A Gendered Assessment of the EELY Programme in Gilgit, Baltistan and Chitral

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Introduction

Women's economic empowerment (WEE) is increasingly seen as the route to achieving wider socio-economic development goals such as economic growth, poverty reduction, improved health and education and gender equality. Programmes to promote women's economic empowerment, for example through skills development, encouraging entrepreneurship, improving access to markets, and organizing women at work in cooperatives or trade unions, are therefore, finding a more central place in development cooperation agendas. Such programmes provide an important entry point for organisations to contribute to the development process. However, these programmes and projects operate in a complex realm of forces ranging from the personal to the political. It is important to understand the interplay of these influences so that programmes can respond more effectively to the needs and expectations of women, men, girls and boys.

This study focuses on women's economic empowerment, the obstacles and enablers, the challenges and opportunities, the barriers and drivers, in three districts in the north of Pakistan, Gilgit, Baltistan and Chitral (GBC). It examines in particular the EELY programme implemented by AKRSP from (dates) (EELY project profile: Annex 3). The study relies on a review of documents, including labour force statistics and project evaluations particularly from EELY as well as primary data from women and men from 11 communities, who have participated in different EELY programmes. This report presents an assessment of the social context in which EELY operates, what has worked, what has not, and why, and based on this learning, recommends a strategy to strengthen and expand WEE in GBC.

District	Communities Visited
Chitral	Chitral, Booni, Drosh
Baltistan	Skardu, Khaplu, Shigar/Shagri Kurd, Hussainabad
Gilgit	Gilgit, Danyore, Shinaki, Hunza

Conceptual Framework

Initially, data was collected and analysed using the Sustainable Livelihoods Framework, with gender being mainstreamed at all levels of discussion. However, it was felt that this did not allow the nuances that exist within gender analysis to come through with enough detail and structure. Therefore, a framework was developed based on existing frameworks that assess empowerment, particularly Sara Longwe's Women's Empowerment Framework which measures empowerment five progressive levels of equality and empowerment: welfare, access, conscientisation, participation and control. These levels of equality can be used to assess the impact of particular development interventions on promoting equality and women's empowerment. The levels are hierarchical in nature and are briefly explained below:

Welfare: The level of women's material welfare, relative to men e.g equal access to resources such as food supply, income and, medical care etc.

Access: Women's access to the factors of production on an equal basis with men; equal access to land, labour, credit, training, marketing facilities, and all public services and benefits.

Conscientisation: A conscious understanding of the difference between sex and gender, and an awareness that gender roles are cultural and can be changed. 'Conscientisation' also involves a belief that the sexual division of labour should be fair and agreeable to both sides, and not involve the economic or political domination of one sex by the other.

Participation: Women's equal participation in the decision-making process, in policy-making, planning, and administration.

Control: Building on the participation of women in the decision-making process to achieve balance of control between men and women over the factors of production, without one in a position of dominance

The first two levels of the Longwe framework, *welfare* and *access*, can be correlated with development interventions and results that address women's practical gender needs, while the higher levels of *conscientisation, participation* and *control*, result in a shift in power relations between women and men, and therefore address women's strategic gender needs. Both terms are explained below.

Practical Gender Needs (PGN): The needs women identify in their socially accepted roles in society. PGNs do not challenge, although they arise out of, gender divisions of labour and women's subordinate position in society. PGNs are a response to immediate perceived necessity, identified within a specific context. They are practical in nature and often concern inadequacies in living conditions, such as water provision, health care and employment.

Strategic gender needs (SGN): The needs women identify because of their subordinate position in society. They vary according to particular contexts, related to gender divisions of labour, power and control, and may include such issues as legal rights, domestic violence, equal wages, and women's control over their bodies. Meeting SGNs assists women to achieve greater equality and change existing roles, thereby challenging women's subordinate position.

These dimensions of empowerment were further explored by positing them in the reproductive, productive and community/political participation domains, derived from Moser's framework incorporating the concept of women's triple roles. Moser's work recognises that in most societies low-income women have a triple role: women undertake reproductive, productive, and community managing activities, while men primarily undertake productive and community politics activities. Each of the roles is briefly described as follows[1]:

Reproductive role: Childbearing/rearing responsibilities, and domestic tasks done by women, required to guarantee the maintenance and reproduction of the labour force. It includes not only biological reproduction but also the care and maintenance of the work force (male partner and working children) and the future work force (infants and school-going children).

Productive role: Work done by both men and women for pay in cash or kind. It includes both market production with an exchange-value, and subsistence/home production with actual use-value, and also potential exchange-

[1] All definitions from ILO's Online Gender Learning and Information Module: http://www.ilo.org/public/english/region/asro/mdtmanila/training/unit1/groles.htm

value. For women in agricultural production, this includes work as independent farmers, peasant wives and wage workers.

Community managing role: Activities undertaken primarily by women at the community level, as an extension of their reproductive role, to ensure the provision and maintenance of scarce resources of collective consumption, such as water, health care and education. This is voluntary unpaid work, undertaken in 'free' time.

Community Politics role: Activities undertaken primarily by men at the community level, organising at the formal political level, often within the framework of national politics. This is usually paid work, either directly or indirectly, through status or power.

Both men and women play multiple roles. The major difference, however, is that men typically play their roles sequentially, focusing on a single productive role while women must usually play their roles simultaneously, balancing the demands of each within their time constraints. Since men and women play different roles, they often face very different cultural, institutional, physical and economic constraints, many of which are rooted in systematic biases and discrimination.

The two frameworks, Moser's triple role and Longwe's Empowerment, were juxtaposed to form a matrix that can help visualize the impact of EELY interventions on women's lives in terms of their roles and levels of empowerment. The matrix also attempts to plot each of the EELY interventions at a certain point in the matrix. The detailed framework with key questions exploring each dimension of empowerment is presented in Annexure A.

Fig 1. The conceptual framework

	Role / Level of Empowerment	Reproductive	Productive	Community managing and politics
SGNs	Control			
SGNs	Participation			
SGNs	Conscientisation			
PGNs	Access			
PGNs	Welfare			

The analysis section of the report is divided according to each gender role (R, P, CM & CP) and discusses how EELY interventions have affected women's position across roles and dimensions of empowerment. Each sub-section gives a broad description of the current situation, EELY interventions, their impact, and recommendations on how existing interventions could be strengthened and new ones introduced according to each role to increase the impact on WEE in GBC.

The Wider Context

It is important to understand the context of GBC within which development projects operate. This section briefly describes aspects of the geography, economy, society and politics of the region which have a bearing, direct or indirect on women's economic empowerment.

Giglit, Baltistan and Chitral are similar in their geography and economy with some districts within each region more progressive than others in terms of social indicators including those on gender equality.

Figure 2. Map of Pakistan with administrative divisions[2]

Geographical isolation Chitral, the northernmost district of Khyber Pukhtoonkhwa province, is one of the highest mountain regions of the world sweeping from 1,094 meters at Arandu to 7,726 meters at Tirichmir, and with over

[2] http://pakistanmap.facts.co/pakistanmapof/pakistanmap.php

40 peaks more than 6,100 meters in height. Gilgit-Baltistan is the northern most administrative territory of Pakistan bordering the Wakhan Corridor of Afghanistan to the north, Xinjiang, China, to the east and northeast and Indian Jammu and Kashmir to the southeast. Gilgit-Baltistan covers an area of over 74,000 km^2 (28,174 sq mi) and is highly mountainous, home to five of the "eight-thousanders" and to more than fifty peaks above 7,000 metres (23,000 ft). Three of the world's longest glaciers outside the polar regions are found in Gilgit-Baltistan.

Unlike many other mountain communities in the world, GBC is not marked by hunger or poverty, in fact its social development indicators are at par if not better than many other parts of Pakistan. The socio-economic indicators of GBC compare well with the rest of Pakistan. Development outcomes such as education, health, water and sanitation are either at par or even better than the rest of Pakistan. Strong civil society involvement and the construction of Karakoram Highway through GB have allowed better access to markets, social mobilization of population, higher participation in education opportunities and other facilities of modern life. Unfortunately these social and economic development outcomes are spread unevenly across GBC, with "many people in remote areas subsisting largely the same way as have previous generations" However, the region does share the geographical remoteness that mountain communities face, and the problems that come with it.

Figure 3. Map of Gilgit, Baltistan and Chitral

Chitral district has 24 Union Councils in two tehsils, Chitral and Mastuj. GB has seven districts, with Ganche, Shigar, Kharmang and Skardu falling in the Baltistan division, and Gilgit, Diamer, Ghizer, Astore, Hunza and Nagar, part of Gilgit division. The combined population is around two and a half million, but dispersed across the region in small villages. The distances between settlements are small and often difficult to cover due to variable mountain conditions and lack of well-built roads.

Market Access Despite its strategic importance with borders touching the Wakhan corridors and Xingjian region of China in the North and disputed territory of Indian occupied Kashmir in the South coupled with the connectivity that the Karakorum Highway provides, market access is still an issue. Market access is an important indicator of economic opportunity since it "… determines where economic activity can thrive and thus where firms will locate and populations will grow" (ADB, 2012 p.14). GB's population is thinly spread with only 12 people per square

kilometer. This translates into a lack of economies of scale and "economic activity tends to be dominated by constant returns to scale production that is not dependent on integration within networks and markets" (ibid). The table below shows the disparity of market access between GB districts, with the average distance to the nearest market town for Ghizer, Astore and Ganche being 28 KM. The Sost Dry Port and the Gilgit/Skardu Airports are important nodes for mediating market access nationally and internationally for GB.

Figure 3. Access, Commercialization & Specialization

	Average Distance to Nearest Market Town (Km)	Marketed Surplus in Total Farm Produce (%)	Marketed Surplus in total Crops and Fruits Produce (%)	Level of Specialization in Major Crops Score (1= High, 0=Low)	Per Capita Income(Rs)
Medium Access: *(Gilgit & Skardu)*	15.0	17	32	0.71	29,225
Low Access: *(Ghizer, Astore, & Ganche)*	28.0	14	21	0.53	17,387
Overall GB:	22.3	15	26	0.60	22,596

Source: ADB, 2010

Road and Air links During winter, Chitral and GB are virtually cut off from the rest of the country on which it depends for it supplies including a range of agricultural produce, staples such as flour, sugar and poultry, and petrol. The Lowari pass, under construction, has started opening for two days a week, though only for a short time during those days. But once completed it promises to provide an all-weather route between Chitral and Peshawar (the capital of KPK) and further down-country. This will also reduce the journey time of the current summer route over Lowari Top, making the journey from Chitral to Islamabad for example, 12 hours instead of 18. The Karakoram Highway connects Islamabad to Gilgit and Skardu. The journey from Rawalpindi/Islamabad to Gilgit takes about 16 hours and another 6 to Skardu. The Karakoram Highway connects Gilgit to Tashkurgan Town, Kashgar, China via Sust, the customs and health-inspection post on the Gilgit-Baltistan side, and the Khunjerab Pass, the highest paved international border crossing in the world at 4,693 metres (15,397 ft). Landslides on the Karakoram Highway are very common and can disrupt connectivity for hours to days at a time.

GBC is connected to Islambad by air. There are two flights a week that operate between Islamabad, Chitral and Peshawar, two between Islamabad and Skardu, and about four between Islamabad and Gilgit. Recently PIA also started a once-weekly service between Gilgit and Skardu, reducing the six hour drive to a twenty minute flight. But all flights are quite unpredictable as they are highly contingent on clear weather and visibility over the mountains, which is not often the case.

CPEC There is now excitement about the agreement to establish the China-Pakistan Economic Corridor (CPEC) and the social and economic development opportunities it could bring to the areas where the corridor passes. Through investment in the social sector both countries will collaborate on education, culture, tourism, poverty alleviation, increase cooperation in livelihood areas and media through exchanges and people-to-people

communication. The press is reporting that China is already offering scholarship to hundreds of students from Gilgit-Baltistan in Chinese language and higher education.

The federal government has notified the establishment of special economic zones in Gilgit-Baltistan ensuring that these are areas are given high quality infrastructure, uninterrupted power supply, clearly titled land, public facilities and support services for special economic zones. The establishment of these zones could open up many opportunities for employment as industries and support services are established. There has even been talk of constructing a road linking Tajikistan to Chitral, through Afghanistan; Lowari Tunnel has been presented as the necessary link needed for the CPEC route to run through the peaceful and constitutionally undisputed region of Chitral, rather than GB which is still not recognized as a province of Pakistan.

Skills and employment After devolution provinces are empowered to make policy and laws on skills, work and employment. KPK government does not have its own skills development policy, but it does have its own TVET training authority responsible for the implementation of training as well as teachers training. There was some attempt to draft the first gender mainstreamed Labour Policy for GB with the assistance of ILO a few years ago, but that does not seem to have resulted in a concrete outcome.

NAVTTC, as part of its nationwide TVET reform programme has opened up an office in GB with a regional director and staff. They have started establishing training and services workshops in each district in GB where they will recruit instructors and trainers to train women, unemployed youth and others in approximately 12 technical and vocational skills including food processing, wood work, computer skills, construction and hospitality management. NAVTTC has also supported several youth and skills development initiatives including the Prime Minsters Programme and support to the Karakoram International University (KIU) to develop its Institute of Technical and Vocational Skills Development in establishing training centre on the KIU campus. Other organisations are also working on youth training initiatives, including the private sector, AKRSP and other AKDN agencies and NGOs, both in Chitral and GB.

There is a mix of private and public training providers in Chitral. NAVTTC's National Skills Information System lists 15 TVET providers in Chitral, with only one government technical college for men. The fourteen private training providers offer courses mostly related to computers and IT. Total enrolment is 314 women and 1147 men. Though these statistics seem to be incomplete, for instance they do not take into account many small training centres set up by NGOs or community members, but they do show a general trend that formal TVET provision is much lower than demand, and that the focus is on trades that have always been delivered and not necessarily those aligned with market demand or the actual productive activities of women and men in Chitral. The same database shows several dozen TVET institutes in GB and a large percentage of female enrolment, though almost all of it concentrated in vocational courses like sewing and embroidery[3].

[3] http://115.186.163.30:8080/skillingpakistan/?q=tvet-institutes-enrollments&field_year_wise_trainee_tid=All&field_ownership_value=All&field_institute_type_value=All&field_institute_gender__value=All&field_province_district=522&field_trade_course_tid=All

Apprenticeship is recognized as being one of the best routes of workplace training and employment, however there is no formal government-regulated and certified apprenticeship programme functioning in GBC. About five years ago, KPK TEVTA asked for assistance from Punjab TEVTA to implement apprenticeship training in their province and a programme was piloted but for some reason, discontinued.

In economies where formal sector jobs are few, entrepreneurship training can be very useful helping people create their own employment, but none of the TVET colleges or even high schools appear to offer regular business training courses.

Climate The challenges of this secluded internal and external geography is being further compounded by changes in climate caused by a general raise in global temperatures, and worsened by the effects of deforestation, especially the illegal logging of lucrative juniper forests by strong mafias, and over-grazing. The combined effect of these has been increased flooding which has damaged land, crops, homes, electricity power houses, and even water shortages in summer. The last major flood, in fact one of the largest in Chitral's history was in August 2015, and the communities still have not recovered from the damage – many villages have not rebuilt bridges, safe roads and electricity connections even seven months later, and people report that civil works are not starting because they are already expecting 2016 floods in the coming months, and they feel it is simply not worth the effort for them to be just washed away again. Gilgit experienced heavy flooding and widespread damage to roads, telecommunications and energy infrastructure as recently as April 2016.

Limited employment opportunities These unexpected changes in climate come to an area already challenged by severe climate conditions which reduce the scope for agricultural activity. Since most of the land is mountainous there is less land anyway available for agriculture. Landholdings are usually small, but productive, but nevertheless usually farmed at subsistence level production and even that only during the warmer months. In those months however, there is a wide range of crops and fruit including maize, wheat, apricots, apples and cherries. Families often keep livestock, usually goats and sheep, and some poultry, but also for their household use rather than to produce and sell surpluses.

Even though land for agriculture is limited, it is the largest source of economic activity and employment followed by government employment. It is estimated that in GB, more than a third of formal sector employment is with the government, half of which is in the military, and more than half of household income is derived from informal sector activities, primarily through agriculture, livestock and forestry (ADB, 2010).

The low level of industrialization further limits employment opportunities. There is hardly any industry or service sector in the region, though there is a small, but dynamic development sector that has emerged through organisations like AKRSP and periodic projects implemented by organisations like SRSP and KADO through donors including SDC and the EU. Employment in the development sector varies according to the number, duration and size of projects being implemented at any given time. With international development assistance falling, this sector and the employment it provides could also take a hit. Many men from the region have migrated in search of employment, both within the country and abroad, usually as labourers. Out-migration has meant in many cases that women have to take on a leading role in households, including their livelihoods.

Limited employment opportunities have badly affected women and men who have high levels of education, but are not able to find jobs commensurate to their qualification and have to settle for jobs below their expectation or remain unemployed. In economies where formal sector jobs are few, people often turn to entrepreneurship as a livelihood strategy, but people report that women and men in GBC do not have a 'business mind' and feel 'shame in selling' what they have produced (they would rather share for free) and are more oriented towards getting a job or continuing with family farming. Women are further disadvantaged by entrenched patriarchal cultural, traditional and religious values which condition the sexual division of labour in GB and weigh heavily on women's participation in the labour force (Siddiqui ZH, 2011). Demand and supply factors coupled with the culture of under-valuing women's labour force mean that women remain unemployed, unremunerated or under-employed, concentrated in low paying, low status, unskilled, casual jobs and stereotyped professions with limited possibilities of upward mobility (Welle & Heilman, 2005; Dawn, 2011 cited in ibid).

Many working women interviewed had taken up employment as teachers in private schools, with a salary around Rs 3000-4000/month, evidence that the minimum wage applicable in GBC is far from being implemented.

Though limited employment opportunities is one reason that people do not find jobs to match their education, the quality of education also needs to be examined as it does not equip people with the skills and knowledge needed in the workplace. GBC has is a region of contrasts. On one hand is the district of Hunza-Nagar that has one of the highest education levels in the country, including for girls, and on the other hand is the district of Diamer where out of an estimated population of 200,000-plus, only four girls attend middle school[4].

However, despite some extreme examples, regional trends for women and men seem to be higher and more equal in numbers today than in the past. Currently, primary school enrolment stands at 88% for boys and 74% for girls, rising to 91% for boys and 78% for girls at secondary school level, and at high school 85% for boys and 72% for girls. These figures however mask some serious issues. More than half of all schools in GB do not have toilets, drinking water or electricity[5]. Moreover, these statistics mask further variances between districts. For instance in Chitral, a district of KPK, primary level enrolment is 83% and 62% for boys and girls respectively, falling at secondary level to 54% and 50%, and at high school further dropping to 39% and 40%. The district is far better however in terms of education infrastructure with almost all girls schools having toilets, though 34% of boys' do not. Detailed education profiles of all districts are in Annex 2.

Political disadvantage Gilgit-Baltistan faces a unique political and administrative disadvantage. The region is disputed between India, China and Pakistan and the Pakistani government has rejected Gilgit-Baltistani calls for integration with Pakistan on the grounds that it would jeopardise its demands for the whole Kashmir issue to be resolved according to UN resolutions.

In 2009, the President of Pakistan promulgated the Gilgit-Baltistan Empowerment and Self-Governance Order 2009. The order granted self-rule to the people of Gilgit-Baltistan, by creating, among other things, an elected Gilgit-Baltistan Legislative Assembly and Gilgit-Baltistan Council. Gilgit-Baltistan thus gained de facto province-like

[4] http://tribune.com.pk/story/891775/education-in-gilgit-baltistan-in-diamer-only-four-girls-go-to-middle-school/, quoting from the State of Pakistan's Children 2014 report
[5] Alif Ailaan

status but without constitutionally becoming part of Pakistan[6]. This means, amongst other things, that though GB has its own legislature and elected head, it does not have representation in the National Assembly or the Senate of Pakistan, or in the institutions that contribute towards effective coordination and cooperation between the federation and provinces/other units such as the National Economic Council, the National Finance Commission and the Council of Common Interests. This limits how far GB's development priorities are reflected in national policies, budgets or in development assistance (for instance some donors only fund projects in the provinces of Pakistan, automatically excluding GB and other administrative regions).

Religious Radicalisation. The region is in a state of transformation. At the same time that we see women from GBC making tremendous advancements as mountaineers, sportswomen, professionals in traditionally male fields, and proliferating as small scale entrepreneurs and members of the workforce, there is also evidence of rising religious radicalism. The KP government is considered more rightwing and conservative than other political parties. Gilgit has experienced paralysing sectarian violence which seems to have reduced lately fortunately. But by and large the region is peaceful and has held off the sort of religious tensions and intolerance that other parts of the country have seen.

Mapping Empowerment

Each section of the report is divided into women's roles – Reproductive, Productive, and Community Management and Political Participation. Each section provides an analysis of the situation as it exists on ground and then describes which EELY interventions have been implemented in that sphere and how they have had an impact on the situation. Each intervention has been plotted at a point on the Moser-Longwe framework to show its entry point. Readers can use this starting point to see how far and which way the impact of each intervention has spread on the matrix from the subsequent discussion of the impact and strengths of each. The recommendations also point to how this impact can be expanded to reach new levels of empowerment and a social reconstruction of gender roles. Each section ends with these recommendations on how EELY interventions could be improved or strengthened, or what new interventions could be introduced for WEE in GBC. The analysis and recommendations combine findings from the desk and field research in Gilgit, Baltistan and Chitral.

Figure 5. Mapping EELY onto the Moser-Longwe Framework

	Role / Level of Empowerment	Reproductive	Productive	Community managing and politics
SGNs	Control			
	Participation		Professional internships	Strengthen LSOs
	Conscientisation		Micro-challenge awards	Life Skills
PGNs	Access		Vocational skills development, EDT and ECD training	Credit and Savings groups

[6] http://www.dawn.com/news/843990/gilgit-baltistan-autonomy

			Women's markets	
	Welfare			

The Reproductive Role

Summary

This section describes women's and men's work in their reproductive roles including the pressure to marry, the unequal burden of household and family care work on women even as they increase their productive role at par with men, and the invisibility of their productive work.

Though EELY has not directly implemented any initiative to address women's reproductive roles, the section does describe how interventions have had an impact on that role. For instance training that mirrors women's reproductive work, such as sewing and embroidery, does tend to reinforce that division of labour, yet also provides an easier inroad to allow women into the productive sphere. None of the women interviewed reported any adverse impact on their reproductive work or their relationship within the family or community. Women took on the additional work, passing childcare and household responsibilities to other women or adjusting their time around it. In terms of family and community relationships, most women reported that earning an income had in fact increased their respect, confidence and decision making at home too.

The Current Situation

Housework and Family care. Even though women have succeeded in taking on a more visible productive role, going out of the house to work and contributing to their families' household expenditure, men have been slower in taking on more reproductive responsibilities. Caring for children and elders and the upkeep of the house still remain the primary responsibility of women, adding to their work and not shifting it. Some women said that even if their husbands wanted to help them with housework, other men and women in the family and community made fun of them and embarrassed them.

Child care remained the main responsibility of women. If women were busy with something else, the responsibility for the children would usually fall to other women in the family, rather than the husband. Because of the prevalent extended family structure, especially in villages, childcare was not identified as a major barrier restraining them in their reproductive role, but there was demand for professional childcare and early learning centres which were felt to be beneficial for children's development.

There was a generational change in attitudes: younger women reported a much higher incidence of husbands helping them at home than the elder women. Women agreed that it was their income and the importance of it in

family finances that helped them renegotiate power relations and roles within the family. Men also acknowledged that women's income relieved them from pressure to earn for the whole family and therefore in return, deserved their support.

Marriage vs Education. Marriage still commands a high value for girls and their parents and it often takes precedence over education. It has been seen in the region that a number of the young women, despite being educated, are married young and have numerous children at an early age. At the other extreme, employable young women are often working hard, turning their income over to their families and anxious about delayed marriage, as their families do not want to give up this extra source of revenue for the household. Some women who were interviewed said they handed over part of their money to their families but were secretly saving one part for their weddings. However many of the interviewees were unmarried and none reported any undue pressure to get married though they were expected to.

Support from family members and the community. Whether well-to-do or poor, rural or urban, from a conservative or progressive community, a woman's ability to participate in any activity beyond their traditional reproductive roles, including any education and work, is dependent on approval or support from the family, usually male elders or for married women, husbands. Religious leaders are also quite influential in the area, and moreso in urban areas than in villages. Villages have more homogenous populations, but in urban areas where there is more diversity, rather than tolerance, it seems to engender a need for establishing identities and marking differences. Many of the Sunni Islamic sects are not as progressive as the Ismaili Islamic sect, and the former's religious leaders are more likely to reinforce the idea of women as homemakers and men as breadwinners and resist attempts to bring women into productive employment.

Conflation of productive and reproductive work Women are also heavily engaged in agricultural work, the impact of which is productive both in terms of income offsetting from subsistence farming of crops and dairy, as well as providing labour for the commercial production of fruits and agricultural crops, along the whole value chain - planting, growing, harvesting, sorting, separating (apricot fruits, kernel, oil etc) – but not the marketing. Women's work on agriculture and dairy is taken as part of their reproductive work – the lands and cattle sheds are adjacent to their houses and so it becomes part of the same sphere of activity. They therefore, receive no remuneration for their activity, even though it contributes to the household income. Women rarely own productive assets such as land and cattle. It is very common for women to be denied their share in family inheritance, a fact that women interviewed had accepted as being almost permissible for several reasons including that the landholding was small to begin with so dividing it would make it unusably smaller, or that the land was not very productive and therefore not more of a bother than benefit to them, or simply because men had economic responsibilities that land could help them with, far more than women.

Interventions under EELY having an impact on the Reproductive Sphere

Training reflects gender roles. Development organisations have often, in the attempt to move away from the older 'welfare' approach to women's empowerment, avoided activities that focus on the reproductive sphere specifically. What that sometimes means is that women take on a greater role in the productive and community spheres, without any reduction in their work burden in the reproductive sphere. Furthermore, many activities that ostensibly are meant to strengthen women's role in the productive sphere end up reinforcing women's reproductive role. Examples of this are the courses EELY offered on stitching and embroidery – deemed acceptable

for women since it is an extension of what they already do. But that training usually leads to simple income offsetting within the household or some income earning but with men still responsible for the public part of the activities such as buying inputs and selling products.

Though such training is often dismissed as being too traditional, simply an extension of gender stereotypes of reproductive work, and not leading to a transformation in incomes and power relations, the importance of such 'conventional' training should not be under-estimated. Being closely linked to women's reproductive work, it is usually more acceptable to both men and women, and therefore provides an important entry point that can be built upon at later stages as women move from access to conscientisation and the questioning of gender roles and 'women's and men's work'.

There is a more detailed discussion on training in the section on the Productive Role.

The effect of interventions in other roles on women's reproductive work. None of the women interviewed complained that their participation in EELY programmes had had an adverse impact on their reproductive roles. The additional work that productive employment brought was something that women seemed to do happily, feeling that housework was their responsibility and they had to manage productive and reproductive work whether that meant waking up earlier to get the housework done or relying on the labour of other women - mothers, sisters, and even daughters - rather than shifting the responsibilities to other males in their families. When men did help out it was usually with childcare and something that was considered remarkable and merited special mention. Women usually relied on family for childcare though several women, even from rural areas said that if professional childcare was available they would prefer to leave their children in professional care and start or return to work.

There was some anecdotal evidence reported by AKRSP staff however, that the burden of productive work without a significant reduction in their reproductive work was taking a toll on women's health and it was not uncommon to find that women were spending a considerable amount of money earned during the summer, when productive work was at its highest, on medical expenses during the winter when the toll of the double burden became apparent. But none of the women interviewed reported this.

Very few women reported any adverse effect of productive work on their family relationships within the home either. Though they needed support from the family, very few of the women and girls interviewed had faced resistance from men in their family, but in fact reported that they had had support for their education and work, even if it meant moving away from their homes in the village to Islamabad or Peshawar to study or Chitral and Skardu, to work. One woman, a farmer in Skardu, however reported that her son, rather than her husband, forbid her to sell in the market, claiming that women should not be in the public sphere. She was an enterprising woman, growing unconventional vegetables like aubergines and lady finger which were usually imported from outside the region, and this same resourcefulness came in handy as she managed to secure a direct buyer from the army colony in Skardu.

All women said that income from work had helped them renegotiate power structures within the family. It helped them to move from a level of 'welfare' where they were seen as simply recipients of husbands' income and goodwill, to a level of participation, where they were taking a more active and equal role in household decision-making, including on how to spend family income. This transition was engendered by a greater conscientisation -

a realization that they were equal partners in the family's welfare - but they still felt that the reproductive responsibilities were still primarily theirs. Renegotiating this balance will take more time.

Changing men. Under EELY LSOs were assisted in developing Youth Plans and Skills Development Plans for their communities, that integrated women's needs and expectations (details of LSOs are in the community management section). Many of these activities were related to advocacy and awareness raising, however they focused (correctly) on rights to education, training, work and income – and all with impressive results as discussed in later sections - but they did not include elements of change management for men or encouraging them to take on a greater reproductive role. However, such activities have, as women and men who were interviewed admitted, led to a greater realization that women have the right and can excel in the productive and community and political roles, and have helped create greater support from men for women.

A wider understanding of women's needs and expectations in the reproductive sphere. The LSO in Booni also included outdoor sports events exclusively for women which was a very well received initiative. When examining women's practical gender needs or their reproductive roles, the need for recreation and the gender stereotypes that exist around sports and recreation, are rarely taken into consideration. By providing women access to sports, it creates an impact at the level of conscientisation - showing that they enjoy participating in sports and excel at them, just as much as men. One interviewee pointed out that sports was also a priority of the KPK provincial government, so perhaps there was more consciousness about the importance of sports as a result, and that if sports is a priority for government there will be more opportunities for women to participate in the province at higher levels of competition. This also shows the importance of recognition and support for women coming from the 'top' and how that can influence priorities and actions at the grassroots.

Religion and the reinforcement of stereotypes in gender roles. The LSO in Booni and AKRSP staff in Skardu and Gilgit reported some resistance from religious leaders, mostly from the Sunni sect, particularly on these activities of women's economic empowerment, saying that women's traditional roles as home makers were being threatened. However, commendably, in both places rather than rising to the conflict, AKRSP found a way to work with these leaders. In Skardu the religious leader's wife was invited to preside as a high-level guest over EELY events and visit the women's market. In Gilgit the project team secured a fatwa (religious decree) supporting women's participation in female segregated markets. In Booni the leader himself was convinced that there was no threat to the extent that he was eventually persuaded to preside over the National Women's Day celebration event that the LSO had organized. In Gilgit a religious order had to be issued from the local leader giving his approval for women to use the women's market.

Recommendations to strengthen WEE through interventions in the reproductive sphere

Future phases of WEE interventions should examine more closely how contraints arising from women's reproductive role have an impact on other roles, as well as how improving the quality and quantity of participation in productive and community management roles has an empowering (or disempowering) impact on women's work in the reproductive sphere.

Business solutions to address practical gender needs in the reproductive sphere. Interventions to improve women's productive employment should be supplemented with activities that address women's needs in the reproductive sphere. For instance women who have been trained in Early Childhood Development courses could

be trained further in business management and helped to set up ECD centres where women could leave their children under professional care. There was a small demand for such services in several communities throughout GBC and one that is likely to rise as family structures change and women move away from villages to urban centres to work.

Similarly, there could be a focus on implementing projects, such as in energy, which could address women's practical gender needs in cooking, fuel, gathering, water collection and such. Interestingly the principal of Institute of Technology and Skills Development, Chitral (ITSD) was working on a number of innovative training projects including manufacturing briquettes made from mud, dried grass and leaves and sawdust that could be used instead of firewood, causing less pollution and indoor smoke and promising savings of up to Rs 80,000/family/year. Electricity used to be widely available from the national grid in Chitral but after the floods and the damage caused to some power generation units, supply has decreased. In Booni almost half the village was said to be using solar electricity, but there was no local provision of repair and maintenance services. In Khaplu and Ahmedabad in Hunza, AKRSP had, under another project also worked on community-managed micro-hydel projects. There are many good examples from around the world where women have been trained to manage such micro-energy products including running them and providing repair and maintenance projects. Such projects provide opportunities to set up small enterprises for women as well as providing an end-product that makes women's reproductive work easier, setting up a virtuous cycle where time and effort saved in the reproductive sphere can be used in other spheres.

Challenging misconceptions about women's work. Research is very important to challenge, or even endorse, existing beliefs. One misconception that can be cleared through research is that women 'don't work'. Time-use studies will be able to demonstrate how much of women's work is actually productive work, and even if it is not remunerated, it contributes to the household income either through income offsetting or someone else in the family is paid for it.

There have been many attempts to assign an economic value to women's reproductive work and calculate the income offset as a result of their work in the household. Such an approach should be used with caution however, as in contexts like Pakistan where there is a large supply of low-skilled labour, women's work can be bought quite cheaply, which can reinforce the idea that reproductive work is low-value. The effort should be on valuing reproductive work for its intrinsic economic and psychological value as producers and maintainers of the labour force and humanity.

Findings of such research could be used to design change management and advocacy programmes aimed at men and getting their support. Engaging men is becoming more and more important, but in a way that does not strengthen their role as 'gatekeepers' granting 'permission' but as equal partners in development and reproductive responsibilities.

Media for development messaging. The negative attitude towards women and work is one of the biggest hurdles and the slowest to overcome. Media can be brought on as a partner given its increasing penetration and influence in shaping people's ideas. Use of **mass media** has the potential to reach large numbers of people with limited and localized costs thereby achieving significant economies of scale. In Chitral interviewees said they watched TV frequently, and far more often that radio, but it was Indian soap operas that were popular rather than

local channels. In Skardu however, local radio was very popular and influential as a source of information and entertainment.

Advocacy through media can be done through talk shows and news features that portray working women in a positive manner, but given the popularity of soap operas, the model of TV series on development themes could be tried. In 2011 USAID helped produce a full season of a compelling social drama—The University—for youth audiences. The drama followed the lives of a group of friends as they deal with the pressures of life and school in a globalized society. The show's main messages were designed to build tolerance, promote critical thinking, and encourage common values for success in a global society, but the message was delivered through entertainment rather than lecture. During Ramadan 2011 The University recorded more than 2.5 million viewers in Egypt alone. Region-wide, more than 5 million viewers have watched at least one episode, and even two years after the show ended it was found that the show's themes continued to resonate with regional viewers[7]. Similarly DFID has been using this entertainment-education strategy in South Africa since 1991 in order to inform the public, raise debate and shift attitudes and behaviour around key health and development concerns, through its TV drama Soul City. The TV series was hugely popular and enjoyed some of the highest rating television dramas in the country. An assessment carried out after series 4 showed that there were large differences in knowledge, attitude and action related to both HIV/AIDS and violence against women between those that watched the TV series and those that did not[8].

Stimulating the wider debate. There also needs to greater recognition of the value of women's work as reproducers and maintainers of labour, an important point that often gets overlooked. Unless such contribution is not recognized reproductive work will never be valued for its intrinsic value and it will be difficult to convince men to take a stronger role in caring for the household, children and elderly, and even if women become more active in the productive sphere, this fundamentally important reproductive role will either over-burden women or continue to be passed along to people in economically weaker positions.

Similarly, though the strategy of appeasement with religious leaders has worked well in Gilgit, Skardu and Booni and has helped minimize conflict at the outset, there is a need to situate women's rights at the centre of Islam and reclaim the progressive spirit of the religion which has been obscured by literalist interpretations that stem more from patriarchal cultures rather than religion. When asked why there was far more acceptance of gender equality amongst the Ismaili community than there was amongst other Muslim sects, the response was usually that it was because of His Highness Prince Karim Aga Khan IV's leadership; he had directed his community to ensure that women are treated equal to men, that if parents have two children, a son and a daughter, and they can only afford to educate one, they must educate the daughter. Though it is hard to match a person of such influence and authority, other influential people opinion makers can be identified who can promote, through their messages and their actions, the importance of gender equality through all roles – reproductive, productive, community management and political participation.

Caring for children

[7] https://www.usaid.gov/results-data/success-stories/usaid-youth-tv-series-touches-lives
[8] http://r4d.dfid.gov.uk/Project/60201/

As more women begin working outside the home, the demand for safe, secure child care services is rising. In Danyore, Gilgit, a group of women have responded to that demand by setting up the Leading Stars Montessori and Daycare Centre. The idea of this facility came to life when it won the Micro Challenge Award, a scheme set up under the EELY project, to promote entrepreneurial thinking and recognize innovative projects that meet a social need.

Using the money from the Award, the three founding women supplemented their fund with personal loans of Rs 50,000 each taken from THRIFT, a community-based savings and loans group. They then tapped into other resources including Early Childhood Development training offered by Hashoo Foundation supported by Aga Khan Education Services to have their staff trained. Rupani Foundation funded sessions where parents were informed about the Montessori and day care and the advantages of professional supervision and early learning for children.

'There was resistance in the beginning', says one of the founders, herself a Masters degree holder in Economics whose own child is enrolled in the Montessori. 'Mothers-in-law were particularly critical, saying women should look after their own children. But gradually, as they saw that children who spent time in a professional learning environment were better behaved, got admission into school more easily, and performed better academically, they became more supportive of the idea.'

The facility currently has 60 children, all under the age of 7, which is when they join school. There are separate areas for babies, toddlers and older children, all supervised by trained staff. Some mothers work in nearby banks and offices, some run shops in the adjacent market, and there are some who simply attend because their mothers think it is a good experience for their children. The centre offers all-day care as well as hourly packages for mothers who are busy for a short time and need only occasional care for their children. The facility is also one of the rare ones that also cater for children with special abilities who are often refused admission in regular schools.

Monthly fees are Rs 2500 but there is flexibility for parents who cannot afford that. The centre generates enough revenue to sustain itself but profit margins are not large. 'We would appreciate getting business training,' say the founders, 'on how to expand businesses, but also set up new ones. We have a lot of ideas - safe transport services for women, hostels for women, and of course, more day care centres!'

The Productive Role

Summary

This section examines gender issues in the world of work stemming from differences in education and employment and continuing into workplace environments. It discusses the importance of family support before they can enter the public sphere, gender stereotyping of training and work, and the limitations women face once they begin productive work whether as employed or as business owners. It also looks at EELY interventions and gives several recommendations to improve WEE through interventions in the productive sphere.

There is a general mismatch between the skills learned and those required in the workplace. Women are further disadvantaged by gender stereotyping of training and work. The section describes EELY interventions on training and professional internships and discusses how they have reinforced or challenged gender stereotypes of work. The professional internship programme has seen some good successes in preparing women at higher career levels and addressing the often neglected workplace needs and expectations of highly educated and qualified women. Enterprise development and vocational training has benefitted a large number of women from mixed educational backgrounds and most of the beneficiaries are earning an income. Most have however, quickly reached a ceiling, and will require more support in terms of specialized training and finance to continue to grow further. Training in traditional trades provides a good starting point but the demand is now for a more varied mix of training along existing value and supply chains as well as in new trades.

The current situation

Mismatch between education and employment

Growing educational levels across the region have led to greater awareness and increased aspirations for both women and men. Women with educated husbands are usually more likely to have access to education for themselves and their daughters. However, these increased aspirations and opportunities are not always met with increased outcomes for learning and employment, and therefore doubly frustrating.

Interviewees also confirmed that they were not completely satisfied with the quality of education in Chitral or Skardu compared to Islamabad or Peshawar. Government schools and many private schools were considered to be of low quality. The only schools that were valued and recognized for their quality of education and high employment outcomes were army schools, Langlands private school in Chitral, and those run by the Agha Khan Foundation. They are credited with having educated people who had gone on to become doctors, civil servants, engineers and reaching high ranks in the armed forces. In Skardu well-known branches of Beaconhouse Educators and Bloomfield Hall were had just begun to be set-up and because of their good internal quality control mechanisms and standards, promise to be a welcome development. Being private schools, they will of course, be accessible largely to economically better-off families.

One of the reasons cited for the poor quality of education was that most teachers are not qualified and are not exposed to modern teaching methods and fields of knowledge. Further, educated girls and young women (and boys/young men) often lack employability skills such as computer literacy, and Urdu or English language. The lack of these basic skills severely limits their access to jobs in the civil service, office-based careers, IT professions and

other growing areas of the job market. Women are more disadvantaged than men in this regard as they are more likely to attend nearby schools that educate in the local language or at most in Urdu.

Even if women and men have training or some level of education, it was seen many do not find jobs commensurate to their qualification. For people who have made the effort to get an education, this is doubly frustrating since although aspirations have been raised, they have not been fulfilled. Many of the women interviewed had much higher qualifications or different ones from the work they were doing, whether running small sewing businesses or teaching for small salaries in schools. Lacking employment opportunities, it was seen that even women educated to Masters level, were enrolling in sewing courses offered under EELY so that they could earn money from a skill rather than remain unemployed despite their education.

Mismatch between training and employment. Looking at TVET in particular, one clear reason for this mismatch is that available training does not correspond to employment opportunities, waged or self. There are practically no formal linkages between market intelligence and training providers, and this means that - as interviews across the board revealed - though people are aware of what sort of skills are needed to exploit opportunities in different agricultural value chains or sectors such as tourism and hospitality, there is no one providing them. For example, discussions revealed that at least four major cultural festivals are held in Chitral every year with thousands attending from across the country. One of them, the Qaqlasht festival is held about half an hour's drive away from Booni on top of the high mountain meadows. Another is the famous Shandur Polo festival, for which people prefer to stop at Booni for an overnight break before completing the journey to Shandur. Similarly, throughout Baltistan there was dearth of local food available commercially, and even a shortage of guesthouses and short-stay accommodation. This suggests that there are seasonal opportunities for small businesses along the tourism and hospitality value and supply chain. These opportunities include running small guest houses or homestay arrangements, selling local food, transport and even media reporting, but there are hardly any to be found.

Similarly, the whole region is known for its agricultural produce including apricots, apples, mulberries and a range of vegetables. Most farming is done at a small-scale for subsistence and the effects of climate change are becoming apparent with flash floods and unexpected weather changes affecting production. There exists a tremendous opportunity to offer courses that are directly related to people's livelihoods and the challenges they face, agriculture related courses to help increase productivity, adapt to climate change, food processing, or make a business out of agricultural produce, possibly feeding into the tourism and hospitality supply chain described above. But none are offered. Government Agriculture Departments in GB and KPK do offer training through extension services and field schools, and in Skardu they were seen working with exclusive female farmers' groups, but such training is usually one-time, short, and not available in all communities.

When asked why training providers continue to offer the same menu of courses that has been available for years, such as sewing for women and plumbing for men, their response was that these were courses that were recognized by the Trade Testing Boards and were therefore certified, nationally recognized and valued. TheyIn fact, AKRSP in Gilgit is thinking of focusing more on nationally certified courses in future skills programmes.

All stakeholders agreed that the main economic activity of the majority of people is small-scale agriculture, but admitted there were no courses available to people to help them do that work better. Training institutes only designed custom-made courses if especially asked to, such as the Enterprise Development Training delivered under EELY, but they said they were capable of designing more specialized courses too and that they could

approach TEVTA to have them recognized, provided there was demand for them. TVET training providers do not have any formal mandate or capacity to conduct market opportunities assessments and design training accordingly. KPK TEVTA has this function but their capacity and links between market intelligence and training providers is very weak. In refined TVET systems there is a formal way of collecting this market information and using to design and deliver courses. In less formal settings, community organisations such as LSOs have been seen to perform this 'market intelligence' function – identifying business and employment opportunities and linking potential trainees to training. The model of Naukri Ya Karobar Centres developed by Empowerment thru Creative Integration is one such example[9]. At the moment, LSOs are not performing this sophisticated a function.

Business Training. In economies where formal sector jobs are few, entrepreneurship training can be very useful helping people create their own employment, but none of the TVET colleges or even high schools appear to offer regular business training courses.

Career Guidance Education does not necessarily lead to a better understanding of job opportunities – young women and girls have higher aspirations but their plans are often limited to conventional roles: teachers, health workers, and doctors. Educated girls and young women say that they are not aware of other job opportunities, and there is no system to support them. That is, parents may be uneducated without a good understanding of advanced education and job options, there is limited access to the internet which also curtails knowledge about other education and job possibilities, and there are few support services or guidance counselors in the schools. In Shigar, women trained under EELY in e-publishing said they had been told of the opportunities that existed in IT, but without even reliable internet coverage in their area, the chances to exploit them were slim.

Enabling Environment for training and employment**.** Lack of safe public transport commonly emerges as a barrier to accessing training and employment. In GBC it did not come up as a major issue. The women interviewed were either living close to their place of work or had arranged for family members to pick and drop them or private, hired transport. Most public transport is also privately owned, but widely available, and women were comfortable using it, usually accompanied by a male though. In Gilgit however, some women did complain that public transport, usually in the form of a Suzuki loader van, only had two front seats allocated for women and the side next to the driver could be very uncomfortable and easily abused.

Several women interviewed, especially working professionals in Chitral, had left their villages and were living in the town where there were more employment opportunities. For these women, safe accommodation was a major issue. There were no hostels for working women (some colleges have them for students) and most women had to rent property, usually sharing with another family member, or live with relatives. In Danyore a woman was interviewed who was running a women's hostel and though there were problems in how people perceived hostels as places of 'moral laxity' she was managing well and said that there was demand for more, safe accommodation for women.

There were a small number of private sector childcare facilities identified in urban parts of Chitral, Skardu, Gilgit and Danyore, but several women who were interviewed said that there should be more. The childcare centres in

[9] http://eci.org.pk/managing-a-naukri-ya-karobar-nyk-center/

Danyore and Gilgit were close to markets and several female business women in the markets would leave their children at the centre while they worked. In Danyore the childcare centre also offered hourly care services in response to the demand from women who came to shop at the markets and wanted to leave their children under supervision. Some of the interviewees were women who had taken Early Childhood Development training under EELY and they said that if their skills and knowledge could be augmented with business training they would consider opening up childcare centres.

Some women had faced discrimination in their workplaces, all of which, except girls' schools and colleges, were overwhelmingly male. In some cases women felt they were pre-judged on the type of work they could or could not do, and in some cases they felt their voice was not given as much importance. But in most cases it was reported that they were given special consideration which the women appreciated, for instance, not being expected to travel alone for field work. There was no complaint of sexual harassment. AKRSP was singled out for providing gender and anti-harassment training regularly to all staff and displaying anti-workplace harassment instructions, as required by law, in prominent places in their offices. There were some cases of harassment against women business owners, especially when men's businesses were threatened by the success of their female counterparts'. Even in the most progressive district of Hunza, a food business run jointly by three women was forced to close down because they were harassed and censured by members of the community for the level of public dealing their business required.

Interventions under EELY having an impact on the Productive Sphere

Most of EELY's interventions can be situated in the productive sphere – meant to improve women's access to productive resources including training and access to finance for employment and income generation. This is usually the area where women face the greatest disadvantage and provides an effective way to address their PGNs and help them make the transition to employment. The income that comes as a result of employment has been found to be a crucial catalyst enabling women take on a greater role in household decision making and raising their status in the family and community. In short, 'access' level interventions in the productive sphere have raised women's Conscientisation about what they can do and has created greater aspirations for themselves. Income has also helped them achieve more equality in inter-household relations to the extent that in many things, they participate in household decisions equal to men.

Vocational Training Most of the TVET courses were designed simply to give women access to training courses and basic income generation opportunities. The easiest way to bring women into productive employment is usually by focusing on trades that are closely aligned to work women are already doing, (often productive work masked as reproductive) and therefore causes less resistance from both men and women. As it emerged through the interviews, by starting with a conventional trade, it is usually easier for both men and women to accept and take the first move towards training and employment. Men find it easier to accept women doing something that they have traditionally done, and as women begin earning money from it, they begin to recognize something like sewing as skilled, productive work, and not just something that women are meant to do naturally. Women also feel more confident training in something they are already familiar with.

As a result a majority of the women trained under EELY were trained in courses such as sewing, fashion design and embroidery. Even when asked about what sort of training should be offered in future, and even though

women in the field knew about opportunities in hospitality and education, and were open to the idea of these new enterprises, the demand for training in traditional sewing and embroidery courses was still high. Those that had already taken some embroidery and sewing training through EELY said they needed advanced training to give them a wider variety of skills and to perfect their techniques. Some asked for training in fashion design so that they could offer more choice to customers. Almost all of the trainees were earning money, especially from sewing. They were charging between Rs 300 to 400 to sew a suit. Some women were sewing 4 to 6 suits a week though the volume varied with more customers during weddings and special occasions. There was also an element of income offsetting whereby the money they used to spend on having clothes sewed was now being saved because they were sewing themselves.

Some women in Shigar and Hussainabad had been trained on IT related courses including e-publishing. These women were not using those courses directly for business or employment, but they said they had helped them immensely in meeting the computer literacy requirements in their college education. One woman in Shigar was running a computer centre and had plans to expand it.

In Bara, near Khaplu, women had been trained in spinning wool, replacing the laborious hand spinning technique with semi-automatic machines. They were earning well, since they had been integrated and connected to a wider woolen shawl value chain which meant that they were assured a set of buyers from the weaving part of the chain.

In Hunza, girls had been trained as electricians, masons, carpenters and plumbers under an Aga Khan cultural services project, and were employed exclusively for all the restoration and maintenance work done at Altit Fort. EELY augmented this work by identifying a gap in the carpenters' training – wood seasoning – and by providing that they were able to improve the girls' skills and the quality of their products.

There was demand, especially from amongst those who had just done the vocational courses, that EDT be made a part of all courses since the most likely use of the vocational training would be to use it for a small business. Four girls who were interviewed had trained as electricians both in Chitral and Skardu. They had only recently completed their course, so the situation might change, but at the time of the interview they were only doing odd electrical jobs within their own homes. Being an unconventional trade for women, they felt it would take some time before people started relying on them. The girls in Chitral felt having their own shop would give them the visibility and platform they needed, but were hesitant to do so because they were not confident about their business skills and didn't have the initial capital needed to buy tools and rent premises.

The LSO in Chitral where the discussion was being held was encouraged to give preference to these girls for their electrical maintenance needs and though they agreed, this pointed to the fact that post-training support is at the moment, ad-hoc, rather than an integral part of the training design. Once the trainees had completed their course, though AKRSP did return as part of their monitoring and assessment exercises, trainees had little formal support or mentoring on how to overcome problems that occurred soon after training. LSOs did provide support as far as they could, and so did training providers, but it was more out of goodwill rather than institutionalised support.

All the courses had been designed and delivered by different training providers, which could pose a problem in terms of standardization of content and quality of courses. However, by restricting programmes to nationally certified courses alone, has other limitations discussed elsewhere in this report.

When asked about market saturation - a common risk when large groups receive the same training in a small community, as is often the case with skills interventions - all interviewees felt that even local demand was enough for them to get enough work - but it is one to caution against if the same type of training continues to be given to more and more groups.

All of the women interviewed exercised a good measure of control over their earnings. Many women spent on household expenses including food, health and special occasions. Some said that they felt more independent in that they no longer had to ask their husbands for money to buy their own things. They said they were consulted more often about family decisions, including spending ones. Even community members who had at some stage criticized women for getting into training and work now looked up to them as role models for their own daughters and sometimes approached them asking them to help their children also access skills and employment opportunities.

Training, employment and income from vocational skills development has therefore, definitely improved access for women in the productive sphere, and this has had a knock-on effect in the reproductive sphere moving them through conscientisation – a greater awareness of themselves as equals – to participation – greater involvement in decision making. However it has not the same impact on helping women move up the same way in the productive sphere. A majority of women are involved in low-skilled, low-paying work, meeting very local demand. This is not to undermine this achievement; there is a greater awareness that there is no work that women cannot do (conscientisation), but women will need more support to challenge gender relations in the world of work and participate as equals.

But once women begin earning an income from their skill, no matter how small, gender relations within the family begin to change with women asserting themselves more, taking decisions, spending on themselves and their families and becoming more valued members of the household. Even if they do not benefit from a wider choice in their training and employment, their daughters definitely do.

But it is also clear that in almost all communities in GBC, this work on mobilization and generating demand and acceptance of training and income opportunities for women has been done successfully, and it is time to move a level higher in line with people's expectations

Enterprise Development Training Under EELY some training providers were supported to design and deliver Enterprise Development Training (EDT) courses[10]. These institutes implemented seven-day EDT courses and reported good results but did not continue them as part of their regular training courses for reasons already discussed above.

All the women interviewed stated that EDT had helped them improve existing businesses, for example making them more aware of costing, pricing and marketing. For those starting new businesses, interviewees said that EDT had provided them the clarity and confidence to venture into business, mostly sewing micro-enterprises. There was unanimity however, across trainers and training providers, that seven days was not enough. Principal of BIEMS had studied different EDT modules and had arrived at the conclusion that for a short course, a minimum of twelve days training is necessary, especially to improve the results of business plan development. The other challenge

[10] Such as Drosh Institute of Technical and Computer Education, Booni Institite of Education and Management Sciences (BIEMS) and the Institute of Technology and Skills Development, Chitral (ITSD)

EDT training providers identified was that trainees had different educational levels and literacy and numeracy skills and this was a challenge for trainers to keep the class going at the same pace. Furthermore, EDT requirements were different for different types of trainees – those that were already running businesses had different expectations from EDT than those who were thinking of starting one. Even within the group of potential entrepreneurs there were some who had a solid idea and some who just wanted to know about business and whether it was right for them or not. EELY's model of standardized, short, enterprise development training could not cater to these different groups, varying in terms of their skills, needs and expectations.

There were some striking examples of success in applying EDT training to set up businesses. In Shigar, a woman was running her own NGO, Al-Shahbaz and had succeeded in getting funding from donors such as USAID and the Japanese government. Another woman, also in Shigar, had started her own vocational school where she trained women for a small fee, and also employed them to make products to be sold in the Shigar Fort hotel gift shop, earning a profit of about Rs 40,000 a month. In Booni, an unmarried, illiterate lady, Qurban, fought to get herself enrolled in one of EELY's enterprise development course and ended up running several small businesses, fighting off critics who even threatened to attack her with acid if she didn't move her shops out of the public market, and supports her nieces' and nephews' education. She now earns more than Rs 80,000 a month and travels to Chitral and further afield to buy materials for her business. Having seen her success, families from the community send their daughters to her to train them in sewing, knitting and embroidery, and help them also establish their own small businesses. Another woman was using buckwheat husk, that often goes to waste, to stuff pillows and cushions known to be beneficial for those suffering from back and neck ache and was selling them in Shigar and Skardu at a high profit.

Most women however were engaged in small micro-enterprises at the village level.

The limitations of micro-enterprises One of the constraints of small enterprises is that they peak quite quickly and small entrepreneurs don't have the skills, knowledge, credit/savings or information to expand, diversify, or weather external shocks such as a change in market demand or a change in the availability of inputs. This is also linked to the need for EELY to strengthen its post-training support in skills and EDT interventions. Another reason small businesses do not expand is that the quality of their products or service is not of the quality that a wider market would buy. This is particularly common in craft related training where the quality of the end-product is such that it can only sell for a low price in the immediate market and can rarely compete with the quality that wealthier customers would be willing to pay in bigger markets. Both these constraints were evident in the EELY EDT and vocational skills entrepreneurs. They had no doubt, established successful small businesses and money they were generating were life-changing for many of these families, but their businesses were unlikely to expand much even though many had aspirations to break into new markets.

Some women said their profits were helping meet household expenses but they did not make enough to save and buy new machinery, for instance sewing machines capable of performing a wider range of stitches, or rent a shop.

Another reason thwarting small businesses was the lack of locally available repair facilities. One woman, a physically disabled, single mother in Shigar had set up a small business making and selling knitted clothes in the local market. She had bought the knitting machine from the money she had won from the micro-challenge award but the machine had broken down and she could only use one part of it for knitting, reducing her output

considerably. She said that no one in her village or even Skardu had the know-how to repair the machine, which is troubling, but evidence in itself of potential training and business needed to fill this gap in the area.

Similarly, many women complained that it was difficult to get mobile phones repaired, a problem further compounded by the admission that many women were surreptitious owners of mobile phones and they couldn't even hand them over to male members of their family to have repaired, and were left with no choice but to throw them away and buy a new set.

At the same time however, when small businesses are successful in linking up to larger markets or an intermediary supplier, they are faced with the challenge of producing and distributing their products at larger volumes while maintaining quality, consistency and timeliness, especially when the products sought are so vulnerable to the vagaries of nature and climate. This was a problem identified by the souvenir shop owner at Shigar Fort who sources products from small community-based suppliers throughout GB, but he had problems ensuring consistency in quantity and quality of goods.

Youth Internship One of the main strengths of EELY has been its focus on young, professional, educated women through the youth internship programme. Development projects often neglect to address the issues of such women, targeting the poor and less educated as beneficiaries instead. However, women who are already educated can, with a small intervention, make a significant gain since they have a strong foundation to begin from. This programme, unlike the skills development one, starts from a higher point in the empowerment index. These are women who have already engaged in or aspiring to productive employment, and therefore already renegotiating gender roles and relations. Focused on women's and men's employment at mid-management levels, the internship programme aims to give them the workplace skills and knowledge to participate in management, decision-making and leadership roles. For women, the programme relies on a high level of conscientisation, an awareness that women's work is important and they can work at par with men

EELY has managed to ease the transition between the academic environment and the workplace through the Internship programme whereby educated young women and men were placed in internships with different organisations. The three-month programme is divided into an orientation at AKRSP where they are introduced to the different sections and their work, followed by several weeks working with an organisation. Internships have been offered in AKRSP itself, banks, schools, colleges and NGOs. The success rate both in terms with satisfaction with the programme and outcomes for employment has been very high, with almost all of the women and men interviewed, going on to find employment (or at least be offered employment) often in the same organisation where they have interned. It is estimated that of the 1000 interns trained so far, more than 80 percent are still productively employed (this includes women who have saved money and enrolled in higher education).

The women interviewed were found to be placed in organisations and at levels commensurate to their qualification and training. However, it was seen that several interns who were technically qualified in ICT were not working in the sector, but as teachers of the subject, again pointing to a lack of employment opportunities because of a small industry and services sector in GBC.

Interns spoke highly of the internship programme saying it had given them the skills to make the transition from college to work far more smoothly than otherwise possible. The programme had helped them understand the demands of the workplace helped them break the cycle of employers demanding work experience before hiring,

and young graduates needing to be hired to get that work experience. They were of the opinion that the duration of the internship should be longer to help make the transition even easier. They also felt the range of organisations where internships were offered should be increased, and should also include professional attachments with successful business owners to understand how their wok practices.

The internship programme has also helped indirectly address the problem of lack of professionally trained teachers in schools affecting the quality of education. Some interns have been placed in schools and colleges and have continued working there as regular employees after the internship. The selection process for the internship is rigorous and competitive, so it is clear that EELY has been able to attract bright individuals, further refine their skills and place them in organisations that benefit from getting this talent they might not otherwise have been able to access.

Early Childhood Development Training. This programme trained women on Early Childhood Development (ECD). The women interviewed expressed that there was a need to expand this progamme. Some of the trainees had used the training to establish new schools or improve existing ones. One dynamic woman in Skardu had set up a school and in partnership with her husband expanded it and offered her school as a partner organisation for future internship programmes. One of the founders of a childcare centre in Danyore, Gilgit, had also benefitted from ECD and ETD courses and was running her business successfully with plans and demand to expand into other nearby villages. Two mothers working at nearby banks expressed how happy they were with the facility, admitting that without it they would not have been able to work. Working mothers as well as those who were working in their own homes, said they appreciated such facilities both for the professional supervision and the learning opportunities their children got at an early age, saying there was a marked difference in the academic performance even later on, between children who had not benefitted from this learning environment and those who had. There is a clear demand therefore, for more ECD professionals.

Women's Only Markets An interesting off-shoot of EELY's work has been the establishment and rapid replication of the model of women's markets. The first one, Hawa Market, was established in 2007 Skardu as an exclusive space for women to come together as sellers and shoppers. 11 more were established with AKRSP support, but such was their popularity that within the year 27 more were established, independent of EELY, in the region, and to date there is demand to set up more.

Women's marketplaces are usually set aside from the main market either in an enclave entered through a curtained entrance, as is Hawa Market or a separate building that admits only women. Hawa market currently has about 15 to 20 shops selling embroidered homeware, women's and children's clothes, toiletries, lingerie, material and other such household and women's products. This market was given the blessing by Skardu's religious leader when he brought his wife to shop and expressed how comfortable he was letting his wife shop a segregated space where women could shop for their products sold by female shopkeepers. In Gilgit too, a religious edict had to be sought from the local leader sanctioning the marketplace. A segregated space has definitely made it easier for women to sell and buy, but there are still many products that are not gender specific and in the buying and selling of which women should participate, such as electronics, carpets and furniture. By allowing only women to shop at these markets, are female business women also being deprived of potential male shoppers? A separate markets risks cementing the idea of segregation in public spaces.

This is the conundrum that many gender equality interventions face – is sex segregation something that WEE interventions should be promoting or should the focus be on integration so that women can be in the public sphere equally with men? In terms of providing an entry point for women to enter the productive sphere and realise their potential as business women, women's markets have been a success. Many of the women interviewed said they used them regularly as they felt safe there and their families were also comfortable in letting them shop there. Businesswomen based there also said that the safety and exclusivity of women's markets were the main impetus for them to enter the public sphere and for their families to allow them to do so. It is clear therefore, that women only markets are important as a transitory step along the journey towards gender equality, and should be promoted. But they must be continually augmented by efforts to bring women into mainstream markets and making public spaces equally acceptable and accessible to women, men, girls and boys.

Female shopkeepers largely rely on men to help buy inputs for their businesses. In fact, family support is necessary to actually run and expand businesses. For example, business inputs or inventory are often acquired from outside the village or even the district, and marketing of goods may also take place further afield. Women running their business in Booni, Hussainabad and Shigar explained that they would often travel to Chitral and Skardu and sometimes even Islamabad and Peshawar to buy and sell goods and would be accompanied by a male from the family. Women have to resort to male family members' (or older women's) support partly because of the gender division of roles and labour, whereby men are seen as the ones who travel outside the home or are responsible for public dealing. But it is also partly because of genuine security concerns. Working together like this is not necessarily a negative thing if it develops into a supportive partnership and not an oppressive dependency.

There is also no doubt that women only markets have helped create female role models that other women want to emulate. Over time, this has helped to change societal attitudes around women in business, and gender equality being an incremental process rather than a point or action at a particular time, this could set the stage for true gender equality in women's and men's productive roles.

Recommendations to strengthen WEE through interventions in the productive sphere

Advanced and supplementary training. In addition to expanding skills and EDT programmes, there is the clear need to deepen the skills of existing trainees. Trainees from sewing courses for instance wanted training in fashion design, computer course trainees wanted to specialise in a certain skills such as graphic design and EDT trainees wanted advanced business training. Perhaps advanced and specialised training should not be given across the board but only to a selected number who, after and assessment, are found to show potential to grow and benefit from a higher level course.

There was also a demand for supplementary skills training that would support EELY trainees' businesses. For instance, some of the sewing trainees can be trained on sewing machine repair and they would in turn provide that skill to the community. Many cases were found where women would have to travel to the main city to buy machine parts or get repairs done, whereas such services could be easily provided locally.

Improve quality of results from training by engaging professional designers. Even 'conventional' trades such as sewing and embroidery, should be supported, since they are in demand and do help women earn, but with the aim to produce high-quality, higher-priced products. This would be the element of 'unconventionality' needed.

AHAN provides a good model of engaging professional designers to work with local craftspeople and producers to use traditional techniques to produce contemporary goods with a larger demand. AHAN also provides marketing support through outlets, exhibitions and social media[11] but what makes it different from a 'middleman' is its focus on fair distribution of profits. Chitrali embroidery is unique and placed on modern products it can fetch high prices. Polls & Me and Krizmah are two businesses that have proved that. Polly & Me[12] is run by an Australian woman who has Chitrali women portray local folk tales in embroidery and puts those pieces on bags. Krizmah[13] is run by a woman from Chitral and her partner from Lahore and they employ women from Mastuj to embroider modern designs in traditional stitches, also put on bags and wallets, and also selling for hundreds dollars. The problem with purely commercial models is the risk of exploitation of or unfair distribution of profits to producers which is why some sort of fair trade model needs to established about initio.

Designers could also help advise on contemporary ways to use buckwheat husk. It is presently used as pillows and cushions sold locally and to tourists. Buckwheat provides a stuffing that moulds against the contours of the back and head and is meant to be good to relieve aches and stiffness. More modern and tourist-oriented uses could be to fashion angled neck pillows travelers commonly use, stuffed with buckwheat husk and decorated with local embroidery. The idea could also be used for beanbags perhaps.

Unconventional trades. AKRSP has had good success in training women as plumbers, masons and electricians in Hunza, and employing them in their own conservation projects such as Altit Fort. This shows that there is potential for women to enter such unconventional trades provided enough post-training support has been given to ensure employment. Left to the open market, prejudices about women and work could mean that female trainees in 'male trades' are not considered for work.

Improve pre-training and post-training activities. Women being trained in new trades require more than vocational training. Additional support could include pre-employment advocacy and job guarantees from potential employers, business training and making training part of larger infrastructure projects, for instance the green jobs described previously, or conservation projects as AKRSP has done, where women are given preferential employment. Pre-training activities also include better feasibility studies to assess potential economic opportunities. The community has this knowledge, as is evident from the discussions described blow in 'new courses' but the means to extract this information and test its feasibility could be improved.

Once training is over, there needs to be some formal mechanism by which trainees can get post-training support, such as access to finance, further training, or links to new markets. Such needs are often not identifiable until several months into work or business have passed. The ILO's TREE methodology provides an interesting model that combines all three stages.

Professional Internships and Professional Women's Associations. The focus on educated, professional women should continue in any future intervention on WEE, especially because of the large gains that can be made from a small input. There was a demand to make the Professional Internship programme longer and available in more companies. There was also an interest in internships with successful business owners, such as schools, health

[11] https://www.facebook.com/handmadeahan/
[12] https://m.facebook.com/polly-me-112766648772688/
[13] https://m.facebook.com/krizmahbags/

centres, and guest houses, to understand how to run a business. Some of women who owned schools, vocational centres, craft suppliers and NGOs, offered their premises for such 'business internships'. Educated women can also be trained for careers not usually possible for more common less literate target groups. This includes training for nursing, paramedics, optometry, business management, and agricultural technicians.

The women who have been through the Professional Internship programme could be organized along similar lines to form a Professional Women's Association. Their role could be advocacy, training, networking, and liaising between employers, government and other working women to raise and solve issues they face. When discussed with women in Chitral and Skardu, they showed interest in being part of such an organisation. Trade unions have had good success in protecting workers' rights and providing a network through which workers' can discuss their issues, share information, help each other and use the platform for collective voice. Home-based workers and professional women do not often have access to such platforms and their access to support, information and opportunities to unite are few. In Punjab the Working Women's Organisation (WWO) brings together a cross-stakeholder group of working women and aims to strengthen the capacity of working women to defend their rights. This includes education, awareness raising and collective struggle to establish and implement legal rights for women. It organizes meetings and rallies to highlight the plight of women workers and lobby the authorities as well as producing and disseminating information on many issues affecting women. Another similar organisation is the Women Workers' Union which also includes home-based workers amongst its members. They offer training on labour rights, legal support and a platform to come together and discuss their problems. Women's Chambers also offer similar support to female entrepreneurs and in Gilgit, there is strong demand for a Women's Chambers of Commerce to be established.

Business training. There was a demand that all vocational course trainees should receive basic business training. This could be followed up by advanced training in expanding a business only for those from amongst the group that show potential. The ILO has an excellent suite of business training material, some of it especially focused on women of varying skills levels and business maturity developed under their Women and Entrepreneurship Development (WED) Programme[14]. Modules such as Get Ahead are aimed at rural women with low levels of literacy and numeracy, whereas Know About Business, Start Your Business, Grow Your Business and Improve Your Exhibition Skills, are a set of modules for people at different stages in the business cycle, beginning with college students who might go into business, through to existing entrepreneurs who want to improve their businesses[15]. The ILO could be engaged to train LSOs as certified master trainers for this suite of business training modules that they can use for their community or they can be hired by anyone wanting to deliver such training, therefore providing a viable revenue generating model for LSOs in the process.

ECI also implemented a course on financial literacy for homebased workers trained by ILO. The course trained illiterate women on basic literacy and numeracy skills needed for small businesses and by the end of the course women were able to perform simple calculations, use a calculator, maintain a ledger and sign on documents. This type of course could be included in all EDT training so that people with lower levels of education can also be included.

[14] http://www.ilo.org/empent/areas/womens-entrepreneurship-development-wed/lang--en/index.htm
[15] http://www.ilo.org/empent/lang--en/index.htm

The most promising business ideas to come out of the training could be supported in establishing shops in women's markets and maybe in groups in general markets to begin dissolving this barrier to women in public marketplaces.

Some respondents suggested business incubation services should be provided by EELY. The Higher Education Commission of Pakistan has established business incubators in selected universities around the country, including Karakoram University in Gilgit. ILO has been supporting them to strengthen the business incubators with expertise in gender and entreprenuership by training trainers on a suite of ILO entrepreneurship modules (details below). HEC plans to expand this initiative and rather than set up parallel structures it might be better to try and align with that programme and bring an HEC incubator to Chitral.

Training families or pairs Since many of the small businesses set up as a result of EELY EDT or vocational training involved several family members working together, maybe this could be considered as a pattern for structuring training too. Pairs, spouses, parents and children, or siblings for instance, could be trained to establish and run a business together. This would help create a greater sense of ownership within the family and also, importantly, reduce any resentment or conflict, especially against women.

Teacher Training Since many women, regardless of their degrees, turn to teaching as their profession, future interventions on EELY should include a component of teacher training to strengthen educational institutions. Cross-provincial partnerships and shadowing schemes can be implemented whereby TVET providers from Chitral learn from institutes like VTC for women Korangi in Karachi whose Principal has managed to turn the low-funded, low-performing college into a vibrant institution providing a combination of vocational, business and workplace training. With the expansion in private schools in Skardu with chains such as Beaconhouse and Bloomfield setting up facilities there, the demand for teaches trained in ECD and education is bound to rise.

New training courses. There is clearly some mismatch, or at least unrealized opportunities, between training and market demand. Future interventions should focus on introducing new training courses. People clearly know about these new opportunities as all the ideas below were generated during very lively discussions with the women and men in the communities. They were eager to learn about initiatives in other parts of the world and were quick to assess if and how they could be adapted to their own contexts. This also points to the need to improve and expand consultation with communities when designing a new TVET and EDT programme. Though these ideas were discussed, they would need to be assessed for economic feasibility before they are implemented. A list of the ideas follows with examples where they have been implemented in different parts of the world to help understand how they were designed and delivered and could be adapted for WEE in GBC.

Solar energy – basic products assembly, repair and maintenance of infrastructure. One of the best known examples of training women, especially older women, as 'solar engineers' is of the Barefoot College in India. The Barefoot College trains middle-aged women from rural villages worldwide to become solar engineers, despite limited literacy and education levels. They are trained to assemble solar energy products such as water heaters and lamps, as well as repair larger infrastructure. The Barefoot College created the Society of Women Barefoot Solar Cooker Engineers in Tilonia, Rajasthan. It is the first association of illiterate and semi-literate women who fabricate, install and maintain parabolic solar cookers in their homes.

Micro-hydel power generation – One of the most successful community-managed model of micro-hydel power generation is IBEKA, pioneered by Ms Tri Mumpuni in Bandung, Indonesia[16]. In order to build a community ownership model, she established a community cooperative. Mumpuni empowered the community to be able to manage the system technically and financially. Long before the community gains any profits from the power system, Mumpuni helps them plan the funding of the system, organize construction and maintenance, and set prioritized beneficiaries for the generated revenue. People with no land, capital, employment, and education were prioritized for assistance. After the system was built, the community was able to meet all its energy needs and began to receive a gross monthly income of approximately US$3,300 from sales of the surplus to the national grid. This revenue was divided equally with the business partner after deducting for the cost of system operation and maintenance. The remaining funds were then used for scholarships, an emergency health fund, a health facility, and seed money for farmers[17]. Regulations in Pakistan do not currently permit sales to the national grid or reverse metering, however. AKRSP has piloted a similar micro-hydel power project in Khaplu, GB, which could be studied for replication.

Projects on solar energy, micro power generation, replacing wood with briquettes made from waste organic material and others all fall under the category of green jobs which has emerged as a distinct category for funding too. The priority sectors identified in the National Environment Policy include all those where women predominate, and by developing their capacity, financing for projects that link skills and conservation or promote green jobs could be tapped through agencies such as the Global Environment Facility (GEF), either through the government's GEF cell or their small grants programme. It would be worthwhile looking at how this could be encouraged at a larger-scale, possibly through government subsidies or as part of a wider energy policy, rather than just through smaller NGO-led projects.

Food and hospitality services. Chitral sees high number of tourists visiting in spring and summer and especially at the festivals – Qaqlasht, Shandur, Chillam Joshi – and though there are hotels and restaurants that meet these surges, there is scope to introduce a higher quality, more local experience. The model of homestay tourism was discussed in Skardu, Khaplu and Shigar, and how communities in Nepal for instance, had been transformed by this. The idea is to let tourists enjoy a more authentic experience than nondescript hotels can offer, by allowing them to stay with families in their homes and even participate in their daily activities. Homestay tourism has helped rural communities in Nepal gain skills and experience in hospitality, retail, guiding, transport, and catering and eco-friendly operations and earn an income for themselves rather than the money going to large hotel chains. Interviewees agreed that such a model could be introduced in GBC too, with participating families given a subsidy to repair and build at least that part of the home where people are expected to stay and eat. There should be some design and quality standards that have to be met and regularly assessed. All homestay places could be brought together as an association, registered and accessible through a single website. Ideally, EELY computer training graduates should design and manage such a website.

Less complex hospitality business ideas included selling local food. Nowhere in Chitral or along journeys to other areas of Chitral, is it possible to buy local food, with only regular, mainstream fare available from restaurants and informal eating places. A market assessment during tourist season will help establish the demand for local food.

[16] https://www.youtube.com/watch?v=IN9-NAZ7cvg

[17] https://www.ashoka.org/fellow/tri-mumpuni

In Shigar, the community had identified a popular 'viewpoint' between Shigar and Skardu where a small food business could be set up. Women were eager to run such businesses dismissing any problems such 'public dealing' work saying they could work in groups.

There was also a demand for bakery goods locally produced and sold, rather than bakery goods that would either be bought from the main towns or factory produced packaged snacks, cakes and biscuits. There are training providers such as the College of Tourism and Hospitality Management, Lahore, who have designed bakery courses that use traditional wood-fired, clay ovens especially for women and men who do not have access to industrial gas and electric ovens who EELY could partner with to design a course for them. They have worked in GB before but not Chitral. On the way to Khaplu, there were many small grocery shops selling packaged biscuits and sweets imported from lower down the country. One of the most popular items in one shop was a large, capsule shaped sweet made of dates and coated with hard sugar. This is something that could easily be replicated using apricot pulp and made locally.

Agriculture, poultry and livestock. There are several value chains that could provide income generation opportunities such as apricot, mulberry, apple and wool. As discussed in the section on developing the capacity of LSOs as business development specialists, LSOs should have the expertise to identify such value chains, conduct gender-responsive analysis, and based on that, suggest interventions to improve the quality and quantity of women's participation in the value chains.

For apricots, the value chain begins with growing and caring for high quality fruit varieties, and includes the harvesting and non-chemical drying of the fruit. The fruit can also be made into jams and chutneys. For the local market, plain, clean, bottled produce would suffice, but to break into the high-value but niche organic, craft-food demand to be found in larger cities, attention to branding, packaging and marketing will be important. The kernels can be sold whole as well as compressed for oil. The oil is used in medicinal and beauty products and BCDF in Skardu has had good success finding an international buyer for their oil. Even the kernel shells can be ground and used in facial scrubs, an environmentally alternative to the plastic microbeads used in scrubs that have recently been banned in the US because of the pollution they cause when they enter water streams and remain there undegraded. Mulberries too can be sold as fresh fruit, hygienically dried, as a conserve, and also as a medicinal product in herbal medicines. The emphasis again needs to be on hygiene and marketing and branding in line with the target consumers. To break into the international market, a focus on organic and fair trade certification[18] would be essential.

Many vegetables, chickens and eggs are brought to the region from 'down-country' and sold in the local market. This has an impact on quality and freshness. Discussions showed that there was a great interest amongst women to be supported to start small poultry businesses. These businesses could ultimately feed into the supply chain for the hospitality businesses discussed previously. Some women in Skardu had had success growing some of these new vegetables and said demand was far greater than what they could produce.

BCDF in Skardu has had great success in training and establishing producer groups of women all along the wool value chain - shearing, spinning, weaving and finishing. EELY has also worked on training for certain points in the value chain in Skardu, but not the whole value chain together. Future interventions could focus on strengthening

[18] http://www.traidcraftshop.co.uk/p-12251-buy-dried-whole-apricots-single-traidcraft-online-shop.aspx

the whole value chain, especially in terms of women's participation, and aim to develop better quality products to reach higher paying markets. There was a demand for this from Bara.

Beauty. There was a lot of demand for courses in beauty and running salons. Some women in Shigar and Hussainabad who had trained as beauticians independently of EELY but had received EDT training under EELY reported a high demand for beauty services and were making a good income especially during times when weddings were held.

Business solutions for social problems. Good quality childcare, hostel accommodation, health and education emerged as demands from the community. At some scale, these demands can be met through establishing businesses. The self-sufficient schools model described in a later section could have a working women's hostel as its school enterprise providing low-cost accommodation for women and a real workplace for hospitality and business students. Education also seemed to be a popular degree choice amongst women, so such a school could also operate a school, for teachers' training and provision of education services to the community.

Even at an individual level, business and vocational training could be centred around the establishment of a childcare or health or education enterprise, and business plans and funding sought accordingly.

The model of Vision Entrepreneurs is also an interesting rural health initiative. Poor eyesight is not just a health problem, it also affects productivity and general quality of life, but it is often ignored even though correction for basic problems is quite simple. VisionSpring trained local women—'Vision Entrepreneurs'— in basic optometry and they operated as independent commissioned sales representatives to visit villages and sell reading glasses for under $4 a pair. Vision Entrepreneurs provided basic screenings, using distance and near eye charts, to determine the appropriate strength of the lenses. VisionSpring provided a "business in a bag"—a sales kit containing reading glasses, screening tools, marketing materials, and a uniform. To increase its global reach and scale, VisionSpring also developed a franchise model on a fee-for-service basis. This involved disseminating its sales kits to other nonprofit and for-profit organizations, such as BRAC, a microcredit organization in Bangladesh. Through this franchise model, VisionSpring now has more than 5,000 Vision Entrepreneurs in 11 countries[19]. Similar models can also be tried for basic health and education services such as paramedical staff and tuition service.

Online earning. There has been a lot of work done on outsourced business processes, more commonly known as online earning. Many women had trained in IT and computers, some under EELY, but hardly any were actually working in the field, at the most using the knowledge gained in the training to improve their computer skills in schools an college. This shows that though IT courses have risen in popularity they are not well aligned with market opportunities. One way for people to make money from IT skills is e-commerce or freelancing whereby people bid for 'jobs' such as transcription, graphic design, website development etc, advertised on websites such as freeleancer.com. KADO[20] has done a lot of work in this area and their models could be replicated.

One issue that has been seen in other online earning programmes is that even after training women have trouble bidding competitively for online jobs, making online financial transactions (especially if they do not have a bank account) or sometimes they do not have computers, Internet or reliable electricity. One way of overcoming this problem is to have a broker in between who bids for jobs and distributes the work amongst trained women. The

[19] http://ssir.org/articles/entry/better_vision_for_the_poor
[20] http://kado.org.pk/ict4d/freelancing-training-in-chitral/

broker receives the payments and distributes it onwards keeping a percentage for the brokerage. Sometimes the broker can even provide a facility where computers and Internet is available for use for a small fee.

There was a demand from some communities to set up IT resource centres with computers and Internet connections. This resource centre could act as an Internet Cafe where people can use the facilities for online earning, an ICT training centre and provide ICT services such as telemedicine. The resource centre itself could be set up as a result of a trainees' business plan or it could be owned by an LSO as a social enterprise.

Media and communications In Skardu, given the popularity and reach of radio, programmes to train women as radio broadcasters might be feasible. UKS has done some interesting work on training women as radio journalists in Karachi and Balochistan and could be considered as a potential partner. In GB some people commented that no one watched Pakistani TV because the national news was of no relevance to them. This points to gap in journalism and the generation and circulation of local news stories. In Utter Pradesh, India, *Khabar Lahariya* is one model that tried to bring rural women's voices and issues into news stories. Khabar Lahariya is a weekly rural newspaper written, edited, illustrated, produced and marketed by a group of women - most of them from marginalised Dalit, Kol and Muslim communities. It provides a mix of news, information and entertainment covering current political news, stories on the functioning of panchayats, the bureaucracy, schools and hospitals in the region. Khabar Lahariya is a unique example of transformative education. It has enabled rural, Dalit, newly-literate women to enter and transform the public arena of media and information creation, a space traditionally dominated by 'upper-caste' men. In a crucial, innovative way, it strengthens grassroots democracy and challenges gender and caste relations. Its investigative style of reportage not only makes it popular with its readers but is also important in putting in place a culture of accountability and transparency. Several reports published in Khabar Lahariya have enabled people to act and demand redress[21].

Women could also be trained as reporters and broadcasters for news channels and newspapers, helping bridge the information gap between local interest stories and mainstream media.

Labour laws are completely under the purview of the provincial government and they should be lobbied to ensure that minimum wage is implemented. Though women and men must both be suffering from violations, it was clear that young, educated women, even after going through EELY's skills development programmes and despite high levels of education, were being exploited by only being paid up to Rs 4000 as private school teachers. Organised groups of women could play an important role in such activism, especially those who have taken part in youth leadership and professional internship programmes. The need for a Professional Women's Association or a Working Women's Organisation has been discussed in the report, but this is one possible function such a group could perform.

Gendered Assessment of CPEC risks and opportunities The CPEC project has great potential for the socio-economic development of the area. It is important that the economic opportunities assessment carried out to establish these zones is done in a gender responsive manner, ensuring decent work, and the enabling environment that would help women benefit from these opportunities is considered. These factors could include safe transport,

[21] http://base.d-p-h.info/fr/fiches/dph/fiche-dph-8901.html

childcare facilities and pre-emptive training in the skills likely to be in demand and advocacy with employers to give priority to female employees with the required skills set.

There has been some criticism in the press that local stakeholders have not been consulted enough. Without stakeholder support people will not own CPEC, the infrastructure, and the economic opportunities that arise. Local political parties not only need to demand a more consultative process, but also study models of community partnership on development that AKF has successfully run in GB. Shigar Fort is an excellent example where Serena and AKF have conserved the fort and turned it into a commercial hotel, but most importantly, a share of the revenue goes back to the community, channeled through a citizens' group to be spent on local development. This community partnership model recognises the fact that fort and tourists exist because of the community and they deserve to be rewarded, and also that such an influx also sometimes exerts an adverse consequence for which people should be compensated. The development of such participatory models for CPEC related infrastructure will help the government ensure local ownership of the project and a timely action plan to prepare local citizens to make use of the opportunities as soon as they arise will ensure that eventual benefits accrue first to locals and investors do not have to turn anywhere else to find the skills and expertise they need.

Business in Booni

Qurban Bibi, a businesswoman from Booni, Chitral, is a star and a saviour. She runs three shops selling children's and women's clothes and sewing supplies; she provides designing, stitching and photography services to the community; and she supplies school uniforms to several private schools in the area. Her income ranges between Rs 80,000 and Rs 100,000 a month which is a lifeline not only for her, but many other people connected to her. She is educating her four nieces and nephews, and supports the household expenses of more than eleven members of her extended family. People from the village often turn to her for interest-free loans to help them pay for small emergency expenses on health or education.

Her income also helps pay for several women whom she employs to help her knit, sew and embroider the products she sells, ensuring them a steady source of income for their own families. Inspired by her success, other girls and women from the village have asked Qurban Bibi to train them in sewing and knitting and help them start their own businesses or simply to be able to make things for their own families, so along with her shops, she also runs classes charging only a minimal fee.

And all her hard work has not gone unrecognized. In July 2013, Qurban Bibi won the Citi-PPAF Micro-entrepreneurship Awards for the "Best National Micro-Entrepreneur - Female" winning a cash prize of Rs. 225,000.

But things were not always this rosy. 'Things have been difficult. My father died when I was very young and I had to take care of my family which is not easy when you are an unmarried, uneducated woman in a conservative society,' Qurban says. 'When I opened my first shop I was threatened by some men who said they would attack me with acid. But I couldn't afford to be scared of them. I had already taken the first step when I joined the EELY training, now I had to go on.'

But when she applied to EELY's Enterprise Development course, she was rejected. Being illiterate, Qurban did not meet the qualification criteria for the course, and there were many others who did. But Qurban didn't give up. She met the organisers who, impressed with her ideas and commitment, relaxed the rules and allowed her to bring her

school-going niece with her, who would help her with all the parts of the training that required some level of literacy and maths. Together they completed the course and showed how a woman who nearly didn't make it, made it big!

The Community Management and Political Participation Spheres

Summary

This section looks at women's participation at the level of the community and in political processes. It discusses their participation in Local Support Organisations. It looks at models of different community based financial services that women operate and benefit from, as well as different EELY interventions that are designed to make women more active and informed members of the community.

Local Support Organisations are the institutional locus of AKRSP's grassroots development model. They are respected as effective institutions, identifying and delivering local social and economic development needs. Women's membership is good and they are present in equal or close to equal numbers in the board of directors. Though women's participation is strong, their voice and agency – the power to articulate, lead and take decisions – varies, and could be strengthened. LSO's own financial viability also varies and there is a general demand for some sort of endowment fund to secure them. Amongst a range of services, LSOs also provide small loans to the community, and women are a large proportion of their borrowers. Other financial models available include the women's credit based savings groups established under EELY, and microfinance banks. There is however a demand for larger loans with easier repayment conditions, especially if they are to benefit the establishment or expansion of women's businesses.

The Current Situation

Grassroots development organisations

AKRSP has built a strong foundation of people's institutions, comprising more than 3700 Village and Women Organizations, a majority of whom have come together to establish more than 60 Local Support Organizations as their representative institutions. They are registered citizen organizations

at the district level, starting in 2007, mobilized by AKRSP and that bring together leaders from Women's Organizations, Village Organizations and other local Community Support Organizations for collective decision-making and advocacy. Women's organisations are women-led grassroots organizations at the village level mobilized by AKRSP starting in 1980, the intent of which is to integrate women into the development process, through access to savings/capital and local decision-making. These community structures are a unique feature of AKRSP's work in the region, institutionalizing community participation and leadership.

Though initially their primary development partner was AKRSP, and to a large part continues to be, they have expanded to develop an impressive portfolio of projects and activities in partnership with a wide array of organisations including international development sector partners and local government departments. They are recognized as a pivotal institution in communities and are commonly awarded development projects by donors for everything from arranging vocational training to managing community infrastructure construction such as roads and waterworks. In GBC there are about 60 LSOs of which 29 LSOs are in Gilgit, 15 in Baltistan and 14 in Chitral region. The LSOs in GBC have a cumulative organizational membership of 3,596 V/WOs and CSOs. This includes 1,690 VOs, 1,475 WOs and 446 other CSOs[22]. LSOs have broad membership representative of a wide number of groups including young people and women. They meet regularly, interact with the communities frequently, and provide a range of services including micro lending.

Some LSOs were financially stronger than others. Main sources of revenue were service charges from project implementation and lending services, and profits generated from small businesses. The LSO in Drosh for example, was making money from an *easypaisa* business (mobile phone based transfers of money) and a forest nursery they maintained on their own premises, which however, was unfortunately destroyed in the 2015 floods. The LSO's operations, for instance salaries, rent of premises and meeting costs have to be covered from their own funds. Financial sustainability therefore, is crucial to LSOs' ability to function and expand, but there seems to be limited discussion about viability beyond just sustenance of current functions. LSO members said they needed more resources, mainly to establish an endowment fund, and they welcomed the idea of receiving capacity development support for them to become business development advisers and charge a small fee in return for business opportunities identification, training, mentoring and advice.

Women's membership in LSOs is strong. If an average LSO comprises of 40 community organisations, it was found that at least a third of them were women's organisations. Similarly, looking at the composition of the boards of directors, between a third and half of the positions were held by women. There are two or three LSOs that have the chairperson as a woman too, and some interviewees mentioned that those LSOs which had more women in leadership positions performed better in terms of project delivery and organizational sustainability than those where women were a minority. Though membership is strong, some interviewees expressed their reservations about the level of participation and control women exercised, and there were some views that the power of decision-making still lay largely with women. As the LSO's reach a critical mass of women at all levels in LSOs any such imbalance should become corrected with time and focused training.

[22] http://lson.org.pk/lso-profiles/fast-facts/. However, this information seems somewhat old. For instance AKRSP staff in Chitral said there are 22 LSOs in almost all the union councils except 4 where communities who have not reached that level of organisation and collaboration.

Political participation LSOs could act as important nurseries for women and men to be groomed to take an active part in local politics. It was encouraging to hear that in the recent local government elections in KP, a significant number of the elected representatives were people who had been involved with AKRSP in some way or another. There was no report however, of these elected officials being able to address the issues that they must have come across in their communities. Women in particular were quite scornful of elected officials saying that they came to them with great promises when it came to campaigning for their votes, but once in power they never came back.

Access to finance All of the communities visited had piped water and owned their own land, so women were not involved in managing community water taps or communal forests and pastures. They were involved in community level savings and credit groups either through informal 'committees' or more formal groups established under EELY. Finance is a key ingredient for women as they strive to improve their economic situation, whether it is for education, to start a business or to upgrade agricultural production and marketing. Credit is available from a range of sources including women's credit and savings groups set up under EELY, from LSOs, and from banks and microfinance institutions.

In some areas of Gilgit, the model of savings societies was also popular. Like the EELY credit and savings groups, they also operated on the principle of members contributing shares to a common pool of money and then being allowed to borrow from it, repay with a service charge of around 10 percent, and the members would then divide the profits according to their shares. The societies offered larger loans that community groups did, and were usually used for business purposes. Microfinance banks were also common in the region, and though they all had good lending portfolios, including women lenders, the women interviewed generally seemed reluctant if not outright averse, to taking loans from banks, citing high interest rates and laborious procedures as barriers to borrowing from them.

Interventions under EELY having an impact on the Community and Political Sphere

Several EELY interventions fall under this sphere namely because their aim has been to make women more active and informed members of the community and participate in community development decisions equal to men. Some interventions, such as forming savings groups, have been termed 'access' level interventions aimed at improving women's access to finance, but the nature of the work – managing finances, managing community group relations, and taking decisions, has enhanced conscientisation and their participation in the community sphere. Other interventions such as those to develop the capacity of local support organisations are posited at a higher starting point in the matrix as they deal with women who are already mobilized and aware, and now need help to participate and control community level decisions.

Credit and Savings Groups were established under EELY to improve access to finance for women. These credit and savings groups usually comprise of 12 to 15 women who come together and pool money according to 'shares'. This means that women with more shares deposit more money every month than those who have less shares. This amount is then loaned out as requested, usually in the form of small loans averaging Rs 20,000, repayable within three months with service charges of ten percent. At the end of the year the principal amount and profit earned is divided amongst members in the same ratio as their shares, and then the process of allocation of shares and collecting funds begins again.

LSOs also offer small loans from their own funds, again usually small loans of around 20,000 with some cases where loans of up to Rs 50,000 have been approved, also repayable within three to six months. Women were aware of loans from microfinance banks but said they were reluctant to take them from there because of long procedures, high service charges and requirements for collateral that women could not provide, for instance title to land. An interview with the ? of the First Microfinance Bank in Skardu however, revealed that there was no strict requirement for collateral for micro-loans, indicating that there is some element of mis-information that potential clients have.

Some women did take loans from LSOs and the credit and savings groups for business purposes such as buying inputs like material, but most loaning appears to be to cover unexpected household expenses, school fees and uniforms, health costs, or for agricultural inputs. One of the main reasons women were reluctant to take loans to invest in business was the small size – they felt they needed larger loans for significant business investment – and the short repayment time – three months is not usually enough to recover costs and repay loan instalments with service charges. Coupled with this is also a general reluctance to be found all over Pakistan, on taking credit and the uncertainty of return on investment, interest payments and extra stress this causes. As women advance in their businesses, access to finance could become a more significant barrier to growth.

Most loans were individual loans and women had not really considered using a group loan for a group business activity. There were two exceptions to this. The women of the Credit and Savings Group of Thallay, district Ganche, had pooled their savings to buy a nutcracker. They shared the use of the nutcracker to help extract the almond from inside the apricot kernels, a process made much easier and quicker by the use of a nut cracker, and the money they earned from increased sales was used to repay the group loan. Another time they took a group loan to buy freshly sheared wool and then they spun it into wool. They paid a man to weave the wool into shawls and then sold the shawls at a profit by which they were able to repay the loan and make a profit for themselves.

Both LSOs and the women's credit and savings groups reported very high levels of repayment, with only negligible cases of default. They also explained that the loan repayment time and the service charges were sometimes made flexible from case to case.

Life Skills. Life skills training was designed to give women and men the skills to be better equipped for modern life and be more productive members of the family and community. The course is a suite of modules including confidence building, negotiation, financial management and leadership. A group of teachers at the government boys high school in Khaplu had been trained under EELY as Life Skills trainers and they regularly delivered the sessions in their own school, and on demand for other groups too, such as girls enrolled in the local school.

It is difficult to gauge how trainees have benefitted from or used the life skills training since a lot of it is about attitude and behaviour, things that are difficult to measure. The Life Skills teachers reported that people had told them they were managing home and community relations better, were less likely to resort to anger or become victim to frustration. These soft skills are likely to be helpful as employability skills in the workplace. One trend that has been ascribed to life skills training is the reduction in suicides in Booni. Two years ago, the suicide rate amongst girls and women was remarkably high. This was commonly attributed to a general happiness amongst educated women who were not able to find jobs commensurate to their education, or were prevented from realizing their potential. Where there are a few role models, there are many women who either do not wish to break the mould or cannot make a change in their household or community. In some cases this leads to a life of acquiescence, while in others, despair leads to more drastic results including suicide. There used to be an

alarmingly high suicide rate amongst women in Booni, perhaps because despite good levels of education they were jobless, or they were in mismatched marriages. During the years of EELY's operations in the area however, this rate has drastically reduced to almost zero at present. It is likely that the jobs and entrepreneurship training that EELY provided helped some people overcome this feeling of destitution.

The Life Skills trainers in Khaplu were delivering this training in addition to their regular workload and that hampered their ability to deliver the whole suite of courses, or follow-up adequately to assess how beneficial the training had been. It had not been made part of the regular training either, and was seen as an add-on. Though their goodwill and interest has helped deliver the module so far, unless the trainers are given some additional incentive they may not be able to sustain the interest and effort.

Local Support Organisations and Women's Organisations. Under EELY LSOs were assisted in developing Youth Plans and Skills Development Plans to plan and mark out their priorities for the year. The Plans were developed through a process of consultation and documented in a simple, measurable format. The LSO in Booni for instance had during the past year been involved in post-flood relief work including the distribution of shelters and ration packs, community mobilisation to encourage women to participate in EELY training programmes, hosting interns from EELY's professional internship programme, organising the Youth Micro-Challenge Award event and completing the Youth Survey for their area, which is the first even survey of its kind. This year's plan also included sports events exclusive for women which was a very well received initiative. Projects often focus on women's income generation but neglect recreation as an equally important practical gender need, especially outdoor sports. One interviewee pointed out that sports was also a priority of the KPK provincial government, so more opportunities and events are bound to come up.

LSOs had also benefitted from the Youth Community Leadership Development programme implemented under EELY. In this interesting intersection of two programme, young women and men were first identified from amongst the local community and in partnership with Karakoram University they were trained as master trainers over a month in skills such as social mobilization, partnership development, financial management, and gender and development. They were then placed in different LSOs to further train their staff. In Chitral 105 WOs and 106 LSOs had participated in this programme. LSO Booni was particularly appreciative of the placement, saying that their activities had benefitted greatly from having a skilled person working with them, but since the interns left at the end of the placement, they were struggling again to fill the gap. This suggests that the gap LSOs face is not only of skills but of personnel too and if they had the resources, the LSOs would have employed the interns full-time.

There is a line of thought that feels if LSOs get caught up in revenue generation through business, they would be first of all distracted from their real function of social mobilization and community welfare, and secondly they would come into direct competition with other business owners from the same community. However without some sort of financial surplus LSOs are unable to invest in their own training, expert assistance, or meet community demands without external funding, which limits their growth. Some sort of balance therefore needs to be struck between financial sustainability and pure commercial business interest – a balance which the model of social enterprises offers.

Changing Minds

One of the greatest obstacles to gender equality is preconceived notions that both women and men have about women. It is considered natural that men are in charge and women are subservient to them in relationships and secondary in the household. It is regarded as proper that women's primary work is in the home and men's outside it, even if real life proves otherwise.

Under EELY LSOs were provided support in awareness raising activities designed to challenge and change men's and women's perceptions of gender roles. Training was provided to pairs, either couples or siblings, covering basic gender concepts, sex and gender, how gender biases are formed and how they impact the lives of women, men, girls and boys. Several weeks after the training, the same pairs were interviewed by the gad advisers, and in Baltistan some very encouraging results emerged. Not only were men more understanding about women's issues and their rights as spouses, rights to earn and be educated, but women too were more aware and assertive of rights. One family put both children in private school, whereas before only the son was studying there while the daughter was enrolled in the lower-quality, free government school. Some women started working with the support of men who had previously opposed their wish to work as school teachers. Couple reported better relationships based on equality, responsibility and respect.

Shahid and Meena Hussain from Hussainabad, Skardu had been married for four years at the time of training. Meena was already working as a data entry operator at a government office in skardu and considered herself fortunate that her husband would sometimes help her out with household chores, even though he did so considering it a great favour to her. She would not hesitate in handing her salary over to her husband either and he controlled how his wife's money would be spent. After the training, things had changed. Shahid no longer considered Meena's money his right, and stopped taking it from her, only borrowing small amounts if he needed them. Meena is now saving her salary and they are both pooling their money to build a house together. Shahid also no longer considered household work a favour, but simply a shared obligation. The effects of Shahid's sensitization are also being felt in the extended family. He supported his niece and convinced his sister not to get her married off at an early age and let her continue her education instead.

Recommendations to strengthen WEE through interventions in the community and political sphere

New financial packages. Based on discussions throughout the region, it appears that women would be more likely to take loans if they had a package that allowed for a loan up to Rs 50,000, repayable in one year, with an interest or service charge of between 5 to 10 percent. They had no clear preference in taking a loan from a bank or an LSO provided they had some flexibility and minimal paperwork and procedures.

Expand credit based savings groups. Since only members of these groups can take loans, there was a demand especially in Skardu, to expand the number of savings groups. Women who have been trained and manage groups already could be hired to replicate the model amongst other groups too. There was also demand from across the

region to train the group members, particularly the office bearers who were responsible for maintaining financial records, on bookkeeping and accounting skills. All the groups said they would benefit from business training and were interested in the model of group loans for group businesses that had been explored by the Thallay group.

Promote participation in local government WOs and LSOs should also be encouraged to become more active in politics. Many of the problems women and men face on issues such as safe transport, poor infrastructure and such are best resolved at a government level through political intervention. It is unfair to expect projects and people to solve everything themselves and absolve the state of their responsibility. The best way to make the state responsive to the needs of ordinary citizens, is to get ordinary citizens into positions of political power. At the same time, women and men from the communities must be trained to demand political attention. Interviewees said that at the time elections political party representatives came to them, asked about their needs, canvassed for votes, but once they had secured their votes and the election was over, they were never seen again. Local bodies would benefit from training on what their roles, rights, powers and responsibilities are, and how to collate communities' demands and negotiate budgets and projects for them. In Chitral AKRSP found that female local government representatives had almost no idea of what their powers were and often remained in the shadow of men. In response AKRSP did arrange training for them to help them understand their role, alongwith negotiation and conflict resolution skills. Such training should continue to strengthen women within political parties and those aspiring to join them. Citizen action and political response will have to be nurtured.

Community based business development advisory services Now that LSOs have firmly established themselves as pivotal community institutions, their capacity and role should be developed to ensure they remain sustainable and have the capacity to grow and serve the differing needs of their communities. One model worth examining is ECI's model of community based business development advisers, known as Changemakers, STARS or Naukri ya Karobar (NyK) centres. The model begins by identifying and training a group of individuals from the community in enterprise development and employment cycles. They go through a three or four-tiered progamme similar to semesters. The four semesters, usually 7 days each, cover

a) Identifying local economic opportunities, gender responsive value chain analyses, preparing feasibility studies, social mobilization and selecting beneficiaries and training partners.
b) Arranging training – different types of training arrangements at minimal cost - informal apprenticeships, tapping into NGO training, identifying public sector TVET training or arranging a trainer themselves with the learners contributing towards costs, Basic business training is usually provided by the NyK centre or the changemakers since they are trained as business development experts.
c) Post-training support including linkages to microfinance, markets, further business training and mentoring.
d) Documentation including managing finances, recording success stories, proposal writing and report writing.

If LSOs' staff can be increased to include can individuals, especially women, who are trained as business development experts they can provide business development and advisory services to the community for a small fee. This will help strengthen their role in the community, achieve sustainability as a social enterprise and they will be able to identify a much wider range of local economic opportunities than they are able to right now.

E-Learning Course

24-Day Business Management Skills Training

For Professional Trainers and Mentors

INTRODUCTION

Empowerment thru Creative Integration (Pvt.) Ltd. is a pioneer capacity building firm providing services to social & development sector of Pakistan from last 28 years. The focus of the organization was on face to face and classroom trainings but keeping in view the outsized demand from the audience, technological advancement and cost ECI has kick started a new web based learning avenue. The courses are designed catering to needs of the students/professionals based on ECI's intrinsic and vast experience as pioneers of capacity building initiatives. The course titled "Business Management Skills Training" will be covered in 24 days, the curriculum is based on videos whereas handbooks/handouts, assignments will also be part shared with participants.

OBJECTIVES

By the end of this training, participants will be able to:

- Understand basic business concepts;
- Identify a range of viable business opportunities;
- elaborate business management as per standard practices;
- Develop a marketing & business plan;
- Serve as tutor or mentor in next E-Learning course of ECI;

MATERIAL

CONTENT

- Basic Business Concepts
- Business Cycle Management
- Entrepreneural Competencies
- Business Management
- Market Survey & Feasibility Study
- Marketing & Its importance
- Marketing Strategy
- Bookkeeping & Records
- Business Planning

Dates	Certification
May 01-24, 2016	31st May, 2016

For Registration

for more details and registration please inbox us or email us on **bnabeel@eci.com.pk** or contact at **0333-5301856**

Conclusion

EELY is part of a long tradition of AKRSP's development work, and should be seen not only as a project, but part of a much wider process of gender equality and development. This is a unique strength of AKRSP's work - its continuity and its community level ownership – come together to form an almost inseparable continuum of development where one project augments another, where one initiative begins and another one builds on it.

It is this history of results that has enabled AKRSP and to move into the tricky area of women's economic empowerment with the trust of the people of the region and begin the slow process of changing mindsets. This change in attitudes, especially towards women, all the people interviewed, felt was to a large extent attributable to AKRSP's work in the area, especially under EELY since it was a long-term project which allowed time for the necessary foundation-building and trust-building activities. The demand for social development and women's advancement is high, both from women and men. And there is now an environment where there is an appetite for interventions that can lead to economic and social empowerment, which often in their wake, catalyse the transformation towards gender equality. This is something EELY has shown and the momentum should not be broken.

Annex 1: Project Profile of EELY

Enhancing Employability and Leadership for Youth (EELY) program. EELY is a six-year, CAD 19 million program designed to increase engagement of youth as productive and full members of Gilgit-Baltistan and Chitral. EELY will contribute to this ultimate outcome through two complementary components: youth employability and youth engagement and leadership. The youth employability component seeks to enhance professional skills development and enterprise support services. The leadership component will work to promote engaged and empowered youth by enhancing youth participation in community and civic activities and institutions. It will also work to build the capacity of local institutions to support an enabling environment for youth development and youth decision makers. Both components are designed to be mutually reinforcing and interactive as to most effectively achieve long term, sustainable results at scale.

The Aga Khan Rural Support Programme (AKRSP) is responsible for overall project implementation; Aga Khan Foundation Pakistan (AKFP) is responsible for inter-agency coordination, monitoring and grant management in Pakistan; and Aga Khan Foundation Canada (AKFC) is the Executing Agency and bears ultimate responsibility for program results and reporting to CIDA. The program will be implemented in seven districts in Gilgit-Balistan and Chitral areas with a combined population of 1.6 million. EELY has defined its youth target group as between the ages of 15 to 35 years of age in order to match the youth school-to-work transition ages in GBC. Overall, EELY is targeting 189,000 beneficiaries over the life of the program, almost half of which are young women.

Annex 2: Education and TVET profile of GBC districts

GILGIT BALTISTAN

1	**SKARDU**	
a.[i]	**Education score**	78.58
b.	**National ranking**	14/148
c.	**Number of schools**	
	Primary	268
	Middle	95
	Secondary	46
	Higher secondary	N/A
	Boys	301
	Girls	198
d.	**Number of teachers**	
	Primary schools	715
	Middle schools	680
	Secondary schools	692
	Higher secondary schools	0
	Female teachers	695
	Male teachers	1392
e.	**Learning outcomes**	
	Cannot read a story in Urdu	48%
	Cannot read a sentence in English	37%
	Cannot do two digit division	43%
f.	**Net enrolment rate by level of schooling and gender**	

	Primary schools	
	Boys	94%
	Girls	84%
	Total	90%
	Middle schools	
	Boys	94%
	Girls	83%
	Total	89%
	High Schools	
	Boys	91%
	Girls	58%
	Total	75%
g.	**Drop-out rate at primary level**	
	Boys	0%
	Girls	10%
	Total	5%
h.	**School infrastructure score**	38.88
i.	**Schools where infrastructure facilities are not available**	
	Electricity	63%
	Water	57%
	Toilet	72%
	Boundary wall	33%
j.	**Girls schools where infrastructure facilities are not available**	
	Toilet	72%

	Boundary wall	28%
k.	**Proportion of schools where building condition is not satisfactory**	81%
l.[ii]	**Number of college of technologies**	
	Male-GCT	3
	Female-GCT	0
	Co education	0
	Total	3
m.	**Number of vocational institutes**	
	Male	10
	Female	80
	Co education	18
	Total	108
n.	**Enrollments**	
	Male	1353
	Female	4143
	Total	5496
	Capacity	8541
o.	**Types of shifts**	
	Morning	35.3%
	Evening	56.0%
	Both	0%
2.	**HUNZA-NAGAR**	
a.	**Education score**	77.33
b.	**National ranking**	21/148

c.	**Number of schools**	
	Primary	45
	Middle	29
	Secondary	22
	Higher secondary	4
	Boys	53
	Girls	76
d.	**Number of teachers**	
	Primary schools	95
	Middle schools	156
	Secondary schools	286
	Higher secondary schools	11
	Female teachers	196
	Male teachers	352
e.	**Learning outcomes**	
	Cannot read a story in Urdu	56%
	Cannot read a sentence in English	27%
	Cannot do two digit division	55%
f.	**Net enrolment rate by level of schooling and gender**	
	Primary schools	
	Boys	94%
	Girls	89%
	Total	98%
	Middle schools	

	Boys	95%
	Girls	92%
	Total	94%
	High Schools	
	Boys	97%
	Girls	97%
	Total	97%
g.	**Drop-out rate at primary level**	
	Boys	9%
	Girls	2%
	Total	22%
h.	**School infrastructure score**	63.56%
i.	**Schools where infrastructure facilities are not available**	
	Electricity	29%
	Water	33%
	Toilet	16%
	Boundary wall	27%
j.	**Girls schools where infrastructure facilities are not available**	
	Toilet	14%
	Boundary wall	29%
k.	**Proportion of schools where building condition is not satisfactory**	78%
l.	**Number of college of technologies**	
	Male-GCT	1
	Female-GCT	0

	Co education	0
	Total	1
m.	**Number of vocational institutes**	
	Male	2
	Female	44
	Co education	12
	Total	58
n.	**Enrollments**	
	Male	175
	Female	1169
	Total	1344
	Capacity	1949
o.	**Types of shifts**	
	Morning	87.9%
	Evening	12.1%
	Both	0%
3.	**ASTOR**	
a.	**Education score**	75.86
b.	**National ranking**	32/148
c.	**Number of schools**	
	Primary	65
	Middle	34
	Secondary	17
	Higher secondary	1

	Boys	82
	Girls	68
d.	**Number of teachers**	
	Primary schools	143
	Middle schools	236
	Secondary schools	209
	Higher secondary schools	25
	Female teachers	182
	Male teachers	431
e.	**Learning outcomes**	
	Cannot read a story in Urdu	37%
	Cannot read a sentence in English	32%
	Cannot do two digit division	34%
f.	**Net enrolment rate by level of schooling and gender**	
	Primary schools	
	Boys	90%
	Girls	85%
	Total	92%
	Middle schools	
	Boys	89%
	Girls	86%
	Total	88%
	High Schools	
	Boys	79%

	Girls	72%
	Total	76%
g.	**Drop-out rate at primary level**	
	Boys	1%
	Girls	7%
	Total	5%
h.	**School infrastructure score**	25.85
i.	**Schools where infrastructure facilities are not available**	
	Electricity	77%
	Water	86%
	Toilet	62%
	Boundary wall	72%
j.	**Girls schools where infrastructure facilities are not available**	
	Toilet	25%
	Boundary wall	69%
k.	**Proportion of schools where building condition is not satisfactory**	74%
l.	**Number of college of technologies**	
	Male-GCT	0
	Female-GCT	0
	Co education	0
	Total	0
m.	**Number of vocational institutes**	
	Male	0
	Female	0

	Co education	9
	Total	9
n.	**Enrollments**	
	Male	19
	Female	232
	Total	251
	Capacity	390
o.	**Types of shifts**	
	Morning	100%
	Evening	0%
	Both	0%
4.	**GILGIT**	
a.	**Education score**	74.88
b.	**National ranking**	35/148
c.	**Number of schools**	
	Primary	75
	Middle	37
	Secondary	27
	Higher secondary	2
	Boys	69
	Girls	104
d.	**Number of teachers**	
	Primary schools	276
	Middle schools	301

	Secondary schools	524
	Higher secondary schools	52
	Female teachers	584
	Male teachers	569
e.	**Learning outcomes**	
	Cannot read a story in Urdu	48
	Cannot read a sentence in English	42
	Cannot do two digit division	48
f.	**Net enrolment rate by level of schooling and gender**	
	Primary schools	
	Boys	89%
	Girls	82%
	Total	96%
	Middle schools	
	Boys	90%
	Girls	76%
	Total	84%
	High Schools	
	Boys	88%
	Girls	78%
	Total	84%
g.	**Drop-out rate at primary level**	
	Boys	1%
	Girls	4%

	Total	2%
h.	**School infrastructure score**	57.33
i.	**Schools where infrastructure facilities are not available**	
	Electricity	43%
	Water	44%
	Toilet	24%
	Boundary wall	20%
j.	**Girls schools where infrastructure facilities are not available**	
	Toilet	21%
	Boundary wall	13%
k.	**Proportion of schools where building condition is not satisfactory**	83%
l.	**Number of college of technologies**	
	Male-GCT	2
	Female-GCT	0
	Co education	1
	Total	3
m.	**Number of vocational institutes**	
	Male	2
	Female	16
	Co education	6
	Total	24
n.	**Enrollments**	
	Male	1254
	Female	664

	Total	1918
	Capacity	1968
o.	**Types of shifts**	
	Morning	88.5%
	Evening	11.5%
	Both	0%
5.	**GHIZER**	
a.	**Education score**	69.58
b.	**National ranking**	52/148
c.	**Number of schools**	
	Primary	62
	Middle	24
	Secondary	25
	Higher secondary	N/A
	Boys	82
	Girls	66
d.	**Number of teachers**	
	Primary schools	156
	Middle schools	136
	Secondary schools	323
	Higher secondary schools	0
	Female teachers	174
	Male teachers	441
e.	**Learning outcomes**	

	Cannot read a story in Urdu	47%
	Cannot read a sentence in English	41%
	Cannot do two digit division	45%
f.	**Net enrolment rate by level of schooling and gender**	
	Primary schools	
	Boys	96%
	Girls	91%
	Total	96%
	Middle schools	
	Boys	96%
	Girls	91%
	Total	94%
	High Schools	
	Boys	95%
	Girls	93%
	Total	94%
g.	**Drop-out rate at primary level**	
	Boys	3%
	Girls	4%
	Total	29%
h.	**School infrastructure score**	52.9
i.	**Schools where infrastructure facilities are not available**	
	Electricity	21%
	Water	16%

	Toilet	48%
	Boundary wall	61%
j.	**Girls schools where infrastructure facilities are not available**	
	Toilet	41%
	Boundary wall	59%
k.	**Proportion of schools where building condition is not satisfactory**	89%
l.	**Number of college of technologies**	
	Male-GCT	2
	Female-GCT	0
	Co education	0
	Total	2
m.	**Number of vocational institutes**	
	Male	3
	Female	20
	Co education	7
	Total	30
n.	**Enrollments**	
	Male	436
	Female	789
	Total	1225
	Capacity	1531
o.	**Types of shifts**	
	Morning	52.9%

	Evening	14.7%
	Both	2.9%
6.	**GHANCHI**	
a.	**Education score**	69.79
b	**National ranking**	54/148
c.	**Number of schools**	
	Primary	67
	Middle	38
	Secondary	31
	Higher secondary	4
	Boys	102
	Girls	91
d.	**Number of teachers**	
	Primary schools	153
	Middle schools	220
	Secondary schools	288
	Higher secondary schools	57
	Female teachers	166
	Male teachers	552
e.	**Learning outcomes**	
	Cannot read a story in Urdu	44%
	Cannot read a sentence in English	53%
	Cannot do two digit division	51%
f.	**Net enrolment rate by level of schooling and gender**	

	Primary schools	89%
	Boys	88%
	Girls	97%
	Total	
	Middle schools	
	Boys	95%
	Girls	91%
	Total	93%
	High Schools	
	Boys	83%
	Girls	72%
	Total	78%
g.	**Drop-out rate at primary level**	
	Boys	5%
	Girls	4%
	Total	50%
h.	**School infrastructure score**	34.93
i.	**Schools where infrastructure facilities are not available**	
	Electricity	54%
	Water	61%
	Toilet	81%
	Boundary wall	52%
j.	**Girls schools where infrastructure facilities are not available**	
	Toilet	78%

	Boundary wall	56%
k.	**Proportion of schools where building condition is not satisfactory**	78%
l.	**Number of college of technologies**	
	Male-GCT	0
	Female-GCT	0
	Co education	0
	Total	0
m.	**Number of vocational institutes**	
	Male	3
	Female	32
	Co education	11
	Total	46
n.	**Enrollments**	
	Male	556
	Female	1881
	Total	2437
	Capacity	2952
o.	**Types of shifts**	
	Morning	60.9%
	Evening	30.4%
	Both	0%
7.	**DIAMER**	
a.	**Education score**	58.36
b.	**National ranking**	95/148

c.	**Number of schools**	
	Primary	129
	Middle	26
	Secondary	9
	Higher secondary	N/A
	Boys	151
	Girls	46
d.	**Number of teachers**	
	Primary schools	253
	Middle schools	214
	Secondary schools	165
	Higher secondary schools	0
	Female teachers	38
	Male teachers	594
e.	**Learning outcomes**	
	Cannot read a story in Urdu	39%
	Cannot read a sentence in English	30%
	Cannot do two digit division	22%
f.	**Net enrolment rate by level of schooling and gender**	
	Primary schools	
	Boys	72%
	Girls	16%
	Total	47%
	Middle schools	

	Boys	81%
	Girls	15%
	Total	55%
	High Schools	
	Boys	61%
	Girls	9%
	Total	42%
g.	**Drop-out rate at primary level**	
	Boys	2%
	Girls	16%
	Total	0%
h.	**School infrastructure score**	20.78
l.	**Schools where infrastructure facilities are not available**	
	Electricity	75%
	Water	57%
	Toilet	89%
	Boundary wall	87%
j.	**Girls schools where infrastructure facilities are not available**	
	Toilet	91%
	Boundary wall	82%
k.	**Proportion of schools where building condition is not satisfactory**	88%
l.	**Number of college of technologies**	
	Male-GCT	0
	Female-GCT	0

	Co education	0
	Total	0
m.	**Number of vocational institutes**	
	Male	0
	Female	0
	Co education	9
	Total	9
n.	**Enrollments**	
	Male	22
	Female	197
	Total	219
	Capacity	337
o.	**Types of shifts**	
	Morning	100%
	Evening	0%
	Both	0%
8.	**CHITRAL**	
a.[iii]	**Education score**	76.61
b.	**National ranking**	30/148
c.	**Provincial ranking**	6/25
d.	**Number of schools**	
	Primary	644
	Middle	88
	Secondary	66

	Higher secondary	4
	Boys	583
	Girls	325
e.	**Number of teachers**	
	Primary schools	1384
	Middle schools	591
	Secondary schools	819
	Higher secondary schools	99
	Female teachers	873
	Male teachers	2020
f.	**Learning outcomes**	
	Cannot read a story in Urdu	83%
	Cannot read a sentence in English	64%
	Cannot do two digit division	84%
g.	**Net enrolment rate by level of schooling and gender**	
	Primary schools	
	Boys	83%
	Girls	62%
	Total	73%
	Middle schools	
	Boys	54%
	Girls	50%
	Total	52%
	High Schools	

	Boys	39%
	Girls	40%
	Total	39%
h.	**Drop-out rate at primary level**	
	Boys	7%
	Girls	1%
	Total	1%
i.	**School infrastructure score**	65.19
j.	**Schools where infrastructure facilities are not available**	
	Electricity	66%
	Water	31%
	Toilet	34%
	Boundary wall	39%
k.	**Girls schools where infrastructure facilities are not available**	
	Toilet	1%
	Boundary wall	1%
l.	**Proportion of schools where building condition is not satisfactory**	5%
m.[iv]	**Number of college of technologies**	
	Male-GCT	1
	Female-GCT	0
	Co education	0
	Total	1
n.	**Number of vocational institutes**	
	Male	0

	Female	0
	Co education	5
	Total	5
o.	**Enrollments**	
	Male	509
	Female	113
	Total	622
	Capacity	2040
p.	**Types of shifts**	
	Morning	88.5%
	Evening	11.5%
	Both	0%

[i] Source for a. to k. for districts 1. to 7. http://www.alifailaan.pk/district_education_rankings
[ii] Source for l. to o. for districts 1. to 7. http://www.skillingpakistan.org/dmap/
[iii] Source for a. to l http://www.alifailaan.pk/district_education_rankings
[iv] Source for m. to p. http://www.skillingpakistan.org/dmap