



## SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN PAKISTAN; EVIDENCES FROM GILGIT-BALTISTAN



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### ABSTRACT

*Empowering women and promoting gender equality has always been the major priorities throughout the globe. However Pakistani women still living in quagmire of centuries old patriarchal system and traditions which barricade their socio-economic and political empowerment. The present study examine the perceptions of local women and working staff and measured the impact of Local Supportive Organization's services in empowering women in three districts of Gilgit-Baltistan (namely Gilgit, Hunza-Nagar, and Ghizar) by employing primary data of 8 LSO staff and 52 women beneficiaries in targeted areas. The focus of the study has been on the women empowerment by increasing women access to financial resources, such as credit, and seeks to identify factors which affect women empowerment. The majority of respondents identified that provision of trainings (technical skills to start business), access to credit and awareness by these LSOs to women were best strategies to increase income of households and had positively affected women empowerment. The impact of these LSOs services enable women to be financially stable and resulted in empowering them in decision making in their child education, marriage, political freedom and expression of interest. The findings of the study suggest through trainings, awareness and access to credit enhance women economic productivity and empowerment and such projects and program should be increased.*

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**Keywords:** Women empowerment, Gender, Education, Awareness, Economic productivity.

### Contribution/ Originality

This study is the one of very few studies which have investigated role of Local Supportive Organization in socio-economic empowerment of women in least develop and geographically isolated part of Pakistan for the first time employing primary data set in the history of Pakistan.

### 1. INTRODUCTION

Women's empowerment is of great importance especially in developing countries like Pakistan where 23% of the people are living under the poverty line. The stagnating financial condition with lower per capita income, higher maternal and child mortality (Government of Pakistan, 2007) the exploitation and discrimination of women is also observed (Amnesty International, 2008). The Millennium Development Goal 3 stressed to reduce gender discrimination and enhance women empowerment. Likewise, other Millennium Development Goals (MDG) including reducing child mortality, improving maternal health, achieving universal primary education, combating HIV/AIDS and reducing poverty are associated with women status and equality (Kabeer, 2001; Kabeer, 2003).

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According to Day-Hookoomsing (2002) inclusive development is not possible without active contribution of women. Hence Women's empowerment is not just the popular dialogue of the development agencies, government and non-governmental organizations rather it is a strategy for wellbeing of whole family, community and nation.

In Pakistan and particularly in Northern Areas (Gilgit-Baltistan), Agha Khan Rural Support Program (AKRSP) has played enormous role towards development sector since 1982. The AKRSP facilitates and provides services to the farmers to develop agriculture' the mainstay of local people. However, farmers faced several issues including access to credit and markets owing to their isolation (geographically from Pakistan) and failed to secure reasonable price for their products. Therefore, the AKRSP revised two contrasting models, which were evolved in early stages of AKRSP comprising Village Organizations (VOs) and Women's Organizations (WOs). These supportive systems were established in order to provide excellent means for gaining access and trust from poor rural farmers. But later on for legal status and administrative setup in 2005, they established village based organizations known as Local Supportive Organizations (Azizi, 2005). The LSO is a flexible intermediary organization between AKRSP as well as other prominent development support systems and grassroots development institutions including Village Organizations (VOs), Women Organizations (WOs) and Village-Based Institutions. The LSOs have several thematic areas to support village people in Gilgit-Baltistan, however, the most key area to support is Women empowerment by provision of services including capacity building (business skills, self-confidence, technical skills) and raising awareness. These programs enable women and develop their potential to build a feasible business, allow them to work independently and give them access and control to resources, and having decision making power (Azizi, 2005).

Since, most of previous studies conducted in Pakistan, merely focused on factors and variables used in secondary data and surveys and overlooked mountainous areas. Therefore, it has limited scope and potential (Ahmad and Sultan, 2004). On contrary, the present study provide a good reference for the future researchers to confine themselves to study the status and empowerment of women in least develop and geographically isolated areas of Northern part of Pakistan. The general objective of the research was to assess the socio-economic empowerment of women. However, the specific objectives were;

1. To analyze the role of LSOs in providing services for empowering women;
2. To assess the impact of various program by LSOs in creating awareness and empowering women;
3. To evaluate the key strategies' in women empowerment, their participation Business activities and challenges
4. To give recommendation and suggest policies for future programs and projects in arena of women empowerment

## 2. MATERIAL AND METHODS

The study was designed to find out the Role of LSOs to empower women in three districts namely Gilgit, Hunza-Nagar and Ghizar. The sample was selected through Simple Random Sampling Technique due large scale population. Initially, Five LSOs were selected; two from district Gilgit, two from district Hunza-Nagar and One from district Ghizer. A Sample of 60 respondents was selected' comprised of both LSO staff and local women benefited from the program. The sample was composed of eight respondents from LSOs staff and 52 respondents from the local community. Data was collected by using non-probability sampling through pre-designed questionnaires. There were two set of questionnaires; one for LSO staff members and other for women. These questionnaires were filled by literate respondents whereas those who cannot read and write (illiterate), interviews were conducted with them. Data was analyzed through Statistical Package for Social Science (SPSS) and results were tabulated and figured according to the objectives and scope of the research.

### 3. RESULTS AND DISCUSSION

#### 3.1. Trainings and Awareness for Social Equality and Small Enterprises

The major services provided by these Local Supportive organizations (LSOs) in three districts were assessed using SPSS and are shown in the figure 1. The Figure 1 clearly depicts that 54 percent of women, and 100 percent of the LSO staff respondents said that the prominent services provided by these LSOs were Capacity Building including Business skills, management of agriculture and livestock, to increase production, simple accounting book maintenance techniques. Likewise, they were trained in handcraft, Food production i.e. Jam and jelly. These Capacity building and awareness programs along with suitable credits for women to implement their skills in practical life to start small scale enterprises/business contribute in women empowerment. Such finding are relevant to Swain and Wallentin (2007) “If women empowerment is to be pursued as a serious objective by Self Help Group (SHG) in particular and the larger microfinance community in general, greater emphasis needs to be placed on training, education and creating awareness in order to achieve a larger and more lasting empowerment”. Therefore, trainings or business skills and awareness programs are significant factors for women empowerment. The figure 1 also revealed that only 30 percent of women agreed that they are getting workshops, conversely 100 percent of staff respondents said that they are providing workshops. Thus, there is big difference in both responses. The reason behind these difference is due to communication gap between community and LSOs staff which can be filled by social mobilization at local level.

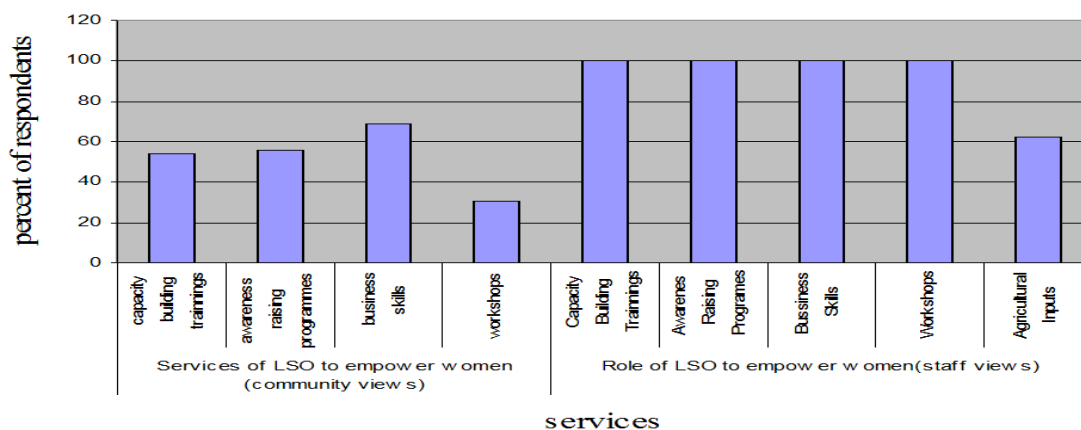


Figure-1. Services provided by LSOs to Women

Source: Field Survey (2010)

Further, when the data was analyzed for impact of these trainings on women empowerment, the figure 2 depicts that women’s rate of participation in social activities is considerably lower in social activities that accounts 45 percent. These activities were conducted to aware people that women can participate in decision making on equal footing with men in all social activities, and Gender balance society is the key for empowering women. They can help to remove constraints, guarantee their rights, but in real scenario LSOs themselves were not practicing it because within LSOs all the leading positions were headed by male. Whereas, women were not given equal participation leading low participation rate of local women in awareness programs related to social sector.

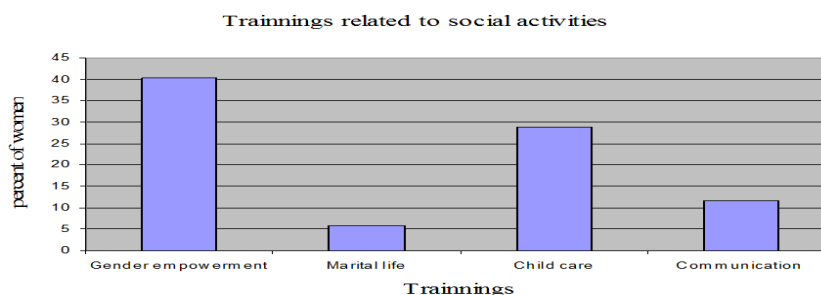


Figure-2. Trainings provided by LSO to women related to social activities:

Source: Field Survey (2010)

### 3.2. The Impact of Services Provided By LSOs on Women

In this section, overall effect of services provided by LSOs were assessed. The figure 3 and 4 showed the role and impact of LSO’s services provided to women. The services/trainings of LSOs had impacts in different sectors of life, but the prominent sector is economic sector. According to [Shami \(2005\)](#) “Economic empowerment of women is the base of social and political empowerment.”

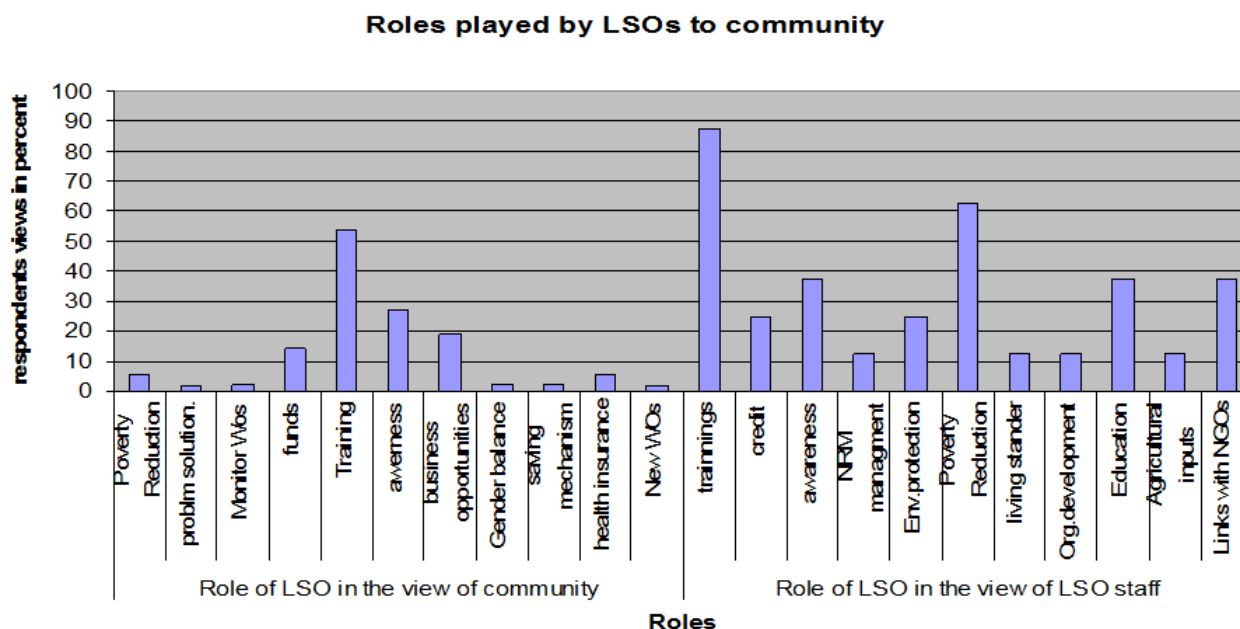


Figure-3. Role of LSOs in Women Empowerment

Source: Field Survey (2010)

The figure 3 shows the roles played by LSOs in the community for women empowerment. About 88 percent LSO staff members and 54 percent of women emphasized that investment on capacity building trainings for women is one of the main reason of women empowerment; According to [Swain and Wallentin \(2007\)](#) “investing in women’s capabilities empowers them to make choices which is a valuable goal in itself and it also contributes to greater economic growth and development”. Only 5 percent women said LSOs were contributing for poverty reduction but according to 62 percent of the staff members’ it has a greater role in poverty alleviation. According to [Klasen \(1999\)](#) it is vividly recognized that women empowerment is essential for sustainable economic growth and reduction in poverty in developing countries. While 2 Percent of women respondents were of the view that LSOs were playing role in making Gender balance society, but according to 38 percent of staff, they were providing awareness programs regarding health, education, etc. which will lead to reduced gender discrimination. According to [Chaudhry and Nosheen \(2009\)](#) the main policy should be based on the elimination of gender discrimination in employment and it should create conducive environment for more women participation in the labor force.

Likewise, figure 4 revealed that 69 percent of women respondent’s income has been increased and according to 75 percent of LSO staff women are financially stable, so there is positive impact of services on women lives. Since, financially strong or independent women gets more courage, contributing decision making regarding (Household, economic, social and political activities). According to [Shami \(2005\)](#), if women will be dependent on their families, gender discrimination will be there and women will be unable to make even their personal decisions (marriages, divorce, child responsibility etc.). According to [Swain and Wallentin \(2008\)](#) “policies and interventions that promote economic factors, behavioral changes and managerial control of women, would make a significantly greater impact on empowering women”. Hence it is concluded that LSOs services/trainings have increased income level of women and decreased their dependency. So it makes women capable to take part in decision making activities and it leads to women empowerment.

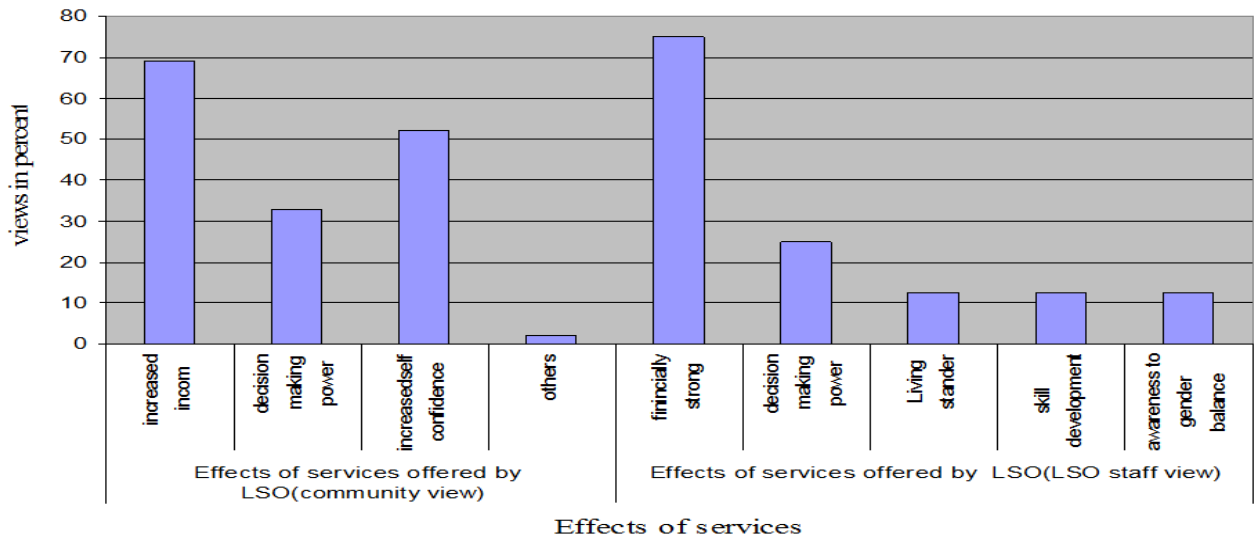


Figure-4. Impact of Services Provided By LSOs on Women

Source: Field Survey (2010)

Likewise, to assess the impact of trainings on income and social life of women, the responses were analyzed and presented in figure 5. The data analysis shows that awareness programs have positive effects on women income as well as social life both in decision making activities at household and community level. According to Shami (2005) “Economic empowerment of women is the base of social and political empowerment”. The awareness raising programs concerning child education, child health etc., at household level’ 73 percent of the respondents can take decisions regarding their child education, this is really a big figure that women are well aware about the good education and are participating in choosing good career for their children. 54 percent took decisions regarding buying and selling of assets; which includes buying and selling of materials related to agriculture, livestock etc. 50 percent have authority to make decisions regarding their marriages and only 8 percent of them have authority to decide about divorce. Women participation in community activities were high as 73 percent of the respondents can participate in volunteer works (it include helping neighbors in agricultural activities, volunteer teachers, girls guide, community leaders, etc.), 23 percent of them can run social organizations, 13 percent have opened tuition center, and their decisions are not influenced by men. Thus, increase in income enabled women financially strong, and makes her able to take decisions regarding their social activities. Thus the overall impact on decision making is positive. According to Swain and Wallentin (2007) the Self Help Group (SHGs), where a majority of groups are linked with the help of NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment.

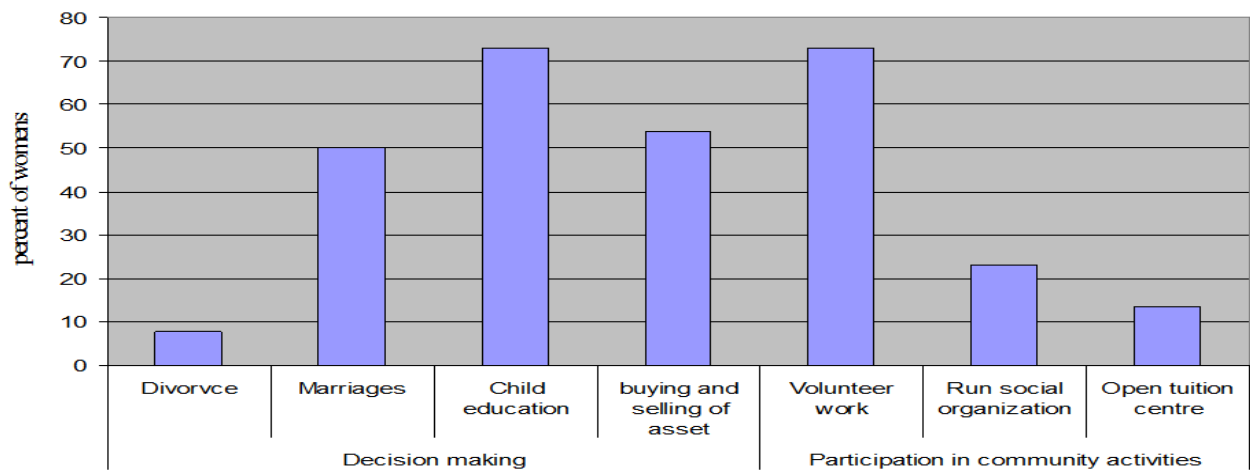
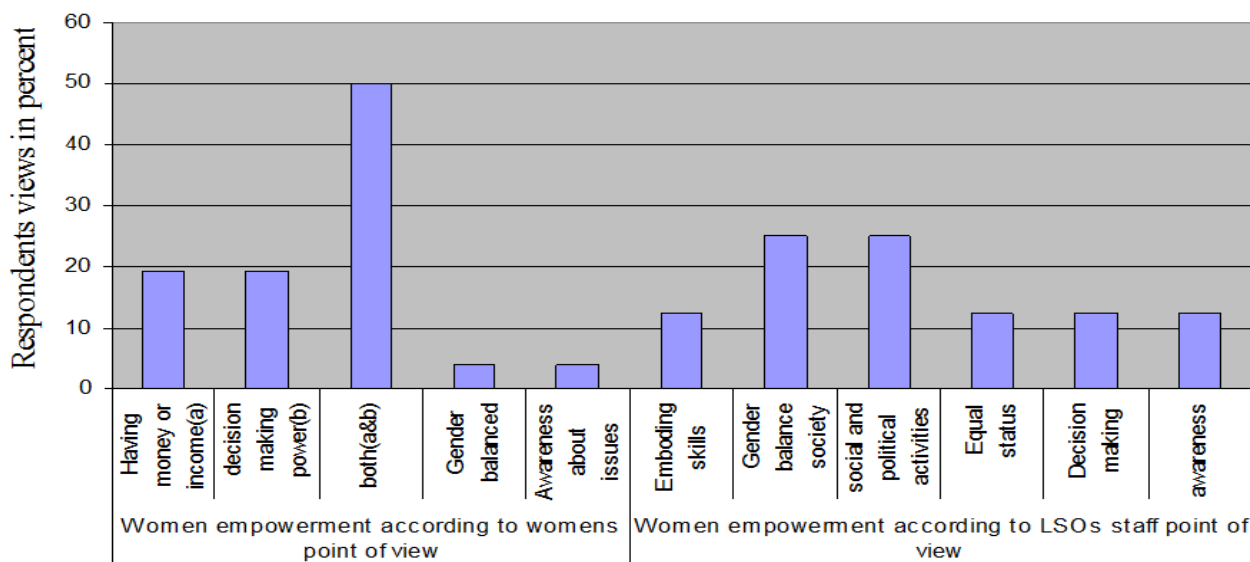


Figure-5. Effects of Increasing Income on Women Social Life

Source: Field Survey (2010)

### 3.3. The Women Empowerment

What does “Empowerment” means to women is a great debate in social sciences. The literal meaning of the word empower is “an autonomy’ the power or authority to do something or to give somebody more control over his/her life or give freedom of choice and expression”. Therefore, empowerment is viewed as an ability to make choices *i.e.* choices about marriage, number of children, mobility, job, entertainment and improvement in quality of life. In this regard, [Kabeer \(2001\)](#) more precisely defined empowerment as expansion in people’s ability to make strategic life choice in the context where this ability was previously denied. In this section, the views of LSO staff and beneficiaries were recorded and analyzed. According to 25 percent staff, women who are involve in social and political activities are empowered, but on the other hand according to 50 percent of women, the women empowerment is having money and decision making power about household, financial, social, and political activities. The financial stability is the base for social and political empowerment. Out of 25 percent of staff respondents only 4 Percent women emphasize that a Gender balanced society is the example of women empowerment. The above figure depicts that having money affects women lives and leads to women empowerment. For this reason LSOs are trying to increase income level of women by providing services like training for small enterprises and provide credit facilities. These findings corresponds to [Chaudhry and Nosheen \(2009\)](#) where personal autonomy, family decision making, domestic economic decisions and political autonomy leads to women empowerment.



views of LSO staff and women

Figure-6. Women Empowerment

Source: Field Survey (2010)

### 3.4. Decisions Making Pertaining to Political Activities

The figure 7 shows the political participation of women. 44 respondents (85 percent) can participate in decision making regarding political activities. 85 percent can vote by themselves and out of these 85 percent respondents, 15 percent also participate as representatives. There is no interference of their families in their decision making. So decision making by women regarding political activities is a way to empower them. According to [Swain and Wallentin \(2007\)](#) political participation, especially at the local level is a key factor in empowerment of women. Only 15 percent respondents said that they cannot participate in decision making because of male dominated family, in which all decisions related to household or even decisions related to women lives are taking by men. It results in reducing women participation and makes her inferior to men. According to [Shami \(2005\)](#) “A thinking develops that women are inferior to men discourage a women and she cannot participates in politics”



Women decision making power about political activities

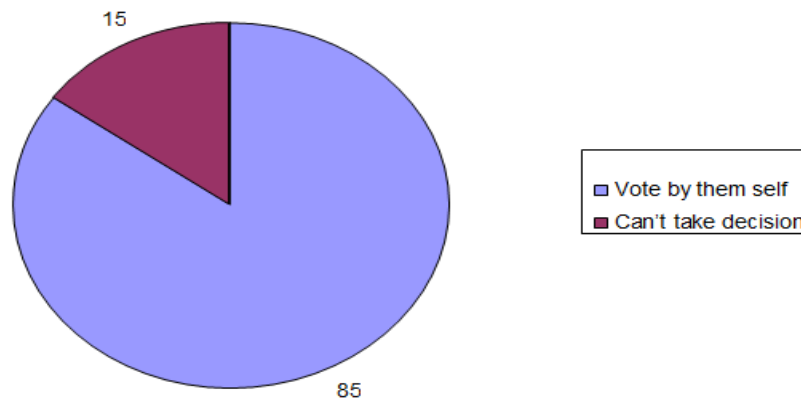


Figure-7. Decisions Related To Political Activities by Women

Source: Field Survey (2010)

3.5. Participation in Business; Outcomes and Benefits

The empowerment of women has been also assessed in term of participation and freedom of choice of doing business. Roomi *et al.* (2000) and Roomi and Parrott (2008) determined factors pertaining women non-participation which includes the distant to the markets, poor physical infrastructure, lack of market information or poor access to market information by the local entrepreneurs, and low level of exposure of the outside world there is less participation of women in business. If women will be financially stable then she will be courageous to spend and it will lead to increase in their income level. The figure 8 indicates participation level of women respondents in business activities. Only 48 percent of respondents have started business at household level, and out of them 47 percent are getting benefits where as 52 percent of respondents haven't started any business activities.

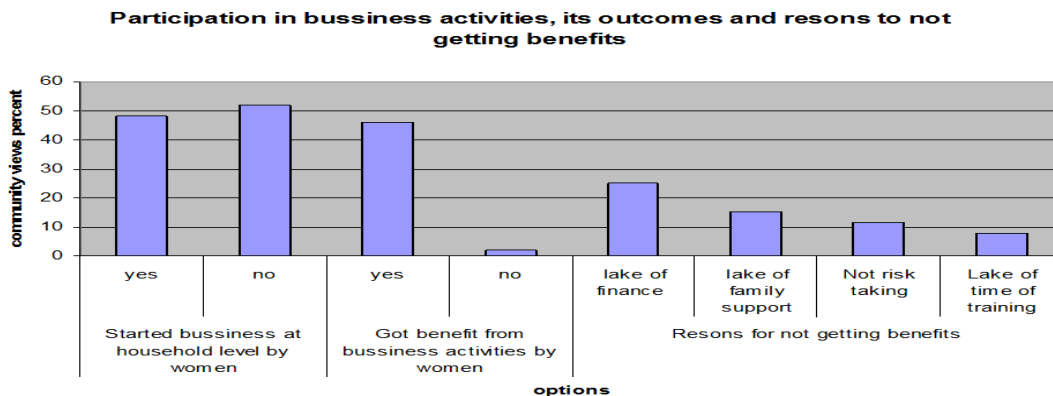


Figure-8. Participation of Women in Business activities; Outcomes, Benefits and Challenges

Source: Field Survey (2010)

It can also be depicted from the figure above that, 25 percent of respondent's major reasons to not start any business activity are financial problems, because women were already credit constrained. Financial problems in business included, low income level, lack of family support, low trust on women's decision that she can do business and can improve income. 12 percent of women showed that they are not risk taking, two main reasons behind this are (1) fear of loss of money, that if they will not be able to run business properly then the invested money will be spoiled, and she has to answer her family and she will be teased, and for further activities she will not get any financial support from her family. (2) Loss of production (this is because their production is high and to some extent they preserve it, but rest of items is going to be spoiled because of lack of availability of proper market). It means that AKRSP faces particular problems in promoting the development of markets for Business Development Services (BDS). According to Swain and Wallentin (2007) "investing in women's capabilities, empowers them to make

choices which is a valuable goal in itself, can significantly contributes in greater economic growth and development”. According to Goyal (2006) “Resource allocation and public expenditure are important inputs in the empowerment process and thus Gender Budgeting had a critical role to play.” Therefore, it is concluded that financial constraints are main reasons that women can’t start business activities. But with the passage of time these reasons will be overcome because LSOs services make women capable to generate income.

### 3.6. Strategies of LSO to Women Empowerment

After analyzing the services, role and impact of LSO’s services on women livelihood and social empowerment, it is pertinent to look into what kind of strategies were employed to empower women and how to ensure participation of women in these training program? Therefore the key determinants of strategies were also assessed through interviews from both LSO staff and women.

The figure 9 depicts that LSOs have taken several important steps to empower women of the area, According to both (staff and local women) respondents the most prominently taken step was providing capacity building trainings, 62 percent of women respondents and 88 percent of staff agreed that capacity building trainings is the best strategy to empower women. Funding at small scale was also given to the females to start any small scale business at small level, which leads to increase in production rate and helps them to better their socio-economic status and also make them strong to make right decisions for the family betterment.

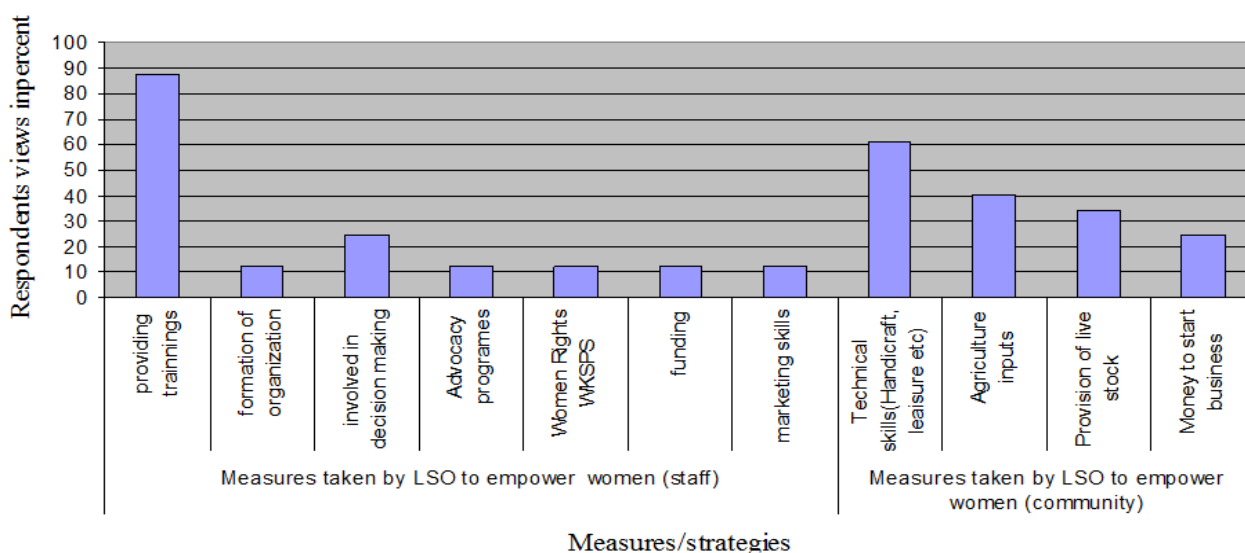


Figure-9. Strategies of LSO to Women Empowerment

Source: Field Survey (2010)

### 4. CONCLUSION

The study analyzed different services provided by Local Supportive Organizations (LSOs) for empowering women in Gilgit-Baltistan. The major purpose of LSOs remained to increase income level of women, which has a positive impact on poverty reduction and leads toward self-reliance and self-confidence of women (empowerment). The services of LSOs are provision of agricultural inputs, livestock’s, credit and many trainings related to capacity building (business skills, Technical skills etc.) and raising awareness towards women role in the community. These trainings have positive impact on women lives that has increased women income level and decreased women dependency on their families. As discussed in detail in the earlier, majority of respondents said that they are performing productively after getting these trainings and they become socio-economically independent.

According to both (staff and local women) respondents the most prominent step taken was providing capacity building trainings. As 62 percent of women respondents and 88 percent of staff agreed that capacity building trainings is the best strategy to empower women. Funding at small scale was also given to the females to start any small scale business at small level, which leads to increase in production rate and helps them to better their socio-economic status



and also make them strong to make right decisions for the family betterment. According to Swain and Wallentin (2007) Self Help Groups (SHGs) where a majority of groups are linked with the help of NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment.

The most promising factor of empowerment assessed during research was women participation in politics and social services. As shown earlier, 85 percent women said that they can participate in decision making regarding political activities with voting rights and only 15 percent even can participate as representative in elections. There is no interference of their families in their decision making. So decision making by women regarding political activities is a way to empower them. According to Swain and Wallentin (2007) political participation, especially at the local level is a key factor in empowerment of women. It results in reducing women participation and makes her inferior to men. According to Shami (2005) "A thinking develops that women are inferior to men discourage a women and she cannot participates in politics". Along with success stories, challenges highlighted by the women remained financial constraints. Since 25 percent of respondent's shows the major reasons to not start any business activity is their financial problems, because women are already credit constrained. Financial problems in business are low income level because they have only that much money that they can spend to meet their daily basic needs, lack of family support because they are not financially strong to support and they have not trust on women's decision that she can do business and can improve income. 12 percent of women are not risk taking, two main reasons behind this are (1) fear of loss of money, that if they will not be able to run business properly then the invested money will be spoiled, and she has to answer her family and she will be teased, and for further activities she will not get any financial support from her family. (2) Loss of production (this is because their production is high and to some extent they preserve it, but rest of items is going to be spoiled because of lack of availability of proper market).It means that AKRSP faces particular problems in promoting the development of markets for BDS (business development services). According to Swain and Wallentin (2007) "investing in women's capabilities, empowers them to make choices which is a valuable goal in itself but it also contributes to greater economic growth and development". Eventually, study concluded that women's economic self-reliance and economic empowerment can be awareness, collective action and supportive social environment are the issues of key concern for their empowerment.

## 5. RECOMMENDATIONS AND POLICY IMPLICATIONS

The present study suggested several recommendation and key policy implications for future programs for poverty reduction and socio-economic empowerment of women in Pakistan and rest of developing countries. The Government, Multilateral organizations and Non-governmental organizations (NGOs) can play significant role in providing localized program according to the need of the communities. In this regard it is necessary to organize women's self-help groups (SHGs) and organizations that provide women a platform and access to low interest credits (as 25 percent women were not able to start enterprises owing to financial problems). There should be a shift in policy for micro-finance and credit schemes to reduce interest rate and there should be a platform where they can highlight their problems, enhance their learning, develop political interest and eventually raise their voice collectively.

Since knowledge enhancement and capacity development is an effective tool for empowering women, therefore, future programs and projects in women empowerment and poverty alleviation must include training and awareness programs to build capacities of women starting any small scale business or enterprises. There is also a dire need that these organizations make their programs more effective by developing direct links with marginalized communities and particularly women. In this connection much research work and field work is needed in order to understand women issues and to educate them regarding their rights. Another program and policy implication of this research suggests that Male sensitization programs should also be conducted in least develop areas and marginalized communities which can help in understanding women role in household development and can decrease men's domination over women. Subsequently, it would result in helping women to engage in socio-political and economic activities.

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