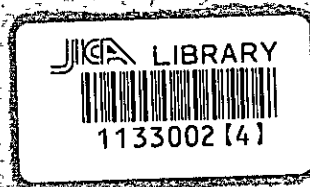


**ANALYSIS OF WID ACTIVITIES/STRATEGIES
OF NGOs IN PAKISTAN**

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**PAKISTAN OFFICE
JAPAN INTERNATIONAL COOPERATION AGENCY
ISLAMABAD**

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SUBMITTED TO

**JAPAN INTERNATIONAL COOPERATION AGENCY
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EXECUTIVE SUMMARY

This study investigates the effects of income generation activities by NGOs on the status of women. This is done through an analysis of the nature of income earning activities, expenditure patterns, women's access and control over income and their gender perception.

It has been found that most NGO income generation programs for women are actually credit programs and do not offer any technical assistance in skill development or facilitate access to marketing. Some NGOs which offer training, do so in spheres which are traditional for women.

The data of the study shows that women's income earning work is mainly located in the traditional spheres of embroidery/sewing, livestock and agriculture. The income earned from these activities is casual and nominal. The findings of this study suggest, that despite women's economic contribution, their role in the family remains a subordinate one. Their limited ability to earn this small income neither changes their traditional roles nor does it liberate them economically or socially. However, it does enable women to reduce the poverty level of their households.

It has been found that NGO IG programs play an important role in terms of broadening the capital base for women, enhancing their access to capital and reducing poverty at the household level. However, these programmes do not have any measurable or clear social goals. Therefore, NGO IG programs are more of poverty alleviation measures rather than qualifying as developmental interventions.

The study recommends that in a social context where women's physical and social mobility outside the home is restricted, IG programs must combine women's practical and strategic interests. Components of consciousness raising, adult literacy, health, family planning and training in new skills must be delivered by NGOs along with financial and enterprise development services as part of an integrated package.

LIST OF ACRONYMS AND ABBREVIATIONS

APWA	-	All Pakistan Women Association
ABPAW	-	Association of Business, Professional & Agricultural Women
ADB	-	Asian Development Bank
AF	-	Aurat Foundation
AGHS	-	Asma, Hina & Shehla Legal Aid Centre
AIDAB	-	Australian International Development Assistance Bureau
AKBA	-	Anjuman Khawateen Behbood Atfal
AMA	-	Aurat Muaven Aurat
AO	-	Awake Organisation
ASR	-	Applied Socio-Economic Research
BA	-	Behbud Association
BC	-	British Council
BHEF	-	Baltistan Health and Education Foundation
BPWA	-	Business and Professional Women's Association
BUSTI	-	Basic Urban Services for Katchi Abadis
BRSP	-	Baluchistan Rural Support Programme
CIDA	-	Canadian International Development Agency
CMSWS	-	Col. Mohammad Sher Welfare Society
DDA	-	Dutch Development Assistance
EC	-	European Commission
FPAP	-	Family Planning Association of Pakistan
GCDO	-	Grex Community Development organization
HA	-	Hawwa Associates
HLPP	-	Hafizabad Literacy Promotion Programme
IK	-	Idara-e-Kissan
ILO	-	International Labour organization
IUCN	-	International Union for conservation of Nature
IG	-	Income-generation
KK	-	Khwend Kor Women and Environment Development Programme
KAWWS	-	Karachi Administrative Women Welfare Society
LACW	-	Legal Aid Centre for Women
LCDP	-	Lyari Community Development Project
LHRLA	-	Lawyers for Human Rights and Legal Aid
MMBMT	-	Malik Maula Budhsh Memorial Trust
NF	-	Nisa Foundation
NORAD	-	Norwegian Agency for Development Cooperation
NCCP	-	National Craft Council of Pakistan
ODA	-	Overseas Development Administration

OPP	-	Orangi Pilot Project
PDO	-	Pattan Development Organisation
PED	-	Primary Fund for Development
PWA	-	Progressive Women Association
PSSB	-	Punjab Social Services Board
SG	-	Shirkat Gah
SDF	-	Sungi Development Foundation
SGA	-	Sindh Graduates Association
SPO	-	Strengthening Participatory Organisation
SST	-	Samaj Sudhar Tehrik
SAFWCO	-	Sindh Agricultural and Forestry Workers Cooperative Organisation
SRSC	-	Surhid Rural Support Cooperation
TRC	-	Teacher Resource Centre
TGST	-	Talented Girls Student Trust
UNDP	-	United Nations Development Programme
UNICEF	-	United Nations Children's Fund
UNFPA	-	United Nations Fund for Population Activities
UNIFEM	-	United Nations Development Fund for Women
WAF	-	Women Action Forum
WAR	-	War Against Rape
WWA	-	Working Women Association
WBSWO	-	Wadhela Baloch Social Welfare Organisation
YCHR	-	Youth Commission for Human Rights

1. Introduction

Pakistan is one of the fastest growing economies in the world, yet it is ranked 132nd in terms of human development indicators as developed by UNDP. According to these indicators, it becomes glaringly obvious that women are the most neglected segment of the society. Women form 47 percent of an estimated population of 124 million in Pakistan, out of which only 22.3 percent of women can read and write. The female literacy rate in rural areas is even lower, 7.3%. The female labour force participation in the wage economy is estimated to be 11 percent of the total population (UNDP,1993). The sex ratio is the lowest in the world, 91 women to 100 men. The maternal mortality rate is 500 per 100,000 live births. Almost 90 percent of pregnant and lactating women are anaemic (Eighth Five Year Plan). There are less than 2 percent women in the National Assembly. Women are subject to a number of blatantly discriminatory laws in the country, such as the Law of Evidence, Hudood Ordinance and 'Qisas and Dyiat'. Patriarchal ideology, economic and political structures determine women's access to socio-economic resources and opportunities, which has resulted in gross gender inequalities.

Although the growing women's movement and a favourable international environment, especially the declaration of the Women's Decade (1976-85), has created an awareness at the social as well as at the government level of gender disparities in all sectors of the society and the need to invest in women's human capital in order to achieve the goal of sustainable development. The implementation of WID Programs in the public sector remains as weak and ineffective as in the past. Each Five-Year Plan since 1955 has recognized the need to make special programs for women uplift but it is a fact that is also acknowledged by the Commission on the Status of Women (1985) that development policies and plans of the government have not achieved the desired results due to the strong influence of the patriarchal ideology and social customs on the lives of women.

This is the background to which the NGO sector came into being to respond to these issues as the state failed in handling growing poverty, intolerance, gender inequalities and to provide basic services to its citizens.

A large number of NGOs active in community development are either having WID sections or special WID programs to address women's marginalisation by development processes and working towards their empowerment. Although, there is a diversity in their approaches to women's development, almost all of them consider improved economic status of women as the key factor towards their development/ empowerment. That is why many NGOs are involving and assisting women in income-generating projects on the assumption that women's ability to earn money will essentially lead them to their independence/empowerment. As a result of this a large number of women in the rural and

urban areas are engaged in micro level income-generating activities. However, there are hardly any efforts to investigate the social impact of this income on women's status, or on their self perception. This study is an attempt to try and fill these gaps in information. It is hoped that the findings of this study will assist NGOs for better planning for future income-generating activities for women and also reshape their vision of women's development. Furthermore, it is expected that the Ministry for Women's Development will also redefine its role to support NGOs activities in this field.

It is pertinent to mention here that this study is not evaluating the impact of NGOs programs on women's lives. NGOs could have many programs in addition to income-generation which would have direct or indirect beneficial effects on women. Income-generation could be one of their many other interventions for women's development. Therefore, this study proposes to assess only the effects of income-generation projects of NGOs on women's lives. Furthermore, it needs to be stressed here that a very small sample has been taken from income-generating projects of various NGOs for this study. Therefore, a degree of caution has to be exercised to make any generalization about the effectiveness or social impact of income-generation projects of NGOs on women.

The study also proposes to evaluate only those NGOs which have earned a name and reputation in the NGO sector. As the NGO sector in Pakistan is relatively a new phenomenon (1980s) as compared to many other countries in the region, many NGOs are at the stage of experimenting various models of community development. It is observed that smaller or new emerging NGOs have the tendency to follow the developmental models adopted by the successful NGOs. It is assumed that adoption of similar approach will lead to their success in community development as well. In view of this trend, it is very important to find out not only the impact of income-generation programs of trend setter NGOs on women development but also the gender analysis of its policies and internal administrative structures. It is hoped that this study will be able to point out some positive and problematic aspects of IGPs and its impact on women status, which would guide NGOs to develop a better conceptual framework for analysis of women's status and plan interventions.

1.1. Objectives of the Study

The overall objective of this study is to find out to what extent income-generation projects of various NGOs have brought changes in the socio-economic position of women within their families and communities.

The specific objectives are to:

- (a) Identify specific areas of women's lives that have been affected by income-generating projects.
- (b) Identify the most successful income-generating project.
- (c) Identify the successful strategies for working with women at the grass-root level.
- (d) Identify to what extent these projects have touched women's strategic interests.
- (e) Identify women's own perception of changes in their socio-economic status within their families and communities due to their involvement in the income-generating projects.
- (f) Investigate the possible linkages and coordination of WID activities of various NGOs.

The study will explore the following questions:

- (a) Nature of income-generation activities initiated by the WID section of various NGOs.
- (b) Level of income earned by women.
- (c) How is the money spent in the household.
- (d) To what extent women control the income they generate.
- (e) How women feel and value their earning capacities.
- (f) How far have these programs affected the socio-economic position of women within their families and communities.

2. An Overview of NGOs

Before I embark on analysing the impact of income-generating projects of various NGOs on women's status, it will be appropriate to overview briefly the NGO sector in Pakistan.

According to one estimate there are about 13,000 registered NGOs in Pakistan, of which 500 are development NGOs. A study by UNDP undertaken in 1991, covered a total of 4,833 registered organizations. Of these 2,714 were located in Punjab, 1,743 in Sindh, 213 in Balochistan and 163 in NWFP. Almost ten percent of the NGOs surveyed were no longer in existence. The study indicated that over 62 percent of the NGOs were formed between 1972-1991 and the majority of them are based in urban or semi-urban area. Only five percent were working at the national level.

Women development is one of the stated objectives of the majority of NGOs in the Punjab (56.5%), and NWFP (56.6%), Balochistan (41.1%) and Sindh (26.3%). Women were identified as the target population by 50.9 percent of the NGOs.

The WID focused NGOs can be divided into two broad categories (a) Development NGOs (b) Women NGOs.

Development NGOs ¹

Development NGOs are grassroots development organizations that are working to alleviate poverty by involving people in the process of development at the community level. Most of them have an integrated multi-sectoral approach. However, women's development is one of their priority areas. This category includes the Agha Khan Rural Support Programme (AKRSP), Orangi Pilot Project (OPP), Pattan Development Organization, Sungi Development Foundation, Balochistan Rural Support Programme (BRSP), Sarhad Rural Support Corporation (SRSC), National Rural Support Programme (NRSP), Sindh Graduates Association (SGA), and Baanhn Beli.

Women's NGOs

Women NGOs are those working exclusively for women's development and are managed by female professionals. Women's NGOs can further be classified as follows:

Research NGOs

These NGOs are primarily engaged in research on women in order to fill the gaps in existing knowledge and provide an alternative conceptualization of women's role and contribution in society. These NGOs have also become the focal point for the information on women. They disseminate information on women through their publications. Applied Socio-Economic Research (ASR), Simorgh, Shirkat Gah, and Aurat Foundation are the main NGOs which fall in this category.

Women's Advocacy and Lobby-cum-Pressure Groups

These NGOs have proved to be most vocal and effective in promoting women concerns at the policy making level. Women Action Forum (WAF), War Against Rape (WAR) and Sindhiani Tehrik (ST) are the main women organizations who have played a very effective role in voicing women's issues in public. These are totally self-financed groups.

¹The classification of NGOs has been borrowed from the TVO Status Report NO.2. 1994

Professional Organizations

Professional women have come together in these organizations to undertake various activities of research, advocacy or legal aid to protect the professional interests of their members. Pakistan Women's Lawyers Association (PWLA), AGHS Legal Aid Centre for Women, Lawyers for Human Rights and Legal Aid, Teachers Resource Centre (TRC), and Association of Business, Professional and Agricultural Women are the examples of this category.

Women's Development NGOs

These are run by women professionals and work specifically for women in the field of health, literacy, training, skill development, income-generation etc. Aurat Foundation, All Pakistan Women Association (APWA), Behbud, Hawwa Associate and Entrepreneurship and Career Development Institute (ECI) are some examples of this category.

Health and Family Planning

Family Planning Association of Pakistan (FPAP), Behbud, Maternity and Child Welfare Association of Pakistan (MCWAP), The Pakistan Voluntary Health and Nutrition Association (PVHNA), APPNA SEHAT, and the Health and Nutrition Development Society (HANDS) focus on health and family planning. Some of these NGOs also undertake adult literacy and income-generation projects for women because it is believed that women's better status in these areas would have an effect on their attitudes towards health and family planning.

Table 1:

Pattern of WID Work in the NGO Sector

Primary Programme Training Focus	NGO	Activities Undertaken
Traditional Skill	APWA, BA, FWCS, NCCP, TGST, PATTAN.	Vocational Training Centres.
Income Generation/credit	AO, BPWA, CMSSWS, GCDO, HA, LCDP, PDO, PFD, SAFWCO, SDF, SST, UCDC, PATTAN.	Training for Micro-Enterprise, Credit Schemes.

Health/Family Planning	APPNA SEHAT, BHEF, FPAP, HANDS, HLPP,, IK, PPA, PVHNA, SGA, PDO, SRWCO, SST, UCDC, WBSWO.	Health Centres, Health Education, FP Training.
Education/Literacy	ABED, AKBA, AMA, PDO, CARE, HLPP,MMBMT, MSWS, NF, OPD, PAB, PED, SAFWCO, TRC, YCHR, PATTAN.	Female Literacy Centres, Home Schools, Teacher Training.
Research/Advocacy	WAF, AF, AGHS, ASR, BEDARI, ABPAW, KAVISH, LACW, LHRLA, PWA, PWI, SG, SIMORGH, URC, WAR, WWA.	Regular Publication, Manuals, Research, Legal/Crisis Aid.
Sanitation/Environ-ment	IUCN, KAWWS, SDF, PDO, SUNGI AND PATTAN	Sanitation Programs, Social Forestry/ Environment Programs.
Rural/Community Women's Development	AKRSP, BB, PDO, BRSP, BUSTI, IRDP, NRSP, OPP, PRSP, SOSRSP, SRSC, SUNGI, PATTAN.	Health Education, Income-generation, Credit, training Sanitation, Forestry and Agriculture.
Shelter	SAIBAN, PDO, PATTAN.	Incremental Housing Schemes.
Supporting WID	ADB, AIDAB, BC, CIDA, DDA, EEC, FAO, ILO, NORAD, ODA, OXRFAM, SCF, PSSB, SAF, SDC, SPO, TVO UNDP, UNFPA, UNICEF, UNIFEM.	Financed Programs.

Source: TVO Status Report No.2 (some names of the NGOs are added in the original table).

3. Location

The NGOs whose income-generation projects for social impact were assessed are located in the province of Punjab, NWFP, Sind and Baluchistan. Initially, it was proposed to cover Northern Areas in the study as well but due to non-availability of flights and also land slide, Northern Areas became inaccessible by air and by road during the time of the study. Twenty five percent of functional known NGOs working with women in each province were selected and one income-generation projects of each NGO was to be assessed for the above-mentioned purpose. However, some of the NGOs, out of these 25% selected, agreed to be included in the study did not give us enough time, therefore, had to be dropped. Thus, the target of 25% of 50 functional NGOs was reduced to 16%. Following NGOs were included in the study:

Table 2:

NGOs and Project Areas

Province	NGO	Project Area
Punjab	National Rural Support Program. All Pakistan Women's Association.	Bura, District Attock. Sohan, Dist. Rawalpindi. Mishal. NoorPur Shahan, Berri Imam.
Sind NWFP	Orangi Pilot Project. Sungi Development Foundation.	Orangi, Karachi. KalBala and Noordi Dist. Huripur. Khwendo Kor. Lakray, Dist. Peshawar.
Baluchistan	Baluchistan Rural Support Program. Anjuman-i-Taraqi Khawateen Aur	Sheer Dil, Quetta. Sirqili Qallan, Itfal. Quetta.

4. Methodology

First of all, the reputed NGOs were identified in all the four provinces which were working for women's development. Community based organisation (CBO) were not included in the study due to the objectives stated. Only those NGOs were contacted which were working at least at tehsil level.

After this, the initial contact was made, objectives of the study were explained and a request was made for a visit of their income-generating programs. Unfortunately, some of the NGOs took an extraordinarily long time to respond to the request. It appeared that they had some fears and apprehensions. After a great deal of persuasion and in some cases after using personal contact, these NGOs agreed to be included in the study which resulted in delay in conducting research and the completion of the study. Some of the NGOs requested that we should show them the report before submission. Since the main concern of the study was to explore the social impact of income-generating activities of the NGOs on women rather than evaluating the overall work of the NGOs, it was decided in view of the NGOs concerns that the data of this study will not be disaggregated on the basis of NGOs unless it is necessary .

The evaluation was drawn on four main sources of data:

- (a) Information collected from semi-structured interviews from beneficiaries.
- (b) Group discussions with beneficiaries.
- (c) Discussions and interviews with executives and supervisors of the projects.
- (d) Review of project documentation and relevant secondary materials.

Three interview schedules were designed and employed: one for the executive of the NGO, second for the supervisor/coordinator of the income-generating project and third for the beneficiaries.

Participatory Rapid Appraisal (PRA)² techniques were used to gather data about the localities/villages where the income-generating projects were going on.

4.1. Sample Size

As far as the selection of the income-generating project of the NGO was concerned, it was asked from the executive of the organisation to refer to us one of the most successful income-generating program or group or location of their NGO. For the selection of beneficiaries of the income-generating projects the following rules were made:

- (a) Up to ten beneficiaries of each income generating project will be interviewed.
- (b) If the project has up to ten or less than ten beneficiaries then all women will be interviewed.
- (c) If the beneficiaries of the project are more than ten they will be selected through random sampling.

² *Participatory Rapid Appraisal is a specific qualitative research technique developed in the late 1970s and early 1980s by researchers in international development as an alternative and complement to conventional sample surveys. PRA is a way of learning from and with, community members.*

Since the majority of NGOs were facilitating income-generating activities of women through their credit programs, in most of the cases area/locality/community was selected instead of the project. Only in the case of Sungi Development Organisation research was conducted in two villages as in the first village the total number of women involved in income generation was less than ten.

Table 3:

Distribution of Sample According to NGOs

NGO	Women Beneficiary	Executive	Project Manager
NARSP	10	1	1
APWA	10	1	1
SUNGI	10	1	1
KHWEND KOR	10	1	1
OPP	10	1	1
BRSP	10	1	1
ANJUMAN-I-TARAQI KHAWATEEN AND ITFAL	10	1	1
MISHAL	10	1	1
TOTAL	80	8	8

5. Profile of the Respondents

5.1. Educational Level

Out of 80 women interviewed, 71.4% are illiterate. The rate of illiteracy among female respondents appears to be higher as compared to their male family members. Among the literate women 12 were educated up to primary level, 7 had passed their high school examination whereas only one woman from the village Bura, Attock in the project area of NRSP had bachelors level of education.

It was encouraging to note that with the exception of Shair Dil village in Baluchistan, almost in all families interviewed, young children were going to school irrespective of their sex. It is hoped that this positive trend will benefit these communities in the long run.

5.2. Marital Status

As far as the marital status of the respondents was concerned, 60 women were married, 16 were unmarried, 1 woman was separated and 3 were widows. No case of divorce was found among the women who were interviewed.

5.3. Structure of the Household

The nature of residence in the visited communities was patrilocal and patrilineal. Almost 64.2% of the sample families were nuclear composed of parents and their children whereas 35.2% women had extended families consisting of mothers and fathers in-law, brothers-in-law and their unmarried sisters-in-law. However, these households considered themselves as single or nuclear households because income was pooled and expenditures were shared.

5.4. Age of the Respondents

It was difficult to get the precise information from the respondents about their age as most of them didn't know their dates of birth. In most of the cases the respondents word for age was recorded, however, in some cases where the age told by the respondents seemed obviously untrue, an intelligent guess was made by the interviewer about the age of the respondent.

Table 4:

Age	Number
16-19	7
20-29	24
30-39	20
40-49	17
50-above	12

5.5. Economic Background

The basic productive resources of the household in an agrarian communities was their land, livestock, agricultural implements and their multiple occupation done by different members of the household. On the basis of these, socio-economic stratification takes place at the local level. The majority of the respondents 71.4% fell in the category of income level that ranged from 500-1500, whereas the rest of the informants fell in the second income category that starts from Rs.5000-10000. However, it was again difficult to get precise information about the income level as most of the households were managing agricultural land and jobs side by

side. These families received grain from their land that was enough for consumption all year round along with cash which they got from their jobs on a monthly basis.

The occupational distribution of the male members of these women is shown in the following table:

Table 5:

Occupational Distribution of Male Members of the Households

Occupation	Number
Government Servant (clerical jobs)	16
Labourers	15
Cultivation	9
Shopkeepers	5
Milkman	2
Driver	4
Unemployed	9

Property in the form of land, house, shop, livestock was another important indicator to assess the economic background other than the cash income of the household. The majority of the households of the respondents with the exception of 7, all owned the houses they were living in. Forty percent of these households owned land of different sizes and 5 of them owned shops in their respective localities.

6. SOME FACTS ABOUT THE NGOs

Name of the NGO:	Baluchistan Rural Support Program
Year of Registration:	1984 as Pak-German Project
Total Number of Field and Administrative Staff:	110 Male 72 Female 38
Women at Policy-making Level:	In the Board of Director 3 out of 10 members are women. Out of four management positions at least one is for women which was vacant at the time of research. Out of 7 regional coordinators, none was women (it was stated by the Chief Executive that the organisation would like to hire women at this level and the situation was the result of non-availability of women for these positions).
Written Gender/WID Policy of the Organisation:	No
Written Gender Strategy:	No
Gender Training of the Staff:	Yes
Gender Impact Assessment of the Community Projects:	No
Total Budget of the Organisation:	50 Million (annual)
Allocation of Budget For Special Women's Programs:	30%
List of Women's Development Programs:	Preventive Health Care and Income-generation
Nature of Income-generating projects:	Goat Raring, Goat Trading, Sheep Fattening, Poultry Farming, and Embroidery.

Name of the NGO:	Anjuman-i-Khawateen Aur Itfal
Year of Registration:	1988
Total Number of Field and Administrative Staff:	13 Male 3 Female 10
*Women At Policy-making Level:	In the Executive Board 9 members out of 13 are women.
Written Gender/WID Policy of the Organisation:	No
Written Gender Strategy:	No
Total Budget of the Organisation:	180,000 (annual)
Allocation of Budget for special Women's Programs:	All
Gender Training of the Staff:	None
Gender Impact Assessment of the community Projects:	No
Women's Development Programs:	Basic Health, Family Planning, Literacy and Income-generation.
Types of Income-generating Activities:	Tailoring, Needle Work and Training for Making Home-made Food Products for Consumption and Sale.

Name of the NGO:	Orangi Pilot Project
Year of Registration:	1980
Total Number of Field and Administrative Staff:	58 Male 43 Female 15
Women At Policy-making Level:	Out of 5 Board of Directors 2 are Women.
Written Gender/WID Policy of the Organisation:	No
Written Gender Strategy:	No
Gender Training of the Staff:	No
Gender Impact Assessment of the community Projects:	No
Total Budget of the Organisation:	45 million (annual)
Allocation of Budget for special Women's Programs:	9 million
Women's Development Programs:	Health and Income-generation
Types of Income-generating Activities:	Bakery, Banarsi, Butcher, Carpet, Cloth shop, Cold Drinks Spot, Consumer Store, Cosmetics, Dairy Cattle, Decorator, Electric St. Embroidery, Fishery Flower Maker, Garment Factory, Hair Dress, Hotel, Industrial Homes, Jeweller, Kite Maker, Leather Work, Medical Store, Moulding, Nursery, Packing, Paint Proc, Print Press, School, Shoe Maker, Small Business, Stationery Shop, Stitching, Women Worker Centres, Steel Work, Supplier, Taxi/MC, Thalla, Typing Inst, Video Shop, Wood Maker, Jeweller, and Leather Work.

Name of the NGO:	National Rural Support Program
Year of Registration:	1991
Total Number of Field and Administrative Staff:	220 Male 180 Female 40
Women At Policy-making Level:	Out of 17 members of Board of Director, none of them is female.
Written Gender/WID Policy of the Organisation:	No
Written Gender Strategy:	No
Gender Training of the Staff:	Yes
Gender Impact Assessment of the Community Projects:	No
Total Budget of the Organisation:	152 million (1995)
Allocation of Budget for Special Women's Programs:	50%
Women's Development Programs:	Health, Family Planning, Credit, Education, Drinking Water Supply and Sanitation.
Types of Income-generating Activities:	Livestock Raising, Micro-enterprise, Nursery Raising, and Agricultural Inputs.

Name of the NGO:	Sungi Development Foundation
Year of Registration:	1990
Total Number of Field and Administrative Staff:	32 Male 23 Female 9
Women At Policy-making Level:	10
Written Gender/WID Policy:	No
Written Gender Strategy:	No
Gender Impact Assessment:	Yes
Gender Training of the Staff:	Yes
Total Budget of the NGO:	10 Million (1994)
Allocation of Budget for Women's Programs:	More than 50% is used on Women.
Women's Development Programs:	Literacy, Credit and Saving, Training (Kitchen Gardening, Table Products, Candle Making).
Types of Income-generating Activities:	Livestock Raising, Embroidery, Sewing Kitchen Gardening, Table Products, (James, Squashes), Soap Making/Washing Powder, and Candle Making.

Name of the NGO:	Khwendo Kor
Year of Registration:	1993
Total Number of Field and Administrative Staff:	16 Male 5 Female 11
Women at Policy-making Level:	100%
Written Gender/WID Policy of the Organisation:	No
Written Gender Strategy:	No
Gender Training of the Staff:	Yes
Gender Impact Assessment of the community Projects:	No
Total Budget of the Organisation:	300,000 (1995)
Allocation of Budget for special Women's Programs:	100%
List of Women's Development Programs:	Health (TBAs Training), Family Planning, Basic Education, and Environmental Programs.
Nature of Income-generating projects:	Livestock Management, Micro-enterprise and Nursery Raising.

Name of the NGO:	All Pakistan Women's Association. Note: Although APWA is working at national level, the required information was not available therefore, the following information is only about the Islamabad Chapter.
Year of Registration:	1949
Total Number of Field and Administrative Staff:	40 (Islamabad chapter) Male 5 Female 35
Women at Policy-making Level:	100%
Written Gender/WID Policy of the Organisation:	No
Written Gender Strategy:	No
Gender Training of the Staff:	No
Gender Impact Assessment of the community Projects:	No
Total Budget of the Organisation:	600,000 (annual for Islamabad Chapter of APWA).
Allocation of Budget for special Women's Programs:	100%
List of Women's Development Programs:	Schools, Vocational Centres, Industrial Homes, Industrial Shops, MCH Centers, Clinics and Dispensaries, Day Care Centers, and Adult Literacy.
Nature of Income-generating projects:	Carpet Weaving, Sewing, Embroidery, Block Printing, Craft Training (candle making, soap and vaseline making)and Cooking.

Name of the NGO:	Mishal
Year of Registration:	1987
Total Number of Field and Administrative Staff:	7 Male 2 Female 5
Women at Policy-making Level:	100%
Written Gender/WID Policy of the Organisation:	No
Written Gender Strategy:	No
Gender Training of the Staff:	No
Gender Impact Assessment of the community Projects:	No
Total Budget of the Organisation:	400,000 (annual)
Allocation of Budget for special Women's Programs:	100%
List of Women's Development Activities:	Education, Health and Vocational Centres.
Nature of Income-generating projects:	Sewing/Tailoring and Embroidery

7. Institutionalising Gender

The total number of NGOs visited for this study can be divided into two broad categories. APWA, Mishal, and Anjuman-i-Taraqi Khawateen and Itfal are welfare oriented and tackle the symptoms of poverty: low education, ill-health, unemployment, economic crisis, at the household level through their welfare programs. The rest of the NGOs including NRSP, BRSP, Sungi, Khewendo Kor, and OPP have development orientation programs and try to enhance people's ability through training, credit and education so that they could deal with socio-economic problems by themselves. The understanding and attitudes of these NGOs to women's question is very much dependent on their overall approach to community work.

It was encouraging to note that the executives and project managers of all the NGOs except APWA, Mishal, Anjuman-i-Taraqi Khawateen and Itfal were very much aware of the gender discourse and its importance in community development. They expressed their concerns over the gender inequalities and commitment to integrate women's interest in the developmental work of their NGOs. Due to the popularity and acceptability of the gender discourse among the development practitioners and donor agencies, it has become very important for these NGOs to reflect their commitment to gender equity by having equitable number of women on their Board of Directors and at management positions.

The Baluchistan Rural Support Program which has poor representation of women at management or policy-making level was very apologetic for not having women at those levels. It was told that this was due to non-availability of women rather than any gender bias of the management of the organisation. However, no explanation was given by the NRSP which is one of the biggest NGO in Pakistan for having exclusively a male board of directors. Out of 17 members of BOD, none of them is female. Besides the General Manager, the female representation at policy making position is almost nil.

As far as the budget allocation to women's program is concerned, it was reported by those NGOs which were working with the community that they allocated nearly half of their financial resources to women's programs.

All the NGOs with the exception of APWA, Anjuman-i-Taraqi Khawateen Itfat and Mishal reported that they had organised at least one or more gender training for their staff to sensitize them on this issues.

However, the most critical area in this regard was found in gender policy and strategy. None of the NGOs had any systematic gender policy or gender strategy in written form. However, in response to a question whether the NGOs had gender policy and strategy in writing, some of the NGOs e.g. BRSP, NRSP, responded positively. After further probing it was discovered

that they were referring to a few sentences in their policy statement for women's development as their gender/WID policy. The majority of NGOs' executives appeared to lack an understanding of gender policy and strategy and were not even aware of the significance of having or developing one.

No NGO reported to undertake any gender impact assessment prior or post project implementation. However, the General Manager of NRSP mentioned that her organisation had developed guidelines for gender impact assessment. Furthermore, none of the NGOs included in the study has ever attempted to gauge the impact of income-generation intervention on women's lives through either conducting research studies or internal evaluation.

It was feared that due to lack of understanding despite acceptability and commitment of the NGO management to gender issues, the programs implemented for women's development by these NGOs might not bring the desired results in terms of reducing women's socio-economic, cultural constraints and increasing women's status within the family and the society. The importance of having a systematic gender policy and strategies for the NGOs cannot be over emphasised. In the absence of a gender policy, their efforts towards women's development in various fields will remain fragmented and will not be able to become a link in the chain of empowerment.

Presently there is hardly any difference between the NGOs and the Government as far as gender policy and strategy for women development is concerned. In the Eighth Five Year Plan like many other Five Years Plans, the government has included a couple of pages on women development, but no detailed policy is formulated therefore, no strategy and no budget allocation to achieve the goals of the policy is included. Whenever the line Ministries are asked to implement the Women policy of the Government, they hardly know what to do and how. Similarly, in the NGOs various programs for women are carried out. In the absence of any policy and strategy, they are more likely to fail to affect women's socio-economic status within their families and communities.

A considerable confusion is also found among the NGOs working for community development over the methodology of working with women. Some of the NGOs like APWA, Khewndo Kor, Mashal, Anjuman-i-Tariqi Khawateen and Itfal, are working exclusively with women and children therefore, are not confronted with this methodological issue. The rest of the NGOs with the exception of OPP reported that they used to have a separate WID/GAD section, but their experience showed that separate section to deal with women's concerns actually marginalised women's interests. All the issues related to women were used to refer to the WID section and women were not integrated into the mainstream programs. Therefore, they decided to abolish the WID section of their organisations.

The executive from the OPP argued that his organisation viewed the family as a unit. It was believed that the betterment of the family will automatically benefit women, therefore, women were not treated separately by the NGO. This approach has already criticised by the feminists. They argue that intra-household distribution and consumption patterns are largely determined by cultural norms and pre-existent power inequalities in the family. They have provided empirical evidence through their research in different cultures across different classes that individual household members have different access and relation to the resources of the family.

It is felt that with this level of understanding of NGOs' personnel working at policy-making level, they could run into problems due to their conceptual confusion. Since they themselves are not aware of the objectives and reasons for having a separate WID section in their organisations, therefore, they let these sections to assume the responsibility of implementing programs related to women. The role and function of the WID sections of various NGOs assumed that they were created solely to deal with the issues related to women.

The role of the WID section should be to develop tools for the integration of women in the mainstream development programs and to work on women's special needs and identify those weak areas which needs to be strengthened so that women are able to participate and benefit from the community development schemes along with men. The disadvantages of women that have been created through culture, social and economic structures over the centuries determine women's access to community resources and development programs. For example, if an NGO offers credit for enterprise development for both men and women, it is very unlikely that women would utilize this offer as much as the men would do because women are far less likely than men to have been given the skills or education necessary for successful income generation and the position of women in most societies is such as to greatly restrict their opportunities to earn a cash income. Therefore, if the program doesn't make special efforts to enhance women's enterpenurial skills, women will not be able to benefit from the credit program for the community. Therefore, the need for separate sections or special programs for women will remain as long as women's capacities are not comparable with men. Instead of redefining the role of separate WID/GAD sections, the decision to abolish these sections by these NGOs could create a situation where women will not be able to benefit from community programs due to their disadvantaged socio-economic position in the society. Presently, it is not realistic to assume that all the staff of the NGO will be gender sensitive and will also have skills to identify gender needs, plan and implement gender responsive programs. There is no doubt that the level of gender awareness is increasing day by day especially among the NGO sector, however, we have not reached to the stage where the need for separate section to watch over, to create awareness of gender issues and to give guide lines for gender responsive developmental work is over. In my view the decision to abolish the

WID/GAD sections by these NGOs is a premature act. Although we must strive for this but without preparing grounds, the abolishment of these sections would reinforce and recreate women's disadvantages.

8. Impact of Income-generation on Women's Status

8.1. Nature of Income-generating activities

The data of the study reveals that women are generating income through their involvement in three broad categories of work:

- (I) Livestock,
- (II) Agriculture and
- (III) Needle work (embroidery, sewing etc).

Out of 80 respondents, 47.9% are earning income through embroidery and stitching clothes, 22.9% through livestock keeping, only one woman from this group is involved in poultry raising. Four women from the livestock group took credit to buy buffalos but they are not generating any income due to consumption of milk at home. 14.5% are working in agriculture (kitchen gardening and nursery raising), 8.7% are running their micro-enterprise, one woman is working as a health worker, one as a beautician and one vaccinates chickens. All three of them got their training from their respective NGOs.

8.2. Credit

The majority of women (76%) have taken credit in the range of Rs.500-5,000. While 23% took loans ranging from Rs.5,001 to Rs.10,000, only one woman from OPP had taken Rs.80,000 loan, for the construction of the building for her business. The interest rate charged by these NGOs from the borrowers ranged from 10 to 18%.

8.3. Income and Expenditure Patterns

35% of the women are earning Rs. 300-500 per month while 22.2 % are earning Rs.501-1,000, 10.4% are earning 1,001 to 2,000, 6.4% are earning 2,001 to 3,000, and only one woman who has a small factory for towel stitching earns Rs.20,000 per month. 20% of women who had taken credit for agriculture input or goat/poultry raising were not earning on monthly basis. Income earned from selling goats or better yield due to seed and/or fertilizer input ranges from Rs.500-3,000. 5% of women borrowed money to buy buffalos don't earn any money as they consumed milk in the house.

In response to the question "why are you engaged in income-generating activity", the majority of respondents said that they were working because of poverty and difficulty in managing household expenditure. The cash contribution of women to household economy is quite significant. 80% of respondents said that if their income stopped it would be extremely difficult for them to manage their household expenditure. 9.2% said that their families could not survive without their income. One woman reported that she will not be able to send her children to school without her income. 12.5% respondents told us that without their own income, they will be totally dependent on male members of their families.

The distributional patterns of women's wages in the household are largely determined by the cultural norms and the household's income level. Since women's income is used on more than one item therefore, the following table consists of multiple responses.

Table 6:

Expenditure Patterns	
Expenses	Percentage
Day to Day Expenses (food)	47.9%
On Children's Clothes and Shoes	41.6%
Saving	20.8%
On Myself	22.9%
Children's Education	10.4%
Dowry	10.4%
Payment of Debt	8.3%

8.4. Control Over Income

The majority of women (78.5%) reported that they kept the money they earned and spent with their own choice. 4.7% reported that they had to ask their husbands before they spend money and in 7.1% cases women spend their earnings jointly with their husbands. However, as it has been mentioned earlier, due to the level of poverty , the choices for spending money is usually predetermined which makes the control over their own income meaningless.

As far as the savings are concerned, 66.6% reported that they had personal savings and 54.7% said that their husbands/fathers know about it.

8.5. Mobility

Since the majority of the women's income-generation activities are home based, it doesn't increase their mobility. In response to a question " Could you go out without asking your

husband/father"?, 59.6% said no, while 34.6% responded positively and 5.8% reported that they could go out only within their own village. Their income-generating activities have not created any need for these women to go out of their houses as they are not linked with the market. Only women from the Organi Pilot Project reported that their mobility has increased as they had to go to market to purchase material and sell their goods.

8.6. Decision-making within the Household

The analysis of the data reveals that women are more likely to take decisions in traditionally female sphere. Although overall decision-making processes in the family continue to be male-dominated, a trend is noticed towards joint decision-making. Since decisions are not taken jointly in all households studied where women are earning income, the decision-making patterns are cross-tabbed with some of the independent variables such as educational level of both respondents and their husbands/fathers, income level, occupational background, structure of the household (nuclear/extended) to find out the effects of these variables on decision-making. None of these independent variable seems to play any determining role on the process of making decision. Therefore, it is concluded that the shift in some of the households from male-dominated decision-making to joint decision-making might be the result of some other factors such as level of gender awareness of both women and male members of their households, individual personalities, level of conservatism, nature of marital relationship, etc or the combination of these factors with income-earning. Since the data of this study doesn't have any information on these factors, it was difficult to attribute the joint decision-making either to income-earning ability of women or to any other single factor.

Table 7:

Decision-making in the Households

Decision	Myself	Husband/father	Joint	NA
Buying Electronic Goods	15.4%	40.4%	44.2%	1.9
Buying property	13.5	51.9	30.8	
Buying Livestock	1.9	36.5	44.2	
Children's Education	3.8	11.5	42.3	
Family Planning	10.8	7.7	45.3	
Visiting Relatives	7.7	38.5	36.	

8.7. Perception of Income-generation

The majority of women appreciated the economic gains of income-generating activities even if these rewards were nominal. Most of the respondents realise the importance of their economic contribution to their household economies. Out of 80 women, 64 considered their income as crucial for their families. In response to the question that " If you don't need money,

would you still like to work? ", 63.5% responded positively. They argued that money earned by themselves has different value than money they received from their husbands. There is also a high level of realisation among income-earners (76.9%) that their capacity to earn increases their social status within their families. Twenty nine percent of respondents said that their income gave them some financial independence and they didn't have to ask for money from their husbands all the time.

39.5% said that since they were also contributing to their household expenditure, they had earned more respect of their family members, 16% said that they had more power in decision making, whereas 15.5% said that women's position in the family depend on the attitudes of the male members of the family rather than the income earned by themselves.

8.8. Gender Awareness

The majority of respondents of the study subscribe to the ideology of sexual division of labour. Fifty eight percent women did not approve of their male member to do any domestic work as they believed it was a women's work. Interestingly enough 92.3% women support the idea that women should do waged work as this brings them financial independence and a better status within their families.

9. Gender Issues in Income-generation

9.1. Location of Income Generating Activities

The analysis of nature of income-generating activities of various NGOs suggest that most IG activities of women are traditional, home-based, limited economic potential and marginalised from the main economic process. The majority of women are engaged in income-generation on part-time basis, their income is casual and supplementary to the household income.

The nature and location of IG activities of women is justified by the NGOs on the cultural and practical grounds. It is argued that since women are constrained by cultural norms, they have familial responsibilities, their mobility is restricted and they had not given marketable skills or education necessary for a successful income generation. Therefore, the opportunities for income-generation for women are only exist in their traditional sphere i.e. home through using their traditional skills. Because of this cultural perspective most of the training offered to women to enhance their abilities to earn fits in women's traditional familial roles and concentrates on traditional home-centred skills. For example out of 8 NGOs 6 of them offer training in making table products (jams, jelly and pickles), soaps making, detergents or candles.

Furthermore, it is also mentioned that in some areas such as Baluchistan where population is scattered, market is so far away that it is not possible for BRSP to link women with the market. Socio-economic condition of the area and economic structures also determine the nature and limited range of IG activities for women.

In view of the socio-cultural position of women and the reasons given above for the interventions of NGOs to involve women in IG activities in the traditional sphere are understandable. However, it is important to see how these activities are organised in terms of meeting women's long term interest and to reduce existing social and cultural constraints faced by women. If these income generating activities only help women to add few chickens or buffaloes to their household economies and don't create any space for them to meet their long term interests then IG intervention of NGOs as developmental tool become questionable.

9.2. Credit

All the NGOs with the exception of APWA, Mishal, and Anjuman-i-Taraqi Khawateen and Itfal offer credit to women to start income-generating activities. Since NGOs of the study are not presently concerned with marketing and skill training, utilization of the credit by these women is mostly in those IG activities with which they are familiar. These are: embroidery, livestock raising, etc. These are activities which are traditionally associated with women, therefore, low status and low paid. Income earned from these activities is always so little that despite its significance for the family's survival, it remains marginal as compared to the income by the women's husband/father. Furthermore, societal perception and women's lack of skills in handling money or making financial decision have a deep rooted impact on their ability to either chose or run a successful enterprise; making it imperative for NGOs to recognise that in order to elevate the position of women from income generators to entrepreneurs, their programs must go beyond credit. They must put more emphasis on human resource development, with particular emphasis on marketable skills development, access to market information, production, processing and introduction of new technologies.

All the NGOs which have credit programs except Orangi Pilot Project disperse credit through their saving and credit committees/groups. BRSP, Sungi, NRSP, Khewndo Kor use mandatory savings mechanisms in their credit programs. Although the role of savings as a safety net for the household and expanding local capital base of the communities cannot be denied, it was found during the research that the poorest segment of the community was out of these saving and credit networks of these NGOs. We were told by those who could not afford to save any money due to dire poverty that it was not possible for them to become a member of the saving and credit groups due to their inability to save money on regular basis. Two women in Bura (NRSP project area) mentioned that they didn't want to become the member of saving group because they would not like others to know about their economic

status. It was mentioned that in case of membership, they had to deposit money on regular basis and whenever they would not have money to pay, others will become aware of their economic position which was not acceptable to them. Hence, they decided to stay out of the community organisation.

In the light of this finding, it is very important for NGOs to reconsider the mechanisms of credit and saving groups which should not be exclusive of the "poorest of the poor".

The majority of NGOs are giving small and short term loans. Apart from OPP, all the other NGOs which have credit programs give credits ranging from Rs.500 to Rs. 10000. Small loans have their advantages as well as disadvantages. On the one hand the small amount of loan discourage better-off borrowers who want larger loans, on the other hand, it has implication for women borrowers. Due to small amount of loans available, women are unable to take those initiatives which require large amounts of money, therefore, it becomes very difficult for them to move from income-generation to micro-enterprise and from micro to macro enterprise.

9.3. Professionalism

It became very evident during the research that one of the most critical factors for community development is the level of professionalism and understanding of gender issues among field and administrative staff. Better understanding of the problems, refined conceptual framework and gender awareness could contribute even more to women development than physical capital investments. Although various NGOs reported that they had organised gender training for their staff, much more attention is needed to be given to the aspect of staff training and improving their gender awareness, and administrative skills. It was found that some of the field staff of these NGOs were fully committed to the idea of gender equity, however, they lacked technical skills to implement programs in a manner which would result in narrowing the gender gap.

9.4. Organisation

Two methods are identified during the research that NGOs of the study apply in order to organise IG activities for women:

(a) individual women/household are given credit or training to generate income (OPP, APWA, Mishal, ATKA). (b) Women are organised in a saving and credit groups.

It was found that the beneficiaries of 'A' category are working in isolation. They have no opportunity to interact and share their experiences and problems regarding their economic venture with others. Whereas, group formation and its regular meetings provide women of 'B'

category a legitimate social space beyond the home and a sense of solidarity that allow them to deal better with unfamiliar problems and issues they faced during their income generating activities. Some NGOs such as Sungi, BRSP, NRSP and Khewendo Kor also accepted the joint liability of the group as the substitutes of collateral which enhances the group's cohesion.

It was found that when women get together for the regular meeting of their saving and credit group to deposit their savings, they do talk about social issues of their concerns. It was pointed out that by coming together in regular meetings there is greater respect and mutual support between women in the community which did not previously exist. Collective bodies are usually more likely to mobilize internal and external resources of the community. It is felt that these groups, initiated by NGOs, could be used as forums for advocacy, social change and for the introduction of various other programs for women development.

10. Conclusion and Recommendations

The income generation programs of all the NGOs studied with the exception of OPP, are fairly new (1-4 year old). It is perhaps too early to judge or assess the social impact of IG activities on women's status. However, some of the effects of IG activities on their status, especially on self perception, are evident e.g: the majority of the respondents attached a high value to their ability to earn independently and contribute to their families welfare.

The analysis of the data revealed that women's ability to earn additional income has not brought any significant change in their status within their families and communities. Domestic ideologies, hierarchial structures, traditional values, low paid and low status of their income generating activities continue to be powerful determinant in their lives and status. Despite women's economic contribution, domestic work remains as women's responsibility. They have not got an access or real control over family assets. Their mobility continues to be restricted and they are not independent to make choices or take decision about their own lives. However, the data shows that monetary benefits derived from NGO IG intervention may appear marginal, but respondent of the study appreciated the small sum they are able to earn themselves.

The location and nature of income generating activities in the traditional sphere doesn't provide them any exposure or opportunities to learn new skills. Due to low level of income earned by these women the status of their income remains subordinate vis-a-vis the income of male members of their household. The culturally defined position of women plays an important role in determining their access to income generating activities and their weak economic position reinforces their cultural subordination.

The impact of IG activities is quite visible on the household economy instead of on women's lives. Due to inflation and unemployment, women are increasingly taking a role as income producer. Their income is crucial not only for their own survival but for that of their household. NGOs are playing an important role in terms of broadening the capital base for women, enhancing their accessibility to capital and reducing the poverty at the household level. It is a well recognized fact that women are frequently denied credit facilities by the formal financial institutions reflecting the chauvinistic assumption that only men can deal with financial matters. NGOs credit programs have given women an access to cash. However, the point of concern from the gender point of view is that these credit programs don't take into account the fact that women are disadvantaged groups due to poverty and also of their gender. Most of the IGPs of these NGOs are trying to tackle this disadvantage simply by setting out to increase women's income. The majority of respondents are not involved with other NGOs' developmental projects. In the social context where women's physical and social mobility outside the home is limited, social intermediation which includes advocacy, social support services such as adult literacy, health and family planning must be delivered by NGOs along with financial and enterprise development services as part of an integrated package.

Income generation interventions are inadequate as a development strategy if they fail to address women's strategic interests. The component of consciousness raising should be inbuilt in income generating activities. The income generation programs of the NGOs studied don't have any social goals. In the absence of any macro policy, micro-level projects become welfare, service delivery oriented rather than programs for women's development.

If at the heart of income generation intervention is to empower women, first of all it must be recognised that it is a complex issue and affected by many different factors. Secondly, income generation should be organised in a manner which combine women's practical needs of income generation and their strategic interests of economic independence.

Following steps are suggested for NGOs to incorporate in their income generation activities in order to have positive impact on women's status:

Instead of supporting individuals, women should be organised in groups prior to offering them any financial assistance for IG activities.

- Awareness raising and confidence building should be inbuilt in IG activities.
- To make credit viable, there must be schemes which include an adequate program for training.

- Strategies must be devised to enhance women's income earning capacity along with their control over the income they generate.
- NGOs should not lend money to women for only those IG activities which are traditional and where women have relevant skills. They should think beyond their concern of recovery of loans and introduce new skills and technologies to women so they are able
- to move from micro-level income generating activities to macro level enterprise
- There should be more sharing of experience in IGPs among NGOs and lesson should be learnt from each other's mistakes.

Appendix 1

Profile of the Area

1. National Rural Support Program

Name of the Project Area:	Bura
Location:	Situated at a distance of approximately 7 miles on the eastern side of the main city of Attock.
Population:	300
No. of Households:	80
Basic Facilities:	Electricity, three shops, primary level school for girls and boys,
Means of livelihood:	Agriculture, Govt. service, labourers, shopkeeping etc.
Major Problems:	Kaccha Road, non availability of gas and no hospital.

2. All Pakistan Women Association

Name of the Project Area:	Sohan
Location:	The village is situated at a distance of approximately 5km from Zero point, on the eastern side of the highway.
Population:	1,300
No. of Households:	500-600
Basic facilities:	Electricity, one Govt. primary and two private high schools for girls and boys, telephone, postal service, metalled road, four shops, two doctors are practising in the village.
Major problems:	No gas

3 Mishal

Name of the Project Area:	Noorpur shahan, Bari Imam
Location:	It is situated in south east of Bari Imam.
Population:	Approximately 15,000
No. of Households:	4,000
Basic facilities:	Electricity, 4 schools, one for girls up to middle, 2 primary (co-education) 1 high school for boys, telephone, one social welfare centre and family planning clinic, postal service, and bank.
Major Problems:	No gas and open drainage system.

4. Sungi Development Organisation

Name of the Project Area:	Kal Balla
Location:	The village is situated on the southern side of Haripur approximately 7km away from the main Khanpur road.
Population:	2,000
No. of Households:	400
Basic facilities:	Electricity, telephone, post office, pakka road, and shops.
Major Problems:	Lack of water for irrigation, unemployment, sanitation and hospital.
Means of livelihood:	Agriculture, Govt. service, livestock keeping, labourers.

5. Name of the Project Area: Nurdi

Location:	Huripur
Population:	300-400 (southern side of the village)
No. of Households:	60
Basic facilities:	Electricity, postal service, 2 boys (primary and high) 1 girls (up to middle level), shops and pakka road.

6. Khewndo Kor

Name of the Project Area:	Lakaray
Location:	Lakaray is 17km away from the main city Peshawer.
Population:	About 3,000
No. of Households:	290
Basic Facilities:	Electricity, primary school for girls, middle school for boys, telephone, 7-8 shops, and a private dispensary.
Major Problems:	No gas, open drainage system, kaachi lanes and absence of postal service.
Means of Livelihood:	Agriculture and labour

7. Organi Pilot Project

Name of the Project Area:	Orangi
Location:	Orangi is Karachi's biggest 'katchi abadi'. It is not an inner city slum but a new suburban settlement which began 25 years ago.
Population:	800,000
No. of Households:	96,000-100,000

Sector/mohallas: 110
Streets/lanes: 6,347
Basic Facilities: Electricity, gas, sewerage, hospitals, schools and shopping centers.

8. Baluchistan Rural Support Program

Name of the Project Area: Shair Dil
Location: It is situated on the southern side of Sibi road at a distance of 22km from the main city of Quetta.
Population: 200
No. of Households: 20-25
Basic Facilities: None
Major Problems: Absence of basic facilities such as school, health facilities, drinking water, electricity and transportation.

**Impact of Income-generating activities
in the NGO sector on the Status of Women**

Name of the NGO _____

Address _____

Name of the Interviewee _____

Name of the Interviewer _____

Date of the Interview _____

Executive of the NGO

- 1 Name: _____
- 2 Designation: _____
- 3 Number of years in service _____
- 4 Occupation prior to joining the present assignment _____

- 5 Total number of office staff _____
Male _____ Female _____
- 6 How many women are working at policy-making level? _____
- 7 Does your NGO has a written WID policy? Yes No
- 8 Does the NGO has a Gender strategy? Yes No
- 9 How many gender training workshop have been organised for the staff?
Office staff _____ Field staff _____
- 10 Was there any project of the NGO where donor demanded to have gender training for the staff?
Yes No
- 11 Does your NGO conduct gender impact assessment of projects prior to implementation?
Yes No
- 11a If not why? _____

- 12 What is the total budget of your NGO? _____

- 13 What percentage of the budget is allocated for women's special programs?

14 Could you tell us the details of income-generating project for women?

<u>Project</u>	<u>No. of beneficiaries</u>	<u>Location</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

15 Could you please tell us which is the best income-generating project of your NGO?

Project Manager

1 Name: _____

2 Could you please tell us how many project are your responsibility?

3 Who decided about the nature of income-generating activity?
NGO Community Women

4 What was the criteria for the beneficiaries? _____

5 What is the total number of beneficiaries of this project? _____

6 How did you organise them? _____

7 Did you provide any training to women involved in the income- generating activity?
Yes No

7a. If yes what? _____

8 What was objective of the project? _____

9 Do you think the NGO has achieved the objectives? Yes No

9a If not why? _____

10 Do you think income-generation has any affects on women' status? Yes No

10a If yes how? _____

Income-earners

1 Name _____

2 Age _____

3 Marital Status
Single Married
Divorced Separated

4 Number of Children _____
Male _____ Female _____

5 Educational Level
1. Primary 2. Secondary
3. Matric 4. F.A 5. B.A and above

6 History of employment _____

7 Husband's education
1. Primary 2. Secondary
3. Matric 4. F.A 5. B.A and above

8 Husband's occupation _____

9 Nature of household
1. Nuclear 2. Extended

10 Do you own your house? Yes No

11 Do you have any property? Yes No

11a. If yes give details _____

12 How many members in the family are earning? _____

13 What is total income of the household? _____

14 How long have you been involved in the current income-generating activity?

15 Are you member of the NGO? Yes No

16 How often do you attend the meeting?
1. Daily 3. Fortnightly
2. Weekly 4. Monthly

17 How did you decided to become the member of the present I G. Program?

18 How much you earn?
1. Daily 3. Monthly
2. Weekly 4. Yearly

19 How many hours do you spend in a day? _____

20 Why do you work? _____

21 Why did you prefer to do this activity? _____

22 How do you spend your money in the household?
1. On children's clothes/shoes
2. Day to day expenses/food
3. On myself
4. Saving
5. Buy jewellery
6. Children's education
7. To pay debt
8. To make dowry
9. Others _____

23 Do you keep any money just for yourself? Yes No

23a. On which items do you intend to spend? _____

24 Do you have any personal savings? Yes No

24a. Does your husband/family knows about it? _____

25 Do you spend your money with your own choice? Yes No

25a If not why? _____

26 Do you think your work load has increased due to your involvement in income-generating activity?
Yes No

27 Does any male member of the household do any housework?
Yes No

27a If yes what? _____

27b If not why? _____

28 Do you think your husband/brother should help you in housework?
Yes No

28a If yes why? _____

29 Who makes following decisions in the household?

	Myself	Husband/father	Both
1. buying any electronic goods			
2. buying property			
3. buying livestock			
4. children's education			
5. number of children			
6. use of family planning			
7. visiting relatives			

30 Can you go out of the house to visit someone without asking your husband/father?
Yes No

31 Do you think women should work? Give reasons to support your answer.

32 Do you think women's capacity to earn some income increases her status in the family?
Yes No

32a If yes how? _____

33 Do you think your position in the family is better than those women who do not earn wages? Yes No

33a If yes how? _____

34 If you don't need money, would you still like to work? Yes No

34a If yes why? _____

35 If you stop earning, how would it affect your family? _____

36 Do you think women should work for money? Yes No

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