

NGOs and Gender Development, the Case of AKRSP¹ in District Chitral, NWFP, Pakistan

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Abstract

The empowerment of women and improvement of their socio-economic status are essential ingredients of economic, political and social development. To achieve these objectives, the Government and NGOs have launched a number of programs in various parts of the country. The Aga Khan Rural Support Program (AKRSP) is working on the same agenda in Northern districts of North West Frontier Province (NWFP). The aim of the present research was to study the gender related interventions introduced by the AKRSP in District Chitral. The study findings show that the gender related interventions introduced by AKRSP have played a key role in the development of rural women in the area under reference. In addition to the provision of water supply schemes, health and credit facilities, training has also been imparted to the local women in different sectors of the rural economy including: agriculture, livestock management, vocational and enterprise development. This training has had a positive effect on economic activities performed by rural women and has enhanced the income of the respondents from various economic activities in their respective fields in the research area. Another major effect of the AKRSP interventions was the saving of time of rural women that had been spent on fetching water before these interventions. Though these interventions have improved the socio-economic conditions of women to a greater extent in the area, their sustainability requires regular monitoring and follow-up of training.

¹ The Aga Khan Rural Support Program is a private, non-commercial and non-profit organization established in 1982 by the Aga Khan Foundation with the mandate to improve the socio economic conditions of the rural communities in collaboration with the government departments. Major programs areas of AKRSP's include Social Organization, Women Development, Natural Resource Development, Enterprise Promotion, and Credit and Saving Services.

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Introduction

Throughout the world there is an increasing recognition that gender equity is not only a fundamental human right and a means to improve women's lives, but also a precondition for effective and sustainable development. In general, development requires the full and active participation of healthy and educated women, with adequate access to facilities and opportunities to empower them in decision making in their households, communities and businesses.

The empowerment of women and improvement of their status are essential ingredients for realizing the full potential of economic, political and social development and ensuring sustainable development. Empowerment enables women to meet both their practical and strategic needs. The process of empowerment increases women's access to economic opportunities and resources; increases women's political power; raises women's consciousness about the symptoms and causes of oppression; and strengthens women's self confidence (Acharya 1995). Policy makers need to take into account gender issues while formulating policies for development (Quisumbing, *et al.*, 1998, Haq 1995). Gender concerns have moved to the top of the global agenda. This has been made possible due to the advocates of women's interests during the past 20 years. History shows that when women were given the opportunity they set up thousands of vibrant organizations of their own, which have considerable success in influencing the policy of governments, international financial institutions, and development agencies.

In the developed countries of the world, such as the USA, Germany and UK, men and women today are equal partners in working towards sustainable development. The literacy rate is very high, women are aware of their legal rights and they are protected by state laws. But still gender differences are apparent in many developed countries of the world (Zohra 1996). Realizing this fact, the United Nations Development Fund for Women (UNIFEM) has established a number of committees which are trying to create a world where women can live free from poverty, violence, and inequality. UNIFEM/USA is one of these committees which makes a direct contribution to women's empowerment and rights around the world (<http://www.unifemusa.org/> May 10, 2006).

The situation is worse in developing countries (Beales 2000, and Daly 2001). Especially in South Asia, where although female literacy rates are generally on the rise and have almost reached the universal level in more developed parts of the region, illiteracy rates are still alarmingly high in some countries including Bangladesh, India and Pakistan. The women are often

denied status in their families, authority in their enterprises and full participation in their communities. They are often deprived of the benefits of their own work (Guindy 2000). In spite of the fact that women in most developing countries have been known to participate in almost all spheres of economic activity making significant contributions to the economy, their contribution is usually not reflected in the official statistics.

Pakistani women face a highly disadvantageous situation as compared to that of women in many other developing countries of the region (Mohammad 1992, Aga Khan Foundation 2001). The Government admits this fact and it has prepared a National Policy for Development and Empowerment of Women² (Govt. of Pakistan 2002). The well being of a large majority of Pakistani women is undermined by heavy work loads, limited mobility, and limited access to education, health care, and a limited role in decision making at all levels (Khawar and Farida 1987). Rural women in particular face further constraints in terms of limited access to potable water and adequate sanitation. Violence against women is on the rise and the prevalence of discriminatory laws denies women legal and social justice.

Until recently there was extremely limited representation of women as decision makers in domestic and economic matters and at all levels of the government (Sweetman 2000). According to UNDP's gender related development index, which considers gender differentials in life expectancy, educational attainment and income, Pakistan was ranked 135 out of 177 (UNDP 2005)³. However, it is encouraging that the status of women is now changing politically, economically and educationally (Masuda 1980, Fareeha, 1980, Roy 1998). With the beginning of the new millennium, the government is emphasizing the involvement of women in national development. In this regard a number of programs have been initiated for the development of women. This includes the establishment of vocational centers and training programs, seminars, and workshops in women's fields. Financial support, in the form of micro credit schemes, have been started to involve women in the economic uplift of their families.

Government and non governmental organizations are concentrating on evolving better and more effective social welfare schemes for the benefit of women. Non government organizations are playing an important and meaningful role for the cause of women's empowerment and development

² The Ministry of Women Development, Social Welfare and Special Education, Islamabad, has taken many steps for social, economic and political empowerment of women. The most important among these is the formulation of the National Policy for Development and Empowerment of Women.

³ UNDP, *Human Development Report* 2005. Table-25 p.299.

(Jilani 1982, World Bank, 1996, Pangare, *et. al.*, 1998). There are a number of NGOs working throughout Pakistan, including the Northern Areas and Chitral, rendering remarkable services for the empowerment of the people.

AKRSP is the major NGO working in District Chitral, NWFP. Its women specific interventions include infrastructure projects such as water delivery to reduce the work load of women, training in enhancement of handicrafts, farm related and income earning skills; improved technology items such as brush carders and butter churners, seeds and forest plants; functional and literacy centers and skills training in *patti* production. The broad objective of the present research is to examine the role of NGOs in gender development. As AKRSP is actively involved in gender development activities in Chitral, its role was studied in the promotion of women's development. The following objectives were set out for this purpose.

Objectives of the Study

1. To identify the gender related interventions of the AKRSP in District Chitral.
2. To study the impact of these interventions on the socio-economic conditions of rural women in the study area.
3. To suggest policy measures regarding gender development in the region.

Research Methodology

Inspiration for the research was gained from voluminous literature on the subject under reference. Before launching the actual survey, discussions were held with a number of NGO personnel working in NWFP in July 2004⁴. After these discussions, AKRSP was selected on the criteria that this NGO had been working since 1984 in District Chitral and was a pioneer of the gender development program in the area. The universe of the study was confined to district Chitral. Keeping in view the resource constraint Tehsil Lotkoh was selected as a sample tehsil. Four villages namely; Upper Mogh, Lower Mogh, Bespoon and Neej were randomly selected from Garam Chashma valley for the study.

⁴ The data were purposively collected in summer because most of the people come back to their homes from the plains for the pleasant summer season in Chitral.

A list of those households whose women were members of the Women Organizations (WOs) was obtained from the AKRSP office. The selection of respondents was made purposively. Only those women were included in the study sample who were beneficiaries of the intervention introduced by AKRSP. The survey was conducted during August/September 2004. A total of 60 respondents representing 50% of the total membership of WOs were selected for the purpose of data collection. A detailed description is given in Table-1.

Table-1: Village wise membership of WOs and Sample respondents

Name of Village	Total No. of Households	Membership of WOs	Sample respondents
Mogh 1	340	36	18
Mogh 2	280	28	14
Neej	210	32	16
Bespoon	90	24	12
All	920	120	60

Source: AKRSP Office 2004.

An interview schedule was used for the collection of primary data. The data was collected through face to face interviews. The secondary data was obtained from relevant published materials as well as from the unpublished records of the AKRSP office. The questionnaire was pre-tested in the field. Some minor corrections were made after pre-testing and finally the survey was launched.

Empirical Evidence

In order to give a brief overview of the socio-economic conditions of the research area, first some information on the general characteristics is presented. These are given in summarized form in Table-2.

Those women who joined the WO were mainly from the age group 21 - 30 years. They were 61 percent of the total. It is worth mentioning here that 58 percent of the respondents were literate. Because the area is remote and the number of female educational institutions imparting secondary or higher levels education are almost non-existent, 25 percent of the women had secondary or higher levels of education, while the rest had either basic education or were illiterate.

Those who were educated had government jobs in the education and health departments in their respective villages.

Before launching any developmental program it is important to gain the confidence of the local community of the area so that it may sustain the project. For this purpose the AKRSP forms WOs. As mentioned previously the women's empowerment program had been initiated in 1984 and the formation of WOs had been started since then in the area.

Table-2: General Characteristics of the sample respondents

S.No.	Description	Percentage distribution
1.	Age Groups of Respondents	
	21-30 years	28
	31-40 years	61
	41-50 years & above	11
2.	Joining Year of Women Organization	
	1985-90	68
	1991-95	22
	1996-97	10
3.	Literacy Rate (%age)	
	Literate	58
	Illiterate	42
4.	Occupational Distribution	
	Housewives	75
	Government Jobs	25
5.	Marital status	
	Married	84
	Unmarried	16
6.	Family Type	
	Nuclear	18
	Joint	82
7.	Average Family size	6.8
8.	Main Source of Income of Household	
	Farming	15
	Non farm	25
	Both of the above	60

Source: Based on Field Survey (2004).

In sample villages 68 percent of the respondents joined the WOs between 1984 and 1990 followed by 22 percent who joined these organizations during 1991-95. The rest of the respondents (10 percent) became members of WOs in 1996-97. A significant majority of the respondents were married living in a joint family system. The average size of the household was 6.8 people. People of the area were generally poor, though almost all the respondents had their own land. Though farming was the predominant occupation, farmers did not rely on this occupation because of a single cropping season. In order to support their families they had adopted other occupations in addition to farming. In the study area 60 percent of the respondents had resorted to both farm and non-farm sources of income. Unlike other parts of the province the women of this area do not observe strict purdah and freely move about in the surrounding areas.

AKRSP's Interventions for Women's Empowerment

AKRSP has introduced a number of developmental activities in the region. These include formation of WOs, imparting of various types of training, providing credit to women for the purchase of farm and other inputs used in income generating activities in the area. What follows is the details of these interventions introduced for the empowerment of women.

Civil Institutions Building

Civil society institutions may step in as people's primary points of access to social, material, and natural resources (Hyden 1997). As these institutions draw primarily on the collective will of constituent groups AKRSP believes in building these institutions. Before launching any developmental program, the AKRSP first creates awareness among the people. The field staff make frequent visits to the community and arrange a number of meetings with the concerned people. During these meetings the objectives of the program are explained. In the study area in each village the AKRSP has formed male and female organizations and runs its development programs through these organizations including the women empowerment program. The institution of WOs has a strong role in the developmental activities carried at the village level and are fully involved in each and every step in the development process.

Capacity Building

For capacity building the AKRSP provides training to people in different disciplines including agriculture, livestock, poultry, nursery raising,

bread preparation, food processing, *patti* production, and vocational training⁵. This training is imparted on the basis of a needs assessment. The aim of this training is to exploit the potential of the community and to enable them to contribute to household income by starting new income generating activities or by improving/expanding the existing ones. In addition to this the AKRSP tries to improve the standard of living of the people of the area. As the focus of the study is on the activities carried out for women's empowerment, only that training will be taken into account that was imparted to women by AKRSP. Details of different training received by women is given in Table-3.

Table-3: Distribution of Sample Respondents by Type of Training Received

S. No.	Type of training received	Percentage distribution
1.	Livestock management	85
2.	Poultry farming	100
3.	Nursery raising	48
4.	Dehydration/Marketing of fruits	100
5.	<i>Patti</i> * production	90
6.	Food processing	80
7.	Rug* making	90
8.	Vocational training	100

*It is a type of local woollen cloth made from the wool of sheep used for making coats, waistcoats, caps, hand purses etc.

* Rug is a type of small carpet of the size 4 X 6 feet made from the wool of goats and Yaks.

Source: Based on Field Survey (2004).

Chitral's economy is characterized by a mixture of economic activities. Though it is mainly agrarian but because of a single cropping season farming it is not the main source of income of the people. Most of the people resort to other sources to supplement their incomes. During the winter season the area receives heavy snow fall due to which activities outside home are

⁵ For an overview of the AKRSP's development programs in District Chitral, see various annual reports of the Aga Khan Foundation.

minimal, especially for women⁶. This factor leads women of the area to run income generating activities inside their homes in the winter. The data presented in Table-3 supports this argument which shows that most of the members of WOs have training in such activities that can be performed easily inside their homes. By looking at the data it seems that though the AKRSP had imparted training to women in a number of activities, its focus was on those economic activities that could be performed easily inside homes.

An important finding of the research is that the male members of their family willingly allowed them to obtain training in their field of interest. The AKRSP imparted eight types of training in the project area. The data show that vocational training, dehydration of fruit, marketing of fruits and rearing of poultry were the most popular activities among the sample respondents. Almost all the respondents had received training in these activities. Next in importance were *patti* production and rug making in which 90 percent of the respondents were trained. Due to the mountainous nature of the area almost all the households keep livestock for household consumption requirements as well as to meet the market demand. Most of the activities pertaining to livestock are performed by women both inside and outside the house. In this regard 85 percent of the respondents reported having been trained in livestock management. The area is very rich in terms of fruit production. Almost all the households had fruit trees at their homes as well as on their farms. The trend of preservation and processing of fruits was on the rise and was developing into a commercial enterprise. Eighty percent of the sample respondents reported to have had training in food processing. As the topography of the area under reference is such that self grown trees are in abundance, nursery raising was not very common among the sample respondents. In this activity only 48 percent of the respondents had received training.

Adoption of Training

An encouraging finding of the research is that those who had received training in different disciplines applied these in their respective fields of interest. All the respondents were engaged in these activities but after the introduction of the AKRSP's training they started running these businesses along more scientific lines. For example some of the people even now carry out dehydration of fruit on the traditional pattern for their own

⁶ In most of the Northern Areas and Chitral temperature falls below 0°C in the winter season and people of these areas store foodstuffs for themselves and fodder for their livestock for the whole season. The male members leave in search of employment in other parts of the country while females remain at home and are engaged in performing different income generating activities inside their homes.

consumption. Similarly those who had not participated in this training still practice traditional techniques for *patti*, and rug making. Those who had enhanced their skills were encouraged to commercialize the economic activities performed by them at home as well as outside of the home.

Table-4: Distribution of Sample Respondents by Adoption of Training

S. No.	Type of training	Percentage distribution
1.	Livestock management	100
2.	Poultry farming	90
3.	Nursery raising	20
4.	Dehydration/Marketing of fruits	100
5.	Patti production	100
6.	Food processing	50
7.	Rug making	100
8.	Vocational training	80

Source: Based on Field Survey. (2004).

With the exception of nursery raising and to some extent the food processing businesses, the adoption of the rest of the training mentioned above were found to be very encouraging. Those women who obtained training in livestock management, dehydration/marketing of fruit, *patti* making, and rug making applied their training totally in their respective fields. Poultry farming and vocational training were next in this order. Nursery raising was the least common activity among the sample respondents followed by food processing. The reason for this type of response could be less attractive markets for these activities. It is quite natural that where the market for a product exists the entrepreneurs take interest in that business. Where a good market for the product was found, the respondents adopted the training they received for those economic activities. It can be seen in the following discussion that the AKRSP also facilitates the marketing of products manufactured at home by the sample respondents.

Sources of Finance for Adoption of Training in Economic Activities

Finance is the basic input for running an economic activity. Information about the source of this input was obtained from the sample

respondents. The results show that AKRSP's package includes credit as well. The majority of the respondents reported to have obtained finance from the AKRSP for the adoption of their training. Though part of the finance was also met from own sources, the largest share was provided by the AKRSP to the respondents. This finding negates the results of other similar studies where it is claimed that rural development projects do not provide financial support for the adoption of the training due to which the required results are not achieved. However our results support the evidence that people are reluctant to obtain loans from formal sources due to malpractices and delays in the processing of loans owing to unnecessary formalities⁷.

Table-5: Distribution of Sample Respondents by Sources of Finance for the Adoption of Training

S.No.	Adoption of training	Sources of Finance (Percentage)		
		Own	AKRSP	Both
1.	Livestock management	10	70	20
2.	Poultry farming	-	100	-
3.	Nursery raising	-	100	-
4.	Dehydration/Marketing of fruits	-	100	-
5.	Patti production	30	70	-
6.	Food processing	20	50	30
7.	Rug making	-	80	20
8.	Vocational training	-	100	-

Source: Field Survey (2004).

The results show that in the cases of poultry farming, nursery raising, dehydration/marketing of fruit, and vocational activities, AKRSP was the sole source of finance, while for other economic activities found in the study area both AKRSP and own sources were utilized for running the businesses. Details can be seen in Table-5. It seems that the people in this area are poor and can not afford to fund the training they received from their own resources. One question that remained unanswered regarded other sources of credit available in the research area. The answer is that

⁷ Narayan. D, *et.al* (2000) have reported a high level of corruption in Orissa, India (as high as 20 percent to 50 percent of the borrowed amount is believed to be lost in greasing the palms of bank officials for getting a loan sanctioned).

both institutional and non institutional sources were available. The respondent did not approach these sources due to a number of formalities involved for obtaining credit from institutional sources i.e. commercial banks. As far as a loan from non institutional sources is concerned, this was available on a reciprocal basis and depended on the social relations of the respondent. If a person has good personal relationships he/she can obtain credit from the non institutional credit market. This means that whenever in future the present lender needs credit or another type of favour from the present borrower, the latter is socially bound to do a favour for the former.

Marketable Surplus

As already mentioned, the training received by the sample respondents had imparted the required skills. Now the question is what is the impact of this training on their businesses or to what extent had they commercialized their economic activities. All the respondents reported that they were producing a variety of products and supplied them to various markets. Before training they were not fully involved in the activities mentioned in Table-6 and those who were involved were producing these products mostly for home consumption. However, some of the respondents were supplying about 10 to 20 percent of their product to the market. Now they had commercialized their businesses and about 70 percent to 100 percent of their products were marketed and a small quantity, where necessary, were kept for home consumption.

Rearing of livestock was the major subsidiary occupation of most families in the study area. Part of the products of these animals including milk, fur/wool was kept for household consumption and the rest was supplied to the market. These products were sold at the village market. Similarly 90 percent of poultry birds and nursery plants were sold at the village market. The rest of the products were either supplied to the *tehsil* market or were sold at the district market in Chitral town. It was also observed during the survey that those women who had received formal training from the AKRSP had transmitted the knowledge acquired to other members of their families and as a result their businesses had expanded. Now they were supplying these products to the market in a reasonable quantity⁸. Women involved in *patti* production used their own animals' wool as well as purchased wool from the village market for *patti* making. Those who did not have livestock purchased

⁸ The study area is very rich in terms of fruit production including apples, apricots, and pears but due to lack of facilities of preservation techniques these were either wasted or were sold at a very low price at the local market. The AKRSP had introduced new techniques of dehydration of these fruits and now people of the area are earning a handsome amount of money from the sale of these fruits.

wool required for *patti* production. The sample respondents who were involved in handicrafts usually sold outside the village at higher prices.

Table-6: Distribution of Sample Respondents by Place of Sale of Marketable Surplus

S. No.	Name of Product	Products for sale (Percentage)		Place of Sale of products		
		Before adoption	After adoption	Village market	Tehsil Market	District market
1.	Milk production	-	80	100	-	-
2.	Poultry birds	10	90	20	80	-
3.	Nursery plants	-	100	20	80	-
4.	Dry fruits		70	-	70	30
5.	<i>Patti</i>	20	80	-	0	100
6.	Jam/Pickles		70	-	-	100
7.	Rugs	-	100	-	-	100
8.	Handicrafts	-	95	-	40	60

Source: Field Survey (2004).

The AKRSP also assisted the people of the area in marketing their products by not only providing a credit facility but also providing them information about the demand for their products in other markets of the province. It is important to mention here that marketing of these products was the responsibility of the male members of the family.

Income from Sale of Products

Before the introduction of the AKRSP interventions, almost all of the products mentioned above were either not produced or were produced only on a limited scale for home consumption mainly due to two reasons. Firstly, due to lack of finance the people could not start businesses and secondly as a result of lack of training they were reluctant to take the initiative. After these interventions, the capabilities of the sample respondents were enhanced which enabled them to produce for the market and contribute to the income of the household economy. The size of the contribution made to the household from the sale of these products by the sample respondents is given in Table-7.

By comparing the income earned from the sale of the products made by women before and after the interventions of the AKRSP it was found that the income has increased more than seven fold. After these interventions, on the average people were earning Rs.4145 per month or an increase in income of 829 percent of the sample respondents. The sale of milk showed the greatest percentage increase as compared with other products. The AKRSP has provided improved breeds of livestock as well as poultry in the study area. The respondents had one or other type of livestock. Most common among these were sheep, goats, and cows. Due to easy access to AKRSP's credit and profit margin in the livestock business the number of livestock kept by the sample respondents had shown an increase of 75 percent in the project area. The number of poultry had also shown a change of 34% after an improved breed was introduced by the AKRSP. The improved breed of poultry birds given to the sample respondents were utilized for business. Through the sale of eggs and meat of these birds they were earning money.

Table-7: Distribution of Sample Respondents by Average Monthly Income from Sale of products

S. No.	Name of Product	Income from sale of products (Rs.)		Percentage change
		Before adoption	After adoption	
1.	Milk production	-	1645	1645
2.	Poultry birds	200	800	400
3.	Nursery plants	-	100	100
4.	Dry fruits	-	500	500
5.	<i>Patti</i>	200	500	250
6.	Jam/Pickles	-	-	-
7.	Rugs	50	400	800
8.	Handicrafts	50	200	400
	Total	500	4145	829

Source: Field Survey (2004).

It was observed that before the AKRSP interventions the sample respondents were using traditional treatments for the care of their livestock. AKRSP has trained village specialists in livestock who take care of the livestock of the concerned villages. Timely treatment has thus reduced the mortality rate of livestock in the village.

The AKRSP interventions had reduced the work load of the rural people. For example through water supply schemes the time which women used to spend on water collection has been saved. Similarly by provision of power connections (electricity) women were able to perform economic activities during the night which they could previously only do in the presence of traditional lamps.

Conclusion

NGOs can make valuable contributions to the empowerment of women in terms of strengthening women's organizations, awareness about women's potential, and development of human resources which in turn enhances their capabilities. Due to the efforts of the AKRSP the women of the area under study have become important contributors to household income. This can partly be attributed to capacity building of the respondents and financial support in terms of credit supplied by AKRSP in the region and partly by the enthusiasm of the women for contributing to their households. The members of the WOs commercialized their economic activities in which they were engaged in and as a result income from these activities increased many fold. This increased income was at the disposal of the women and they were allowed 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 the family. But now the activities initiated by them have enabled them to fulfill their demands from their own earnings. Moreover, saving and consumption patterns have improved considerably. Nevertheless gender disparities are widespread and require more effort in all sectors of the economy to ensure equitable development.

Recommendations

Gender development is a long process which requires continuous and systematic efforts. To achieve this goal awareness among women is the most important thing. Though the AKRSP is trying to create awareness among the masses, the process is very slow. In order to expedite the gender development process door to door awareness campaigns should be started so that the lessons learned can be disseminated.

The results of the study show that participation of women is not up to the mark. It seems that most of the male members of the community are not allowing women in their household to participate in the training. In order to attract a greater number of women, male members of the community should be persuaded so that the women are able to take advantage of training offered by these NGOs.

Similarly the training imparted by the AKRSP is restricted to some specific sectors. There is a need to expand its activities to all sectors of the village economy so that maximum number of women benefit from these interventions.

Follow up training and refresher courses should be given from time to time and their duration should be according to the capabilities of the trainees.

Market information regarding price, place of sale of products and quality required in the market should be provided well in time so that trainees may obtain maximum profit.

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