabad Bazar (which is the largest wholesale market of patti) in Peshawar city (Afzal, 2005). There was also too much competition (not only in terms of *shu* quality, but also pricing) between the different shops, which further affected *shu* sales in Chitral. While everyone in the surrounding areas, and within the country, wanted the best quality *shu* that was available, the problem was that no one was willing to pay for it, despite the time and hard-work the women put into producing it. This, as a result, posed as a major setback in the success of *shu* in the national markets (Afzal, 2005).

Another major challenge, particularly in the international market, was that *shu* didn't meet (nor surpass) the expectations that it was originally supposed to meet, simply because the product was being sold based on the romantic appeal of the '*shu* story', which according to Afzal (2005, p. 3) read as follows:

Since age immemorial, a traditionally produced 100% pure wool fabric, organically dyed in an environmentally friendly way, and handspun by poor women sitting by the hearthside in the snow clad valleys of the remote high Hindukush mountains of Chitral.

It was the over-sensationalization of the '*shu* story' that partially led to the failure of the selling of *shu* in the international markets (Afzal, 2005). It was believed that *shu* would

¹ A windproof fabric made from spinning wool/yarn. It is similar to *shu* but of lesser (wool) quality.

be a completely 'new' and 'exotic' product – as opposed to the national *shu* market, where *shu* was not new and patti was already seen as the cheaper alternative – and thus it was assumed that the '*shu* story' would have a more positive impact, making *shu* much more valuable internationally. Although, *shu* did gain some impetus in places such as the United Kingdom, where stylish *shu* garments were used in fashion shows and modeled on catwalks, the difficulties arose when *shu* orders, which usually came out of Chitral, were not delivered on time, due to the social/political unrest in the region (Afzal, 2005). This as a result had a negative effect, as UK designers felt like they couldn't rely or trust the timely production of the *shu*, which would then in turn affect their own businesses (Afzal, 2005). Another major challenge was the width of the *shu* produced, which did not meet the requirements and expectations of the clients in the international markets. Since *shu* was woven by hand, the women *shu* producers were only able to create *shu* that was about 6-12 inches in length per order (Afzal, 2005). This hence placed a limitation on the styles and cuts of the garments as 12 inches in width was just not enough. Each order only had *shu* produced with a standard width of only 12 inches, and it was expected that if more *shu* was required, the clients would have to make multiple orders, hence increasing both the cost of making the *shu*, as well as other expenses, with little or almost no profit in return. As a result, once AKRSP discovered that *shu* selling had no substantial impact in the international market, due to several unforeseeable challenges, they then had no choice but to place a halt on all international exports (Afzal, 2005).

The following table shows a general breakdown of the revenues and expenses of the Shubinak Project from its inception in 1999 till 2001.

Table 4: Revenues and Expenses (in PKR) - Shubinak Project from 1999 to 2001

	1999	2000	2001
Sales	542,000	1,327,000	855,000
Staff & support costs	569,371	700,495	1,941,640
Women's training, wool development, and technology	3,392,896	2,403,014	516,017
Consultancies	3,600,186	1,783,477	152,260
Marketing, selling, design	1,990,777	1,959,031	1,121,124
Equipment & appliances	133,761	126,880	-
Total Expenses	9,686,991	6,972,897	3,731,041
Expense/Loss	(9,144,991)	(5,645,897)	(2,876,041)

Source: Afzal, 2005, p. 9

Due to the lack of success of *shu* in the national and international markets, both AKRSP and SDC then decided that the failure may have been due to the "irregularities and loose management controls and checks of the project" (Afzal, 2005, p. 8). As a result, from 2002 onwards, AKRSP and SDC went through a series of organizational changes, which included separating the accounting and the administrative departments into two sections. The women's development section was named Hunnermandhost², and the marketing section was named Shubinak House (or Shubinak) (Afzal, 2005). The following table shows a breakdown of the revenues and expenses of the Shubinak project from an accounting standpoint.

² Means "skilled hands" in the local language of Chitral. In this context, however, it refers to women's development.

Table 5: Revenues and Expenses (in PKR) - Shubinak Project from 2002 to 2003

	2002	2003
Sales	1,544,144	1,403,833
Hunnermandhost expense	2,613,732	2,787,142
Shubinak expense (Marketing)	2,460,507	1,832,028
Total Project Expense	5,074,239	4,619,170
Loss without Hunnermandhost	(916,363)	(428,195)
Loss with Hunnermandhost	(3,530,095)	(3,215,337)

Source: Afzal, 2005, p. 9

Based on the tables above, it is clear that the project suffered more loss than sales, where a total net sales loss, since the project's inception in 1999, was about PKR 26.7 million (Afzal, 2005). Therefore, due to the high costs/expenses, significant economic loss, and the lack of interest and response from both the national and international markets, AKRSP decided to shut down Shubinak House in 2003 (Afzal, 2005).

Nevertheless, it is important to note that albeit the Shubinak business was short-lived, lasting only for about four years, it was not completely unsuccessful; it managed to not only revive the traditional skills in shu-making but it also contributed positively to the local market, increased socio-economic development, and had a positive impact on the empowerment of rural Chitrali women in the region.

4.3 Self-Employment for Women

4.3.1 Background

Another significant small projects initiative that the AKRSP undertook was the Self-Employment Project for Women (SEPW); this project was developed in a joint venture with the governments of Gilgit-Baltistan and Chitral, and financed by the Planning and Development Department (P&DD). Although the project was for a period of one year, lasting from 2006 to 2007, its main goal was to empower women by promoting an enterprise culture among them (AKRSP Biennial Report, 2005-2006). SEPW's aim was to further provide support to local women so that they would gain the courage and self-confidence to establish new businesses, as well as build their capacities so that they would be able to better utilize and implement their business skills (AKRSP Biennial Report, 2005-2006).

According to a research report published by Hasnain (n.d, p. 35), the specific objectives of the SEPW project included,

1. promotion of enterprise development in the area; and,
2. provision of business skills, training, and knowledge to rural GBC women.

Despite the social, religious and cultural barriers, rural GBC women showed great interest and enthusiasm in becoming empowered by participating in their own income-generating activities, and this interest was further augmented as soon as the project started (Hasnain, n.d.). The 2008 AKRSP report stated that the AKRSP decided to come up with the idea of creating Women Multi-purpose Activity Centres (WMAC) as a counter strategy to the cultural/religious and social barriers faced by women who wanted to participate in the business arena (as cited in Hasnain, n.d.). The 2008 AKRSP report

further mentions that these centres included candle-making, tailoring, hand paintings (also known as 'henna' or 'mehndi'), catering/restaurants, interior decoration, beauty parlours, daycare centres, poultry farming, stationary shops, seed production, handicrafts (embroidery), carpet-making, etc. (as cited in Hasnain, n.d.).

4.3.2 Successes and Challenges

A review of the AKRSP Biennial Report (2005-2006) indicates that the SEPW went through a series of activities in order to successfully achieve its goals and objectives. These activities included organizing business mobilization and awareness workshops, allowing local women the opportunity to manage and operate their own businesses; providing support to local women in the area of business creation and development; facilitating product development training activities; providing support in preparing business plans; and, providing marketing support to women to promote their businesses in local and national markets.

However, as one can see from the table below, the SEPW project managed to successfully surpass its targets. The table outlines the business mobilization and awareness output of the SEPW project, where a total of 223 workshops in all the six districts within Gilgit-Baltistan were conducted. Although the project had initially targeted 6000 women (AKRSP Biennial Report, 2005-2006), a total of 7085 women entrepreneurs participated in the workshops.

Table 6: District-wise Business Mobilization and Awareness Workshops

Districts	# of workshops conducted	# of women participated in the Workshops	# of villages covered
Gilgit	61	2331	80
Ghizer	60	1826	53
Astore	28	674	32
Diamer	2	18	2
Skardu	42	1316	139 (WOS)
Ganche	30	920	114 (WOS)
Total	223	7085	167 villages 253 WOS

Source: AKRSP, 2008 (as cited in Hasnain, n.d, p. 39)

The next initiative in the SEPW project, after successfully conducting the business mobilization and awareness workshops, was to provide training in business creation and development. Although the SEPW project's initial target was to reach and train 2000 women (AKRSP Biennial Report, 2005-2006), the table below once again illustrates that the project managed to surpass its target successfully.

Table 7: District-wise Business Creation and Development Trainings

Districts	# of trainings conducted	Targets	Achievement (# of women trained)	# of new businesses started (by women)
Gilgit	25	560	960	250
Ghizer	12	280	389	120
Astore	8	230	198	32
Diamer	4	230	109	13
Skardu	14	500	464	70
Ganche	8	200	358	35
Total	71	2000	2478	520

Source: AKRSP, 2008 (as cited in Hasnain, n.d, p. 40)

Product development was another important component of the SEPW project, where a variety of trainings were conducted to enhance skills of local women in several different sectors. This is illustrated by the following table:

Table 8: District-wise Product Development Trainings

Trainings	Gilgit	Ghizer	Astore	Diamer	Skardu	Ghanche	Total
Carpet Making	7	-	-	-	-	-	7
Photography	10	15	11	-	-	-	36
Vegetable Processing	42	-	-	-	91	-	133
Fruit Processing	1034	1000	-	-	433	300	2767
Candle Making	52	15	-	20	-	-	87
Mushroom Farming	40	-	-	-	-	5	45
Beautician	98	16	15	-	4	-	133
Tie and Dye	-	15	-	17	-	51	83
Poultry	-	-	23	-	68	-	91
Honey bee Keeping	57	23	-	-	-	-	80
Vegetable/Seed/Herbals	216	85	54	-	41	-	396
Quilt Making	50	20	-	-	-	-	70
Hand Painting (Mehdni/Henna)	-	-	-	-	9	-	9
Knitting and Stitching	-	25	20	28	-	-	73
Framing	-	-	16	-	-	-	16
Wheel Spinning	-	22	-	-	-	-	22
Total	1606	1236	139	65	646	356	4048

Source: AKRSP, 2008 (as cited in Hasnain, n.d, p. 42)

The SEPW Project provided support to women entrepreneurs in the preparation of 155 business plans by the end of June 2007, even though the original target was 150 business plans (AKRSP, 2007-2008). This indicates that the project overachieved its targets in successfully training women in the creation of effective business plans, in order to examine the financial and economic capability of their potential, and current,

businesses. The following table illustrates the success of this component of the project in all six districts within Gilgit-Baltistan.

Table 9: District-wise Business Plans developed

Districts	# of business plans developed
Gilgit	58
Ghizer	17
Diamer	13
Astore	17
Skardu	30
Ganche	20
Total	155

Source: AKRSP, 2008 (as cited in Hasnain, n.d, p. 42)

Additionally, the SEPW project "supported 532 women entrepreneurs in the marketing of their product, in both the local and national markets" (Hasnain, n.d., p. 43). The 2008 AKRSP report also states that women, who managed to operate their businesses successfully, made profits by marketing their products and services in handicrafts, agricultural products, glass paintings, handmade products, and food products (as cited in Hasnain, n.d.).

Nevertheless, it is important to understand that the SEPW Project did not come without its challenges and difficulties, despite its successes and achievements. The SEPW final report indicated that out of the 2,478 women receiving business creation and development trainings, only about 520 women started new businesses (this information is illustrated in Table 7) (Ahmed et al., 2014). Although, at first glance, this number seems fairly high, and should be seen as an achievement, these statistics should not be taken as

is, for it is unknown how many women, out of the 520, managed to actually sustain their businesses and whether or not they were able to derive any economic gain from them (Jones et al, 2012). Similarly, the end of project report for the IDPRP program was also assessed in 2009, and this was mentioned in the 2010 AKRSP report, which stated that “72 percent of the 2,327 women trained during 2007-08 reported that they accessed new economic opportunities by applying their newly acquired skills” (as cited in Jones et al., 2012, p. 66). The following year, in 2010, the 2010 AKRSP reported an outcome at 65 percent of 1,170 trained women (as cited in Jones et al., 2012). Although the number of trainings, through AKRSP women's empowerment projects, have noticeably increased over the years, especially around 2007-08, it is still difficult to assess what these high number of trainings really mean. The 2002 World Bank (p.21) report states that “trainings through women’s organizations have not always been effective in achieving significant or sustainable increases in income,” and that the trainings only seem to work best when they involve product improvement or upgrading (as cited in Jones et al, 2012).

Another significant challenge was the SEPW's Project's marketing and trainings' ability to respond to market realities, and the way it was constantly changing due to local and national competition, which was not always effective and was therefore seen as an ongoing weakness (Jones et al., 2012). This challenge is also closely tied to socio-cultural constraints faced by many people, especially women, in the Gilgit-Baltistan region.

While it may not be too difficult for a development NGO to start and operate a women's empowerment project in a region with strict, conservative cultural values, the challenge arises when the project is not sensitive to the cultural needs of the society, allowing the project to either backfire or fail (Hasnain, n.d.). Additionally, "due to the short duration

of the project, there was little or no room for any course correction, which in turn led to a series of issues, including lack of clarity in terms of project description and partnership, and a weak system of implementation oversight" (Ahmed et al., 2014, p. 44).

4.4 Women-only Markets

4.4.1 Background

A few years after AKRSP's adoption of the Gender Equality Strategy (2000), there seemed to have been a noticeable improvement in the ways in which the organization addressed as well as tackled women's issues. Further, it was in 2006 when AKRSP began to place greater emphasis on "identifying and addressing the cultural restrictions to women's mobility in public spaces, as well as gender stereotypes about women business owners being as one of the key inhibiting factors to women's entrepreneurship development in GBC" (AKDN, 2014). Although it was understood that AKRSP's market-based programs could contribute to women's economic empowerment, it was however not a feasible strategy in the long-run (AKDN, 2014). It was important to understand that in order to empower women economically, approaches for development must also aim to address issues such as lack of mobility and gender inequality (AKDN, 2014). As a result, the concept of women-only markets was born, and in "January 2007, the first women-only market was established as part of a wider women's poverty reduction and empowerment initiative, and a total of 29 markets were launched over the course of the next three years" (AKDN, 2014).

However, before going into the analysis of the outcomes of the women-only markets, it is imperative to first understand what they are exactly and how they operate. To describe it briefly, women-only markets are operated by women entrepreneurs who

sell products and services to other fellow women (AKDN, 2014). While providing women with a plethora of products and services, these markets also serve as a safe haven for women to meet and interact with other women in the region (AKDN, 2014).

4.4.2 Successes and Challenges

One of the major successes of the women-only markets was that it allowed women, who were normally restricted to the private sphere (household), to finally have power and agency to participate in and own their own businesses as entrepreneurs. Although these markets are gender segregated, where women only dealt and interacted with other women, it still managed to serve its purpose of empowering women by not only building on their self-esteem and self-confidence, but also making them realize that they, too, can run, operate, and manage their own businesses and become economically independent without the need to rely on a man (either their husbands, brothers, or fathers).

The success of the women-only markets was further evident when a "total of 500 shops opened within the 29 project-supported markets" (AKDN, 2014). These markets also inspired other women to also become entrepreneurs throughout the region (AKDN, 2014), thus becoming almost like a domino-effect. Within only a span of two years of the initial opening of the first market, "over 100 markets followed suit with an estimated 350 new shops" (AKDN, 2014). In an evaluation conducted by the World Bank in 2010, it was revealed that the creation and operation of these markets not only created to income-generation, but it also helped increase the women's self-confidence (AKDN, 2014). The empowerment of women was further enhanced when women shop-keepers finally attained the courage and confidence to travel on their own (without a male chaperone) to

major cities in order to purchase stock – something that would have been virtually impossible before, due to the strict patriarchal set-up of the region.

A further study of the outcomes of the women-only markets indicated that Women-only markets gave rural women shopkeepers the power and prestige that they never knew possible before, further earning them the respect of their husbands, families, and the overall communities. As these women ran their own businesses, they attained greater financial autonomy, which helped contribute to household expenses, education (of their children), and better access to healthcare facilities. This in turn contributed to greater mobility, greater control over assets and resources, and increased involvement in business networks. As more and more women were given access to participate in the public realm, the society, no matter how conservative or patriarchal, also began to accept and get accustomed to the idea of women being business owners, realizing that they are also perfectly capable of making financial decisions for both herself and her family through her own earned income. This, in turn, had a positive ‘domino effect’ as more and more families became inspired and wanted to prosper as well. Women managing and running their own markets also helped ease the (financial) burden on men, which is why men were so supportive of the initiative in the first place; they felt more at ease knowing that there was extra income coming in, so that the household expenses could be shared between themselves and their wives.

Although, the women-only markets was deemed successful in empowering rural women, both socially and economically, all across GBC, it didn't prove to be as successful as it was expected in other aspects, hence resulting in its failure and eventual closure. The women's market survey indicated that one of the major reasons for market

closures was the cost of rent, where women had no choice but to either relocate someplace where rent was cheaper and more affordable, whereas some decided to open and operate shops from their own homes (Jones et al., 2012). In the field research conducted by Jones et al (2012, p.71, 72, 73), it was revealed that "in some cases, women did not have the business experience to manage their businesses and hence left the market once the AKRSP rent subsidy ended. This then suggests that proper business planning and assessment had not taken place, hence 'setting up' women for failure." The study further revealed since some markets operated out of a single building, if one woman was unable to pay her share of the rent, then it was imperative that the other renters paid for her share, if they wanted to keep the business. This hence posed problems because when one person faltered on the rent, then the financial burden would increase on the other renters, thus creating conflicts and perhaps even leading to the failure of the markets (Jones et al., 2012). The following case study outlines an example of the financial challenges faced by the local women shop-keepers.

Box 2: A Brief Portrayal of the Financial Situation of Women Shopkeepers in GBC

Sophia is a beautician who has approximately PKR 30,000 stock and PKR 1.5 million in savings. Shahnaroop, who is both a shoe retailer and a tailor, has investments of about PKR 20,000, and has a total savings of PKR 50,000, as well as inventory which is valued at PKR 15,000.

Along with Sophia and Shahnaroop, there are two other women who own businesses in the market who are unmarried. Whatever money they earn, they use it to support their families, which include covering the school costs of their younger siblings, as well as contributing to the household expenses. Also, considering the cultural practice of providing dowry³, and which is a crucial requirement for marriage, the women are not only operating their own businesses and supporting their families financially, but they are also trying to save up for their own marriages.

The four women all had their own shops operating from one single building. The challenge of operating from one building was that the space was very confined, allowing little or no room for expansion. Another issue was that the shops didn't have proper glass windows, which made it suffocating and the landlord kept increasing the rent, going up from PKR 7000 in 2007 to PKR 8000 in 2012. It would have been ideal for the women to move their shops to a larger, more spacious building, but that would have cost more rent-wise, which would have been about PKR 15,000-20,000 per month.

However, the women were not willing to move, even though the higher rent would have been manageable as their businesses would have attracted more customers and greater economic gains. The women felt that since they had overcome numerous obstacles to become entrepreneurs, they did not want to take any risks and ruin whatever little good thing they had managed to achieve.

Another dilemma was that all of the women, except for one, were more focused on saving up enough for marriage, which gave the impression that once they felt like they had enough money saved up to get married, they may have wanted to close down their shops in order to focus on having a family and taking on the burdens of domestic life. Hence, it appeared like their long-term goal was not on becoming more successful as entrepreneurs.

Another challenge for these women was the ability to purchase inventory at a reasonable and fair price. This was only possible if they went out to the main city, Gilgit, to buy supplies so that they could make a better margin and offer more variety in terms of merchandise. Only married women were allowed to go out of the villages, to large cities, in order to purchase supplies. This critical limitation hence put a strain on the business and the women's motivation to continue running it.

Source: Jones et al., 2012, p. 55

³ Dowry is a very ancient custom that was, and perhaps may still be, practiced in Eastern Europe as well as mainly in parts of Central and South Asia, such as India, Pakistan, Bangladesh, and Sri Lanka. It is commonly given as a gift from the bride's family to the groom's, during the time of marriage. The gifts may either be monetary (usually a large sum) or include things like furniture, clothes, and other goods.

The market survey also outlined another challenge, as to why the women-only markets failed, and that was the issue of location (Jones et al., 2012). If the location of the market did not attract enough customers, who were mainly women in this case, then there was a high possibility that the market would suffer and eventually have to shut down. Location was key as it not only helped attract a large amount of targeted customers, but if markets were situated in areas where they had to have separate entrances and tinted glass, it was more likely to succeed due to the issue of *pardah* and the fact that female customers felt much more comfortable and at ease if they had more privacy from the public eye (more specifically, men) (Jones et al., 2012).

Another major setback of the women-only markets was that it more than often faced issues of hostile community attitudes towards them; this hostility usually arose out of jealousy, especially from the male members of the community. The market survey, as conducted by Jones et al. (2012, p. 72) further indicated that the women-only market failed in GBC, due to "a lack of mobilization and no community institutions to support the market as well as promote awareness." Another major problem was that of family feuds, which also led to the failure of the women-only markets; such feuds usually arose when the families were either not able to cover the cost of rent, or they refused to share space with other families (Jones et al., 2012).

4.5 Women Agro-Entrepreneurs

4.5.1 Background

Agriculture has always played a key role in the lives of rural GBC women. AKRSP programs have often emphasized the importance of women's role in agriculture and income generation. In its first Annual Review in 1983, AKRSP identified four areas as

the entry-points into women's agricultural programming; these were: "1) productive physical infrastructure; 2) extension training on key topics such as poultry; 3) improved supplies and inputs through WOs; and, 4) marketing activities that incorporated new processing technologies and market linkages" (as cited in Jones et al., 2012, p. 57).

Further, AKRSP realized that a more sustainable approach and a greater outreach potential was needed, in order to lead to the training and development of efficient women agro-entrepreneurs. "It was in 1984 when the first extension training for women was held where representatives from 11 VOs attended the residency program in Gilgit" (Jones et al., 2012, p. 57)). "By 1992, there were over 2,763 village-level agro-entrepreneurs in GBC" (Jones et al., 2012, p. 57). These fully-trained women agro-entrepreneurs helped provide technical support to other women, so that they could also learn and become motivated and inspired to become lead farmers and agro-entrepreneurs themselves (Jones et al., 2012).

4.5.2 Successes and Challenges

Although agricultural programming for women in GBC climaxed in 1996, there is no mention of women, nor their involvement as agricultural training specialists, in the AKRSP Biennial Report (2005-2006). The World Bank Report (2002) report, however, does provide data about the AKRSP women's agricultural training programs from 1986 to 2000. It appears that by 2000, agricultural production initiatives greatly decreased (Jones et al. 2012). During this time, albeit reports focused very little on agriculture, AKRSP did not neglect agricultural specialists, and continued to train female village specialists as one of its key intervention strategies. By 2008-09, there were "2,989 women trained in agriculture and 4,465 in livestock and poultry (cumulative since 1982)" (AKRSP, 2010,

p. 27). Although production training seemed to succeed, marketing on the other hand continued to suffer , as Gloekler, 2010 (p. 4) states, “women continued to tend to agricultural activities, but were often frustrated due to a lack of appropriate market links to sell their products" (as cited in Jones et al., p. 59). The following table illustrates the emphasis that AKRSP placed on training women agricultural specialist between 1982 and 2009.

Table 10: Total # of Women Agricultural Specialists Trained

Health, Hygeine and Nutrition	2409
Leadership, planning, and Management	6612
Adult Literacy	16,127
Partnership Building	1087
Poverty Targeting	806
Total	27,041

Source: AKRSP, 2010 (as cited in Jones et al., 2012, p. 59)

Nevertheless, despite the improvement of agricultural production over the years, marketing, as mentioned earlier, has remained a huge problem and one of the key challenges that hasn't been overcome yet. This is further supported by an important field research carried out by Jones et al. (2012, p. 60) in GBC, which looked at three agricultural groups and five WOs, of which five young women were full-time agricultural specialists. It was determined that the reason marketing was such a major issue was due to the following reasons:

- They (female agricultural specialists) could not sell to neighbours, as mostly everyone in the community were involved in similar agricultural-related activities.
- Most women did not go to either the main or wholesale markets, except for a few married ones. Even though women were allowed to get trained to become agro-entrepreneurs, there were still restrictions on their mobility, especially if they were younger, unmarried women.
- Husbands or other male family members would refuse to help the women in terms of carrying the vegetables and fruits to the market, as well as selling them, because they felt that it was not their "place" to do so, and that it was more so a "woman's job," rather than a "man's job."
- However, if men did end up carrying and selling for their female family members, it was usually done on an individual basis and only if the quantities were low, so that it would be harder for wholesalers to negotiate for a better, cheaper price. Their aim was to sell the products for the full price, rather than the negotiated price, in order to make a profit.
- Since many women lacked knowledge about pricing, they often fell at the risk of underselling or being "ripped-off," especially if middlemen came to buy products and services at the door. This lack of product pricing knowledge deemed quite disadvantageous because women would lose out on making any profit on the products that they were selling.

It is clear from this study that market linkages in the GBC region are quite weak and would require further support from AKRSP. In the study that was carried out by Jones et. al (2012, p. 61), two female specialists, who were interviewed, suggested "that AKRSP should help them open up a Sunday market near their homes where people could come to buy fresh produce, or even a wholesale market that would operate daily and traders would have to come to them rather than the other way around. They also suggested that AKRSP should help them find a male intermediary to sell bulk for the women and take a commission on sales." As ideal as these suggestions are, they would be difficult, and perhaps even impossible, to implement especially since the request includes shifting a direct service delivery role to the providers. In the past AKRSP would have been able to take on such requests through improved and new initiatives, but that is not the case anymore since AKRSP is not in a suitable position to respond to such requests themselves, nor are they able to find the providers to fulfill that demand. As a matter of fact, this is something that the women, themselves, will have to figure out on their own since they are the ones who are owning and operating the business. AKRSP's job is simply to provide the necessary training and means for women to get motivated and started as agro-entrepreneurs; the rest is up to the women to decide what they want to do.

Another major challenge is that female agricultural specialists are often not proficient in finance and business themselves, and due to this drawback they are unable to pass on necessary business skills to other women as quickly and efficiently as possible. Similarly, women who are in agriculture are also at a disadvantage because they may not have the financial and marketing capacity that would allow them to make sound and reasonable farming decisions.

5.0 CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

“The only way to solve the problem of women’s subordination is to change people’s mindset and to plant the new idea of gender equality into every mind.”

— *Qingrong Ma*

Based on the information and analysis presented in the previous chapter, it is evident that AKRSP has contributed to significant advances towards the economic empowerment of women in GBC over the past 15 years. These advances have been significant especially in terms of their capacity to attain entrepreneurship through projects such as *shu* production, business creation and enterprise development, women-only markets, and women agro-entrepreneurship, placing great emphasis on gender awareness in both the public and private spheres.

As a secondary review of the existing theoretical and empirical literature on the topic of women's empowerment and AKRSP programs and interventions in Gilgit-Baltistan and Chitral, this paper is a first step towards identifying the most promising methodological approaches to measuring, understanding, and analyzing women's empowerment. As discussed and illustrated repeatedly throughout the paper, women's empowerment is a complex concept that poses many challenges, both in conceptualization and measurement. It further poses an even greater challenge when policies and programming are created and practically implemented with the goal that they will actually empower communities or specific groups of people. There are key factors that needs to be taken into consideration before these policies and programming, geared towards empowerment, are created and implemented; one in particular is that of cultural/religious concerns, especially with regards to understanding women's status and

treatment in society. As it is common all across GBC, illiteracy and religious/cultural factors play a significant role in the lives of rural women, more in some areas than others. Hence, programs created in order to 'empower' them must be wary of their situation, and also be realistic about how fast change can be achieved during the implementation stage.

There is no doubt that NGOs such as the AKRSP have made some valuable contributions to the empowerment of women in terms of strengthening women's organizations (WOs), raising awareness about women's potential, and enhancing the development of human resources which has in turn enhanced their (women's) capabilities. Further, due to the efforts of the AKRSP, the women in GBC have become important contributors to household income. This was particularly possible through trainings in agriculture, the establishment of women-only markets where women managed and served as shopkeepers, and other relevant small projects, such as Shubinak and SEPW, that were achieved through the AKRSP. Women in GBC further commercialized their economic activities in such a way that it increased their income many fold, and allowed them the freedom to spend it at their own will. Before the introduction of these interventions, they had to make a request for each and every need from the male members of their families. However, now the activities initiated by them have given them opportunities to fulfill their demands through their own earnings. Additionally, savings and consumption patterns have also improved considerably.

Nevertheless, despite these great achievements and AKRSP's continued efforts towards empowerment-related intervention activities in the region, there are still considerable gender disparities, which require more effort in all the sectors of the economy to ensure equitable development. Women are still lagging behind men in terms

of attaining the full capacity of their goals in various sectors, and "according to the AKRSP's experience, the problems that slow down the pace of integration are due to a lack of a clear understanding of gender concepts and a lack of frequent dialogue between the AKRSP staff and specific stakeholders (for example, sectarian religious groups) in order to understand the context of the issues" (Malik and Hunzai, 2007, p. 82).

5.1 Lessons Learned

Despite the many successes of AKRSP's intervention programming, particularly in the new millennium, there is still much to be learned and plenty of room for improvement. The experience in Gilgit-Baltistan and Chitral has shown that gender inequalities must be realized before economic development activities and interventions are introduced. This is because when drastic changes in the socio-economic environment of a culturally/religiously sensitive region like GBC are introduced, there is a strong possibility that these changes may backfire.

The following are some lessons that came out of the review of AKRSP's three intervention strategies discussed in this paper:

- It is important for AKRSP to do their market research before introducing a project. This was particularly applicable to the Shubinak Project, where AKRSP realized the uniqueness of the product, since it was a tradition that was gradually disappearing, and in order to revive it they decided to re-introduce it into the market as a means to empower women economically. However, the downfall of the project was primarily due to AKRSP's failure to conduct research into the national and international markets. While the product may have been great and

unique, it only appealed to the local markets because AKRSP understood its significance and value among the local Chitrali people.

- When developing future projects and/or programming, AKRSP must first seek to understand what the consumer needs rather than trying to "create" a market, and expecting it become successful right away.
- Business-oriented projects that are housed within NGOs face the consequences of conflicting interests, where there is a struggle between trying to improve society, and economically empower women.
- It is not easy to conceptually and programmatically integrate economic and social development policies and intervention strategies in a slow-changing environment like GBC, so AKRSP should not shy away from seeking help (especially from within the local communities) to provide guidance or assistance with ways in which it could carry out any future development programming in the region.
- Although it has been quite some time since AKRSP moved from the WID to the GAD approach to development, there may still be older projects that follow the WID approach. Hence, AKRSP must ensure that when re-implementing an improved version of a specific program, proper training and education is provided to participants in the GAD programming, so as not to undermine the effectiveness of the programme's initial design and implementation strategies to address the needs of the women.

5.2 Recommendations

The following is an overview of the recommendations that have emerged from the research and review of the interventions described in this paper:

- AKRSP needs to ensure that their intervention programming or project are first tried and tested in the local markets, before taking too high a risk and opening the project to the national and international markets, where there is bound to be more competition and less interest in the project. While some risks may deem beneficial, it is not necessarily the case with every single program/product; especially those that aims to not only empower women but also seeking to generate profit.
- Before developing or implementing any project or intervention strategy, it first needs to be ensured that the approach, vision and goal for each specific intervention strategy match. The problem with many NGOs, and AKRSP is no exception, is that they quickly lose sight of their goals once there is money involved. While it's understandable that some projects are created specifically to empower women, both financially and economically, the vision and goal of empowering women should not be lost once the product/service becomes successful and generates lots of income and profits. Otherwise, such NGOs are viewed as corrupt and dishonest, as their sole purpose is to benefit themselves, rather than the society or groups of people it claims to empower.

- Programming and intervention strategies should be aligned to the needs, situations and aspirations of the community or marginalized groups (such as women) that AKRSP intends to target.
- Specific sectors need to be selected in order to increase employment opportunities for women. One such example is the agricultural sector, which remains a key opportunity for rural women. The other key sector are markets – more specifically, women-only markets – which offer an interesting entry point into service sectors, where women may attain the opportunity to get involved in a plethora of activities and opportunities.
- AKRSP should constantly ensure that skills trainings for different products and services are updated and upgraded quite often, so that it may not only align with the needs of the community, but also with the current time. Hence, outdated training methods may actually deem problematic as it will slow down development.
- It is important that a 'life cycle' approach to programming is taken, where implementation strategies are not static, but rather dynamic, so that if there are any changes in the community (drastic or gradual), the activities of a program can change in order to cater to the community's specific needs during that time.
- It would be beneficial to conduct a gendered market analysis for skills development and other economic initiatives, where new research can be carried out in order to understand women's roles today (changed from the

past) and the opportunities going forward. This will thus aid in the creation of better and more improved markets that are geared towards the empowerment of women.

- It would be beneficial to recognize and appreciate women who have taken on key leadership roles and made positive differences in their communities. This will inspire and motivate other women to follow suit, and take on similar leadership roles in various sectors in the region. These women can also serve as role models, thus leading the way to a more equal and just society.
- AKRSP should re-examine and re-evaluate the use of subsidies and appropriate support. This is because subsidies may not only lead to inappropriate program participation, but possible failure as well. For example, in the research that was carried by Jones et al. (2012), there were some women who could not afford the rent of the women-only market, once the subsidy ended. This resulted in market closure for all women, even those who could actually afford to pay their own rents.
- Although AKRSP has managed the effective use of technology, there is always room for improvement. AKRSP needs to ensure that the tools and technology used to train women entrepreneurs are modern and up-to-date, as obsolete technology will not only slow down development, but it will also serve as a hindrance, especially with regards to agricultural-related projects. Hence, the newer and more efficient the technology, the more opportunities it will create towards women's economic empowerment.

- AKRSP needs to develop a research centre (as there is no known research centre currently in existence). The research centre may deem beneficial for women agro-entrepreneurs, where they can gain the opportunity to grow different varieties of seeds, fruits and vegetables that will in turn make them stand out in the market.
- Local community organizations like LSOs, WOs, and VOs need to be further strengthened in both the technical and financial aspects.
- For any future programming, AKRSP must ensure that women entrepreneurs are also linked and have access to financial institutions, so that they have more options and autonomy to meet their capital needs.
- Prospective women entrepreneurs need to be better educated and informed about the products they are selling so that they won't be "ripped off" in terms of pricing and the opportunity to generate income and profits.

5.3 Ideas for Further Research

It is anticipated that this research will serve as a catalyst for subsequent researchers to explore more current and future aspects of women's empowerment programming and intervention strategies that are related to AKRSP, and suggest modalities that could be adopted for their effective betterment in Gilgit-Baltistan and Chitral.

Future research could include an examination of the policy, leadership and access to capital which are critical elements of women's empowerment in GBC. It would also be of interest to finalize a mapping and analysis of all the women-only markets in the region. Also, since the context of women is constantly changing, it would be of interest to

capture an analysis of how AKRSP updates its intervention programming in order to cater to specific changes in the environment, community, and the region as a whole. Additionally, it would be interesting to examine whether the AKRSP really is "corrupt" or not by conducting qualitative fieldwork in the region; the research will involve interviewing a sample both from the Sunni/Shia and Ismaili communities and the work that AKRSP has carried out till date in the region. The researcher could then do a comparative analysis between the two religious communities in order to determine whether AKRSP really is biased in its development approaches and initiatives.

5.4 Final Thoughts

There is no denying that the AKRSP has made a substantial amount of development impact in one of the most difficult regions in the world, especially with regards to the empowerment of rural women. The goal of this research was to examine whether AKRSP's adoption of the Gender Equality Strategy and the intensity with which they had improved their intervention strategies to empower women, in the new millennium, was successful. Although the secondary research in light of this topic has indicated some of the successes of the AKRSP model, it is imperative to note that these successes are simply due to AKRSP's own perception of their work. Primary research conducted by Jones et al. (2012), Settle (2010), Afzal (2005), and Ahmed et al. (2014) has shown that AKRSP is not without flaw and some major improvements are still needed. However, at the same time, better integration with local and national markets and improved policies have significantly increased the effectiveness of AKRSP's interventions in GBC.

Nevertheless, achieving gender equality and women's empowerment, and maintaining it, is not as easy or as clear-cut as it seems. As noted at the beginning of this paper, gender inequality is deeply rooted in entrenched beliefs, cultures, religions, attitudes, societal institutions, and market forces. It is not something that can be eradicated overnight, nor even in a short amount of time. Rather, it is a long and arduous process, especially in societies and communities that are considered patriarchal, and in which women are marginalized. AKRSP must continue to strive to improve its policies and programs, free from all biases and prejudices, and further strive to work towards achieving gender equality in GBC. It is only through trustworthy and meaningful commitments that AKRSP will be able to be successful in complex regions like Gilgit-Baltistan and Chitral. Therefore, the dilemma is not that there is no solution to gender equality; the only reason it persists is partly due to the lack of leadership to institute the policies that may successfully trigger social change and hence allocate the resources necessary to achieve a more equal and just society.

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