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To cite this article: Amjad Ali, Noor Bano & Sophia F. Dziegielewski (2016): Role of AKRSP on Gender Development: A Case Study in Pakistan, Journal of Social Service Research

To link to this article: <http://dx.doi.org/10.1080/01488376.2015.1129019>



Published online: 16 Feb 2016.



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Role of AKRSP on Gender Development: A Case Study in Pakistan

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ABSTRACT

In Pakistan, nongovernmental agencies (NGOs) play an important role in program implementation. This study focuses on the contribution of one of these NGO social service programs that serves women in a rural area of Pakistan. To assess program satisfaction and effectiveness, 200 females were surveyed to measure their opinions and overall satisfaction with this particular NGO. The key findings of the study showed that the Aga Khan Rural Support Program (AKRSP) had a significant positive impact on the lives of these women through increasing social and decision-making skills while improving their income and living standards by providing employment opportunities and training. Future recommendations are made to continue to sponsor such programs that focus on a group-support for women while also providing supportive services that empower decision-making and economic standing.

KEYWORDS

Aga Khan Rural Support Program; gender development; Pakistan; women and empowerment

Introduction

Women in Pakistan, as in other countries, contribute notably to the economic well-being of their families and communities. Although they contribute in all fundamental areas of life, women are generally considered at a disadvantage because they are often judged by standards similar to the standards of males in the society. This practice makes ensuring gender equity difficult. Few would argue that women and their contributions to the labor market greatly improve the economic development of any nation. Helping women to contribute economically is a necessary part of human resource development that would lead to better educated and often self-sustaining citizens that contribute to a country's economic, political, and social development. In developing countries, empowering women through economic independence and stability is considered an important first step toward gender equality. Therefore, to raise the status of women within a developing society, many cultural, political, legal, traditional, societal, and economic values and expectations will need to be challenged.

In developed nations, such as the United Kingdom, the United States, Canada, and Germany, clearly women have greater equality and economic independence.

Women living in these developed nations are often more educated and literate and able to advocate for their legal rights, as efforts are often supported and protected by state laws. This is not always the case for developing countries, where gender inequalities and economic dependence on males is deeply ingrained in the culture. Recognizing gender inequality is central to evaluating responsibilities, roles, opportunities, and constraints, when considering both the needs of men and women. In Pakistan, the topic of gender empowerment was often isolated to the female role in the home and focused on raising children. As the role of women in developing countries evolves, this traditional view becomes ripe for change. Now, especially as women become more economically independent and assume more leadership responsibilities in the home and work place, they become more active politically at both a national and international level.

As defined by Dugger (1996), gender inequality is the domination of one gender by the other. Gender inequity can come in many forms including a lack of institutional and family rights as well as constitutional rights within a given society. Gender inequality is difficult to define, especially across cultures as each society creates its own rules based on extensively accepted

and held beliefs, mores, values, and meanings. Across all societies, there is rising acknowledgment that gender equity is not only a fundamental human right necessary to improve women's lives, but it also is a precondition for effective and sustainable human development.

Background of Nongovernmental Organizations (NGOs) and Gender Development in Rural Northern Pakistan

In Pakistan, nongovernmental organizations (NGOs) are playing a major role in empowerment and improvement for women. These organizations are helping raise the status of women both socially and economically by serving them through different socioeconomic programs, vocational training, and other social services. According to Jilani (1982), government organizations and NGOs are either directly or indirectly assisting women by delivering more need-based and effective social welfare services designed to benefit women. NGOs, not originally developed for this purpose, are now recognized for empowering women who are yielding remarkable gains. In several of the northern rural areas of Pakistan, especially in Gilgit and Chitral, the Aga Khan Development Network has been recognized as a leader in helping to foster gender development.

The Aga Khan Rural Support Program (AKRSP) is an internationally known, community-based development and support organization working in the rural northern areas of Pakistan. AKRSP's mission is to reduce poverty through promoting sustainable living for the mountain communities of the northern areas and Chitral. AKRSP is a private, nonprofit organization established by the Aga Khan Foundation in 1982. Over the last 22 years, AKRSP has acted in support of rural development. This community-building program organizes local, human, physical, and financial resources, whereby rural communities learn to support their own development utilizing an equitable and sustainable approach. AKRSP offers concrete services and skill training for women such as social skills training, enterprise promotion, natural resource development, and credit and saving advice and services. Throughout the region, the AKRSP is supported by a network of village organizations (VOs) and women's Organizations (WOs).

Bibi and Ali (2014) examined the intervention of AKRSP and its impact on the lives of women in the district of Chitral. They reported that discrimination prohibited women from prospering in this society, and their potential contribution to the greater good of the society was not fully realized. This discrimination was found despite the support of the constitution of Pakistan that clearly outlines that gender equality should be recognized, acknowledged, and guaranteed. Furthermore, Pakistan is a cosigner to the Universal Declaration of Human Rights and has agreed to support all efforts to avoid discrimination against women. Supported by these policies, the status of women has improved to some extent. These declarations have further supported the importance of the NGO in fostering the empowerment of women and the role of these organizations as a first step toward economic independence leading to the betterment of gender equality in northern areas of Pakistan.

The development and improvement of the social and economic position of women is a key focus of AKRSP's activities. The primary goals of AKRSP rest within promoting comprehensive human development, decreasing poverty, and improving the status of women by recognizing and addressing gender inequalities by helping women become more independent and by educating the public. Strengthening the internal workings of the community requires advocating on many levels, and this advocacy starts with increasing the income and livelihood options for women in the northern areas and districts.

To reach its primary goal of female empowerment, the AKRSP has developed three major programs: (1) social development, (2) resources development, and (3) market development. Once these programs are implemented, they are reviewed regularly by AKRSP to assess progress indicators and to integrate more of the successful strategies into its program development cycle. AKRSP utilizes a community-based approach that remains sensitive to program recipients by incorporating community feedback prior to making program changes. With the implementation, program effectiveness information is gathered and lessons learned are examined while the program continues to be embedded in the rural community. These supportive measures are housed within local support organizations (LSOs). From a community-based perspective, the LSO strengthens the participatory model at the grassroots level, while also providing a direct channel

for the transfer of the information gathered to the higher level administrative program leadership.

One such LSO was established in a northern area of the country in 2000. This program was supported by different donors and provided direct support services to women in this rural community. Services included development training such as computer classes, and other economic training that taught specific skills for employment in the poultry industry, fruit processing, honey bee keeping, nursery development, and vegetable production. This program aimed to help women achieve gainful employment that would empower them economically. Therefore, the purpose of this study was to explore the opinions of the women that participated in the program and determine whether program recipients believed participation in this NGO was helpful in empowering them either socially or economically.

Literature Review

In Pakistan, the first step toward improving the rights of women can be facilitated by empowering them economically. Biswas and Rao (2014) studied the role of NGOs in empowering women through micro-financial opportunities. They outlined that empowerment is a multidimensional process that, at its most basic level, starts with assisting women to gain increased status and position by improving their economic independence. According to Biswas and Rio, women need to know and be supported in the realization that they have constitutional rights to access quality health, education, and financial security. Awareness of this information can help to empower them with equal opportunities that might not otherwise have been available. Biswas and Rio concluded that to start this process the best way to assist women is to empower them economically which will improve their living standards. Furthermore, their research demonstrated that in India the microfinance sector is growing rapidly, and if women participate in supporting this growth, they can earn a position that provides a valuable resource for the country that would expand their traditional role in the family.

Along a similar track, Margaret and Kala (2013) studied the impact of NGOs on the empowerment of women in Chennai, India. They found that utilizing these programs had proven fertile ground for the empowerment of women, as NGOs provided programs of a socioeconomic nature highlighting

vocational training. These authors examined three different NGOs and found that these programs had a significant impact on the financial empowerment of women by examining the relationship between the demographic variables of education, age, and resultant monthly income and how that could serve to better empower these women.

Furthermore, Chaudhry, Nosheen, and Lodhi (2012) analyzed the importance of the empowerment of women in Pakistan, and how it relates directly to the Islamic viewpoint. These authors pointed out that the empowerment of women is often debated in developmental circles. Pakistan is one of the more democratic countries that are also Islamic states. Therefore, Chaudhry, Nosheen, and Lodhi (2012) concluded that this country faces persistent challenges when it comes to empowering women because this culture has not historically seen women as financially or socially independent. Overall, they found that the higher the educational index of the household, the more access to working opportunities. They also found that the greater the access to media and health opportunities, the more there was a significant positive impact on the Islamic concept of the empowerment of women. Fear of violence from the husband, father, or brother—if the woman assumed a nontraditional role in the family—had the greatest negative impact.

Minimol and Makesh (2012) investigated empowering rural women in Kerala and studied the role of self-help groups (SHGs). They utilized an exploratory study conducted from June 2011 to June 2012 that involved 200 women in 16 self-help groups. Utilizing multistage, stratified methods, sampling respondents were selected and groups were constructed. These researchers found that self-help groups helped to empower women and provided a valuable resource that enhanced connections to other women. Linking women together through these groups also helped to identify problems compounded by isolation such as domestic violence or incidents of violence against children. These groups allowed women to discuss common problems related to child care or substance-related concerns such as alcoholism. They also helped women to realize they were not alone as they identified potential exploitation and gender bias. From this venue, SHGs provided a supportive network for the women served. These authors concluded that self-help groups could be of particular benefit for rural women, helping to connect them to other women and, thus,

empowering them to make important life decisions. This previous study outlined how the use of SHGs provided fertile ground for helping to transform women to feel supported, reduce isolation, and become more empowered.

In summary, the literature appears to support the use of NGOs in providing supportive services to women. The use of support groups can also decrease the sense of isolation experienced by women who may feel marginalized in a society where their roles have been privatized and the concerns of women are downplayed or ignored. Previous research supports the use of AKRSP's in uplifting the socioeconomic conditions of women. These programs cannot only help women raise their income levels, but they can also help with economic development within a rural area by introducing different activities and training to ensure the participation of women helping them to become independent with their own income.

For women in Pakistan, especially in the rural areas, efforts to provide empowerment need greater emphasis as these women continue to face significant disadvantages, compared to men, in all essential areas of life. Disadvantages in decision-making processes, educational opportunities, income maintenance, voluntary partner choice, and independent financial ownership are just some of the areas in need of attention. In addition, inheritance laws that favor males can also limit women in terms of financial growth and independence.

If women are to be recognized, more involvement and access to leadership positions in education, business, and politics are crucial. Strides have been made in the past few years, but improvement is still desperately needed. From this perspective, although not a perfect solution, AKRSP's can play a vital role for starting the process and furthering the development and empowerment of women.

Based on the information gathered from previous studies, this study explores the contributions of AKRSP and LSO in reducing gender inequalities for women in a rural area of Pakistan. The purpose of this study is to explore the effectiveness of an NGO and whether it contributes to fostering the empowerment of women. Second, based on the results of this study, suggestions will be made for further research and program betterment. This study will help to determine the role of AKRSP and the impact that program benefits can have on gender development.

Methodology

Sample

This study was undertaken in a rural area of Pakistan, in Gilgit the capital of Gilgit-Baltistan. Gilgit occupies a landmass of 39,300 square kilometers, and according to the most recent census conducted in 1998 the city population was 216,760 (Gilgit-Baltistan Population, Wikipedia 2015). Recruitment consisted of members of women's organizations (WOs) affiliated with the AKRSP where three active WOs were selected: Sultanaabad, Mohammadabad, and central Danyore (see Table 1).

Instrument

A questionnaire was developed that asked a variety of questions designed to measure the specific objectives of the study. To start the process, demographic information was gathered including the woman's age, educational status, her current living arrangements, occupational status, marital status, her source of income, and whether she owned a home. In addition, 20 questions were asked that directly examined the women's opinions of the program. The researchers were most interested in whether the program provided assistance to the women, whether they believed their status or income potential had changed, and whether the way they were perceived by others had become more positive. The remainder of the questions asked specific information on how the program assisted the woman and her family. Each question was formatted utilizing a Likert format where respondents were asked to rate their opinions related to the questions postulated. Each question was presented based on a 5-point scale from (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree.

Procedure

In 2014, a multistage sampling and a cross-sectional survey design were utilized that involved creation of a questionnaire. Women who were participants in the

Table 1. Sample respondents: Distribution.

Area	Danyore	Sultanaabad	Muhammadabad	Total Respondents
Respondents (N = 200)	60	50	90	200

program were contacted and invited to participate in the research. It was explained to them that the research was designed to understand better their feelings and satisfaction with program participation. One of the components of AKRSP is gender development and, therefore, women selected were actively involved in program implantation that fostered gender empowerment by providing direct skills to enhance decision making, income distribution and spending decisions, and emphasized how to improve existing employment options or how to start a new business. The program itself is rural-based and targets women of low income that have minimal employment-related skills.

Once opinions were gathered, attitudinal scores were then computed for each reply item and cutoff points were determined. The calculated cutoff score was obtained by following Akpabio (2007) and obtained with the sum of five Likert scores being added (1 + 2 + 3 + 4 + 5) and later divided by 5. This resulted in an average of the five Likert score values being considered the cutoff score. The mean score of a question greater than 3.00 (the cutoff score) was considered to reflect an effective contribution and so on. Once all the data were collected, they were further analyzed utilizing descriptive statistics (frequencies, percentages, and means). Furthermore, for the contributions of AKRSP to women's empowerment and improvement in socioeconomic status, a cutoff means score of 3.00 (i.e., $[1 + 2 + 3 + 4 + 5]/5$) was used to distinguish between effective ($x \geq 3.00$) and noneffective ($x < 3.00$) factors.

Results and Discussion

Data revealed that in the sample 34% of respondents were over 40 years of age, while a significant majority of the respondents (80.5%) were married (see Table 2). Program start dates were noted to assess how long women had participated in the program. Approximately 45.5% of respondents joined the WOs between 2011 and 2014, and 23% joined the organization during 2006–2010. The rest of the respondents (13.5%) joined in 1990–1995, 7% joined in 1996–2000 and 11% of respondents became members of WOs during 2001–2005.

The majority of respondents had some level of education, and only 25% of the sample reported they had no formal education. Women were asked to report only their contribution to the family income. For

Table 2. Socioeconomic characteristics of respondents ($n = 200$).

S/No	Characteristics	Frequency (f)	Percentage (%)
1	Age range (years)		
	20–25	52	26
	26–30	31	15.5
	31–35	29	14.5
	36–40	20	10
2	Above 41	68	34
	Year of joining WOs		
	1990–1995	27	13.5
	1996–2000	14	7
	2001–2005	22	11
3	2006–2010	46	23
	2011–2014	91	45.5
	Educational status		
	Illiterate	50	25
	Primary	16	8
4	Middle	32	16
	Secondary	44	22
	Graduated and above	58	29
	Living arrangement		
	Nuclear family	114	57
5	Joint family	65	32.5
	Extended family	21	10.5
	Occupation		
	Government job	20	10
	Private job	34	17
6	Housewife	146	73
	Marital status		
	Married	161	80.5
	Unmarried	39	19.5
	Source of income		
7	Farming	29	14.5
	Business	62	31
	Direct labor	15	7.5
	Government job	47	23.5
	Other type of employment	47	23.5
8	House ownership		
	Own	174	87
	Rent	21	10.5
	Without rent/rent free	5	2.5

participants, the major source of income was through business (31%), followed by farming.

AKRSP and Contributions to Socioeconomic Status

Respondents perceived that AKRSP had made great contributions to their economic standing (See Table 3). Each indicator on the survey was given a ranking system where respondents were able to rank what they perceived as the most important factor related to program services. Respondents identified all 20 items in the survey as important and had contributed to their socioeconomic status, with cutoff mean scores of 3.00.

The highest ranking was given to the simple fact that the program helped to increase their economic status. Specific increases were noted. Ranked as number 1 was that their savings had increased

Table 3. AKRSP contributions to women's socioeconomic status.

Subject No	Questions	Response Categories					Mean (S.D.)	Rank	Remarks
		S. Disagree	Disagree	Neutral	Agree	S. Agree			
1	Helped to increase life style.	6 (3.0)	8 (4.0)	36 (18.0)	77 (38.5)	73 (36.5)	4.015 (0.989)	12	**EC
2	My status of accommodation has increased.	4 (2.0)	9 (4.5)	37 (18.5)	84 (42.0)	66 (33.0)	3.995 (0.937)	13	EC
3	My standard of life has shifted from lower level to middle level.	4 (2.0)	8 (4.0)	50 (25.0)	71 (35.5)	67 (33.5)	3.945 (0.962)	14	EC
4	Role in decision making and position in my family has increased.	6 (3.0)	14 (7.0)	26 (13.0)	78 (39.0)	76 (38.0)	4.020 (1.031)	11	EC
5	Expectations of family members have been met through AKRSP.	1 (0.5)	7 (3.5)	51 (25.5)	67 (33.5)	74 (37.0)	4.030 (0.901)	10	EC
6	Future expectations have been reached at maximum level.	1 (0.5)	3 (1.5)	45 (22.5)	79 (39.5)	72 (36.0)	4.090 (0.827)	8	EC
7	Helped to improve education at primary and higher level for my family members.	1 (0.5)	10 (5.0)	44 (22.0)	60 (30.0)	85 (42.5)	4.090 (0.941)	8	EC
8	Get better facilities in case of illness.	3 (1.5)	11 (5.5)	41 (20.5)	50 (25.0)	95 (47.5)	4.115 (1.013)	7	EC
9	Purchasing power increased.	1 (0.5)	4 (2.0)	25 (12.5)	103 (51.5)	67 (33.5)	4.155 (0.750)	6	EC
10	Consumption level has increased.	0 (0)	10 (5.0)	25 (12.5)	110 (55.0)	55 (27.5)	4.050 (0.774)	9	EC
11	AKRSP helped me to start new business.	0 (0)	32 (16.0)	61 (30.5)	46 (23.0)	61 (30.5)	3.680 (1.073)	17	EC
12	AKRSP helped me to get self-employed.	1 (0.5)	28 (14.0)	59 (29.5)	54 (27.0)	58 (29.0)	3.700 (1.051)	16	EC
13	Expansion of business facility is observed.	1 (0.5)	20 (10.0)	60 (30.0)	57 (28.5)	62 (31.0)	3.795 (1.008)	15	EC
14	Agro production* was increased.	1 (0.5)	2 (1.0)	44 (22.0)	65 (32.5)	88 (44.0)	4.185 (0.845)	5	EC
15	Income has increased.	0 (0)	3 (1.5)	47 (23.5)	66 (33.0)	84 (42.0)	4.155 (0.833)	6	EC
16	My role in income contribution in the household is improved.	0 (0)	1 (0.5)	57 (28.5)	60 (30.0)	82 (41.0)	4.115 (0.839)	7	EC
17	The quality standard of household items has improved.	0 (0)	6 (3.0)	44 (22.0)	51 (25.5)	99 (49.5)	4.215 (0.890)	4	EC
18	Saving has increased.	0 (0)	0 (0)	3 (1.5)	24 (12.0)	173 (86.5)	4.850 (0.397)	1	EC
19	Effective program for getting prosperity.	0 (0)	1 (0.5)	8 (4.0)	20 (10.0)	171 (85.5)	4.805 (0.517)	2	EC
20	It helped to increased cultivable land.	0 (0)	0 (0)	8 (4.0)	26 (13.0)	166 (83.5)	4.790 (0.497)	3	EC

*Agro production is abbreviation for agriculture-based income. **Effective Contribution.

(rank 1, $\times = 4.850$) with purchasing power also increasing (rank 6, $\times = 4.155$). Women ranked their contributions to the household income with a rank of 7 ($x = 4.115$). This contributed to an income increase (rank 6, $\times = 4.155$) that allowed for better capabilities related to purchasing power allowing for better access to health care facilities in the case of family illness (with a tied rank of 7, $\times = 4.115$), while improving buying standards with the ability to purchase quality products and household items (rank 4, $\times = 4.215$). Overall, they believed the program was successful in increasing prosperity (rank 2, $\times = 4.805$), and that the program met expectations in assisting them in ways that they needed the most (rank 8, $\times = 4.090$).

Strong gains were also reported in the agricultural sector, which is very important in Pakistan, especially in farming methods. Looking specifically at agricultural productivity, the women reported that participation in the program helped with the cultivability of land (rank 3, $\times = 4.790$) and with an increase in agriculture production (rank 5, $\times = 4.185$). When exploring reactions to employment in general, the women noted that their business potential to be more competitive in the employment market increased by learning new skills and job training (rank 15, $\times = 3.795$). A strong percentage of the women commented directly

on how the AKRSP helped them to get self-employment (rank 16, $\times = 3.700$) or to start a new business (rank 17, $\times = 3.680$).

The women in the program reported that they had personally benefited in the areas of health awareness in terms of what to do better for their own health as well as that of their family. They also stated that participation in the program helped to increase their decision-making power, how they felt about themselves, and the way others in and outside of the family system perceived them.

In addition, program initiatives that focused on skill-building helped to improve participant education levels by providing training and job support. These women reported that the training opportunities helped to increase skills as well as problem-solving abilities, especially in how better to approach difficult topics related to family decisions that had not been discussed before (rank 8, $\times = 4.090$). Given their new economic contributions, and that consumption levels increased (rank 9, $\times = 4.050$), women reported increased confidence in other topics that were not directly income related and considered themselves more important in family decision making (rank 11, $\times = 4.020$). This confidence allowed women to have more buying power and control of their earned

monies, which provided a more comfortable lifestyle (rank 12, $\times = 4.015$). Additionally, status within the family system had increased (rank 13, $\times = 3.995$). Women reported that their role in decision making in the family appeared to shift from what they originally perceived as a limited lower level ranking to a middle level ranking (rank 14, $\times = 3.945$). Overall, the women reported satisfaction with the program; their expectations and those of their partners or other family members had also been met through AKRSP (rank 10, $\times = 4.030$).

In summary, this program fared well, based on the reports of the respondents. NGOs appear to have a clear place in providing services for women in these rural communities. These programs are helpful in empowering women to take more active roles in their own life situations and to give them the confidence and skill to do so. When the rankings were examined, economic benefits, such as increased income and increased savings, confirmed that AKRSP's basic objectives of reducing poverty were met. The women in this study found the different employment training opportunities and the subsequent income produced upon hiring increased not only the living standard of the family but her position in the family based on her financial contributions. Similar to the findings of Gul (2004), the results supported that women who were able to earn money for the family believed this allowed them to gain more personal resources as well to improve educational access and reduce family pressures.

As described in Table 3, given the 3rd place rankings of increased cultivable land teamed with the 5th place ranking of increased agricultural production further confirmed the main objective of AKRSP, which is to increase the living standard of this rural population. Since agricultural production remains the major occupation in these rural areas, the fact that participants reported that they learned new skills and improvements for farming practices is central to rural development. These new methods, techniques, and training will continue to help them be successful and increase their annual agricultural production after the program has ended. This program helped to expand the role of women further by increasing the contribution not only through farming but by teaching new skills for better productivity and livestock management to others.

The 4th place ranking was related directly to purchasing power and the availability of more funds allowing for the buying of quality household items.

Having these items made the lives of the participants easier and freed up time so they could work outside the home more effectively. Ranked 6th place was the fulfillment of program objectives designed to assist in decreasing poverty by providing an improved living standard.

When women were able to get credit advances, it promoted confidence and employment opportunities. Respondents ranked getting access to better facilities in case of illness as 7th place. The savings options offered in the program provide access to lending facilities that can be utilized when there is an illness. It also stabilizes the individual incomes of these women allowing them to create their own savings accounts.

Similar to Khan and Bibi (2011), the training provided by this AKRSP was viewed as a positive way to increase marketability skills and outside-the-home productivity. Education and learning skills related to health, hygiene, and how to ensure pure drinking water, were important in creating positive changes for these women that benefited the individual, the family, and the community. As acknowledged by participants, education and training related to assertive decision making within the AKRSP was believed to increase the position of these women in the family (ranked 11th and 12th). This type of decision-making support empowers women, elevates their position in the family, and allows for shared decision making with their partners regarding children and household expenditures (Skoufias & McClafferty, 2001).

Empowering women in this rural area can start with ensuring an economic contribution and by increasing efforts to get them to self-employment or establish their role in the business sector (ranked, 15, 16, and 17). These efforts for independence were recognized and praised as important for the respondents. Some of the women were able to engage in either small or large scale business opportunities by getting community revolving funds to start the process. Training was provided on how to produce honey and/or poultry safely, process fruit, or tunnel farm, and business skills such as operating a computer and providing Montessori classes that help their children at home with educational lessons. Overall, the respondents viewed the program favorably and believed it provided fertile ground for self-improvement with the potential to raise their current living standards.

Conclusions

This study analyzed the role of AKRSP in gender development in a rural area of Pakistan. A cross-sectional survey was conducted that involved 200 program participants, and the questionnaire was directed at measuring program performance of the AKRSP. The results of statistical analysis of data supported that the respondents felt the efforts put forth by the AKRSP had a significant positive impact, especially in improving socioeconomic conditions of women in the district of Gilgit. Providing these primarily socioeconomic opportunities is one way to start the movement toward empowering women. The majority of respondents reported that the AKRSP played a key role in improving the life-situation of these women and provided different opportunities that they did not realize could be made available to them.

Resulting job opportunities in agriculture, dairy, poultry, handicrafts, and sewing; business enterprises such as cosmetic sales and beauty salons; making, processing, and selling honey; and others types of employment opportunities assisted these women to become more financially independent. The continued use of programs such as AKRSP, with supporting women's organizations, along with community revolving funds (CRF) that provide loaning facilities—all help to empower women by developing their skills and improving decision-making power in their households. Although this is not the only way to empower women, this research says that the women in the study did feel empowered by the AKRSP, especially in regard to increasing their income level, increasing their living standards, improving decision-making power within the family and community system, and enhancing their productivity through training and employment.

These women need more than employment-skill training, and it was the goal of the AKRSP and similar programs to offer a more comprehensive, community-based approach. For less successful and up-and-coming LSOs, a group-based approach with a secure financial operating start-up base is recommended. Flourishing WOs must note that continuous rural development is not predicated mainly on the granting of credit facilities, but rather in ensuring effectual

supervising of credit disbursement and utilization activities. Other supportive services, in addition to the credit services, ensure a more self-sustaining and productive socioeconomic environment.

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