



THE AGA KHAN RURAL SUPPORT PROGRAMME (AKRSP)

(A Project of Aga Khan Foundation)



AN ASSESSMENT OF INSTITUTIONAL DEVELOPMENT OF VILLAGE AND WOMEN'S ORGANIZATIONS

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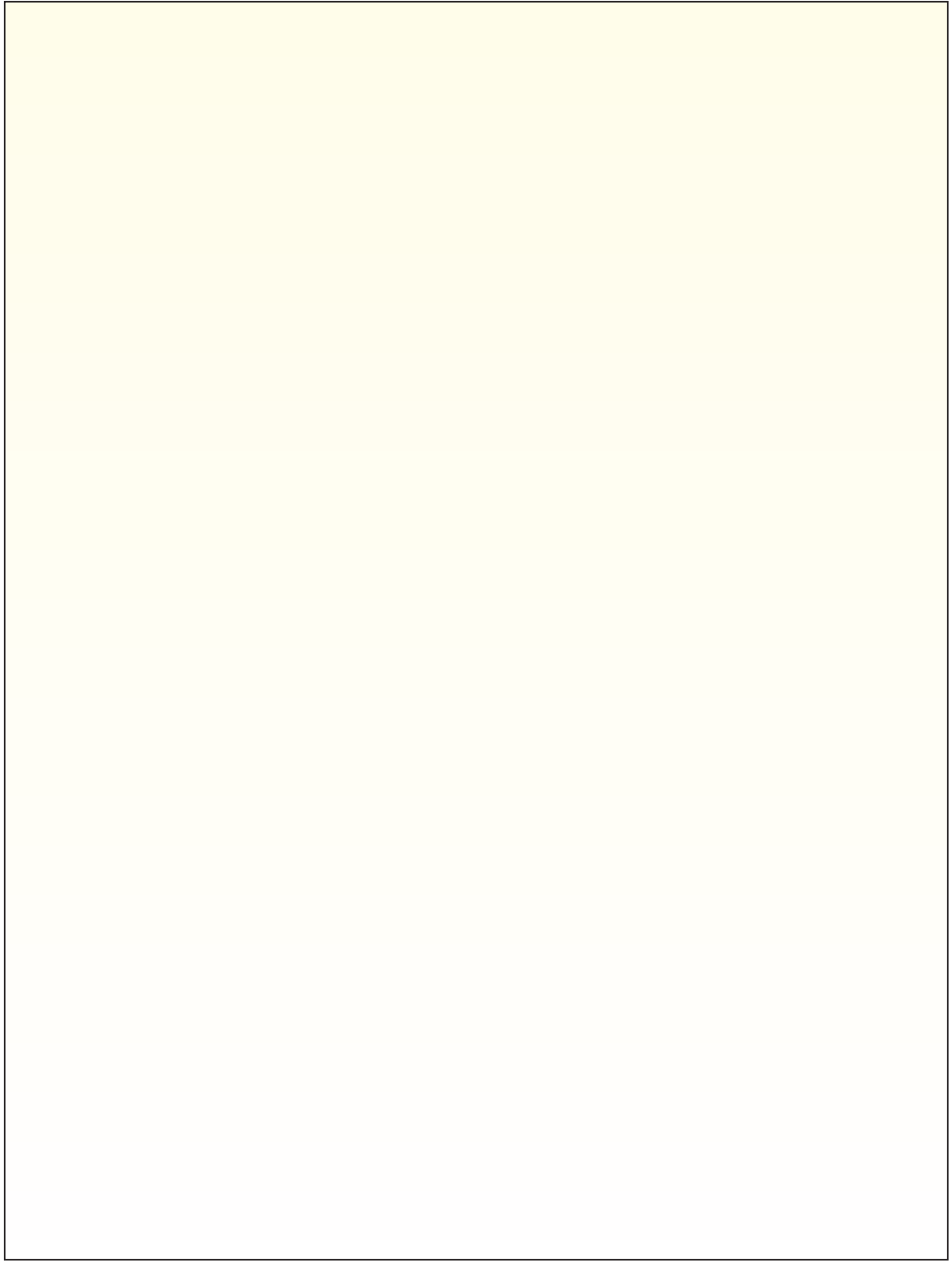
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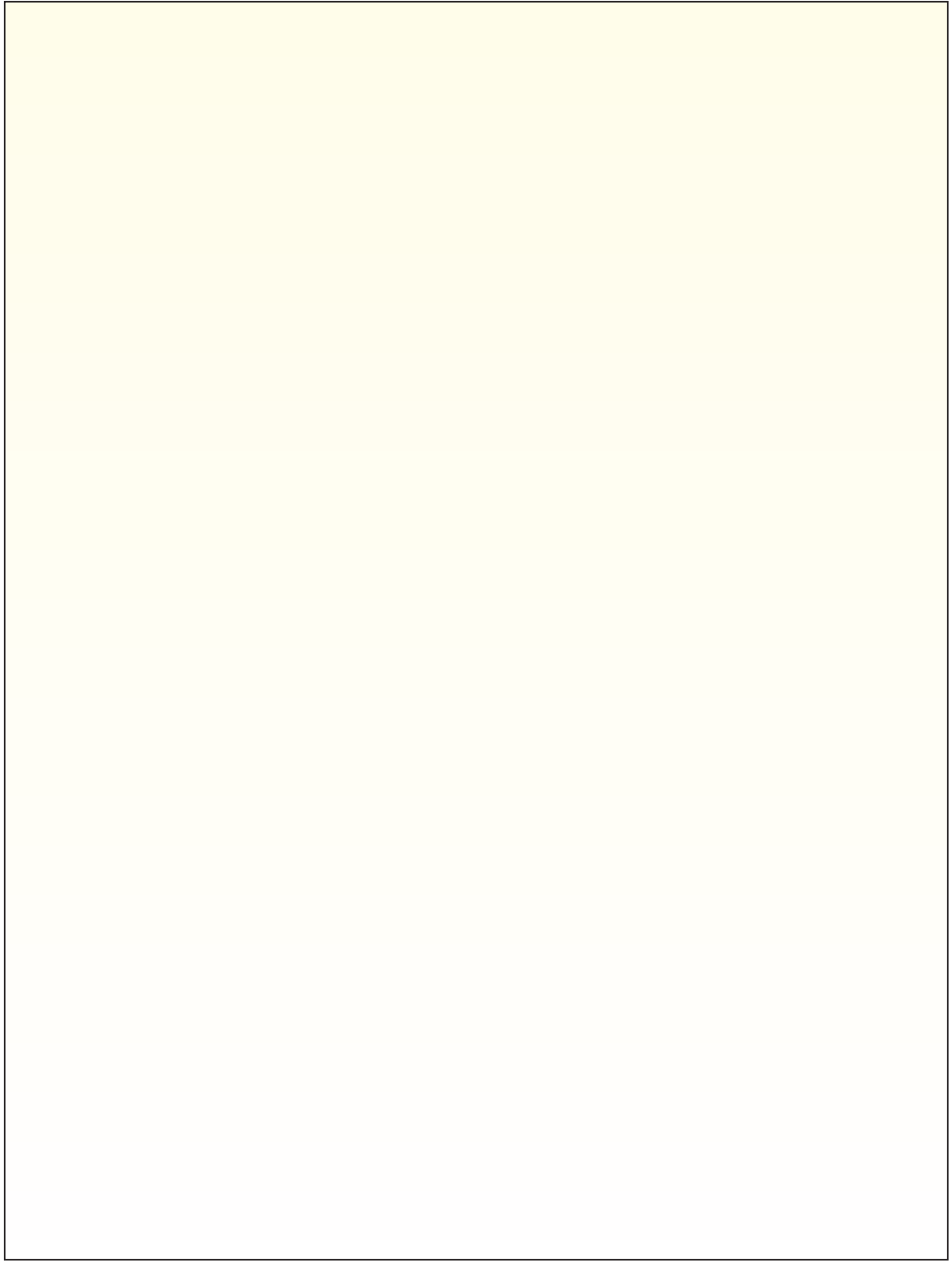
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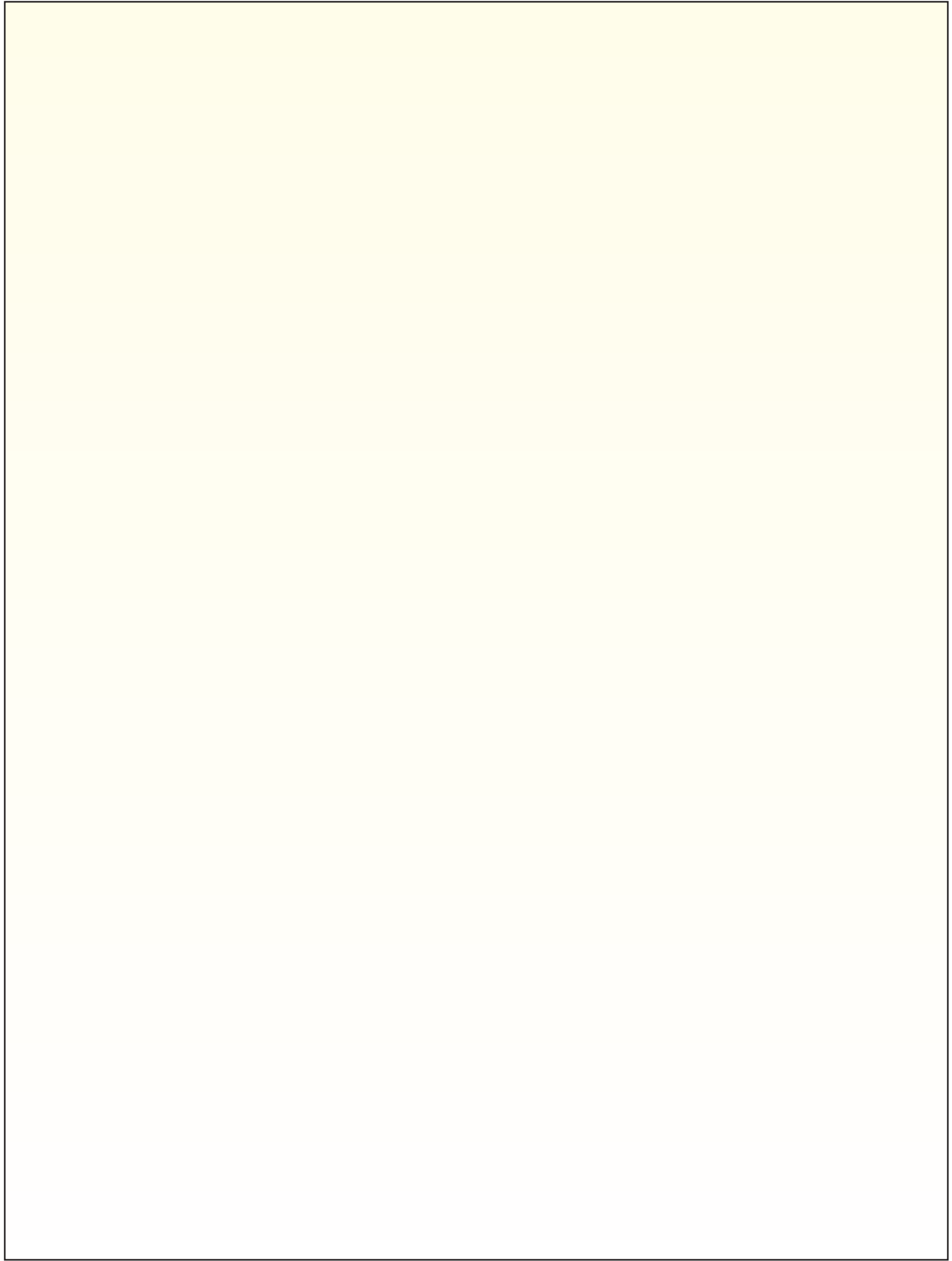
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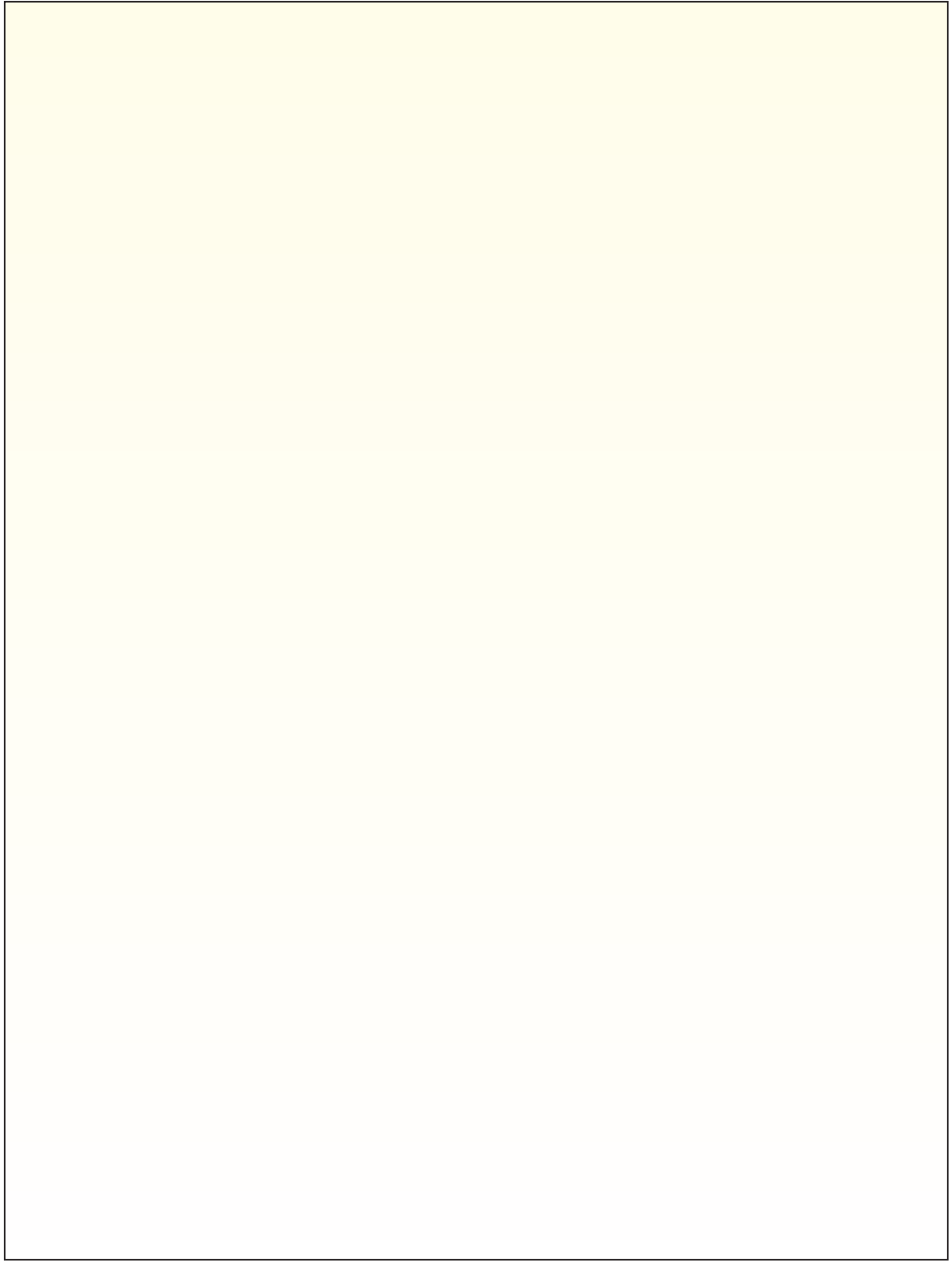
LIST OF ACRONYMS

AKDN	Aga Khan Development Network
AKF	Aga Khan Foundation
AKRSP	Aga Khan Rural Support Programme
GBC	Gilgit-Baltistan and Chitral
ID	Institutional Development
IDPR	Institutional Development for Poverty Reduction
IDS	Institutional Development Survey
LSO	Local Support Organization
M&E	Monitoring and Evaluation
MER	Monitoring, Evaluation & Research
MTR	Mid-term Review
TBA	Traditional Birth Attendant
VO	Village Organization
WO	Women's Organization
CIDA	Canadian International Development Agency
CBOs	Community Based Organisations
FMFB	FisrtMicro Finance Bank Limited
AKAM	Aga Khan Agency for Micro Finance



KEY DEFINITIONS

Indicator	Definition
Participation	Participation covers a wide range of sub-indicators designed to measure the robustness and regularity of participation within the VO/WO as well as the degree to which the VO/WO effectively involves a reflective cross section of community members.
Governance/Management System	This indicator encompasses democratic processes of organisations in selection of office bearers and decisions-making, organisational structures, and systems for the maintenance of records and accounts.
Financial Viability (Asset Creation)	The ability of VO/WOs to collect and manage funds, projects, and services with accuracy and accountability.
Service Provision to Members (Functionality)	The ability to operationalize plans and provide members of the group and the larger communities with services
Technical Capacity	The knowledge and skills present within the organization that enable effective project planning and implementation.
Effectiveness/Relevance of Services Provided	The satisfaction level of members about the quality and applicability of the services provided by VO/WOs.



PREFACE

This study reports the results of the most recent “Institutional Development Survey (IDS)” carried out in 2009. The Aga Khan Rural Support Programme (AKRSP) is a non-profit organization working for the last three decades to increase the living standards of the mountainous communities of Gilgit-Baltistan and Chitral (GBC) through the participatory development approach designed to create and foster broad-based grassroots organizations. In this sense, AKRSP has played a transformational role in the development of GBC. Initially, AKRSP activities and results were monitored, evaluated and assessed through progress reports, case studies and the documentation of best practices. In 1992, AKRSP decided to perform an in-depth assessment of the level of performance and maturity of organizations developed under AKRSP activities. Since then, it has completed four large surveys.

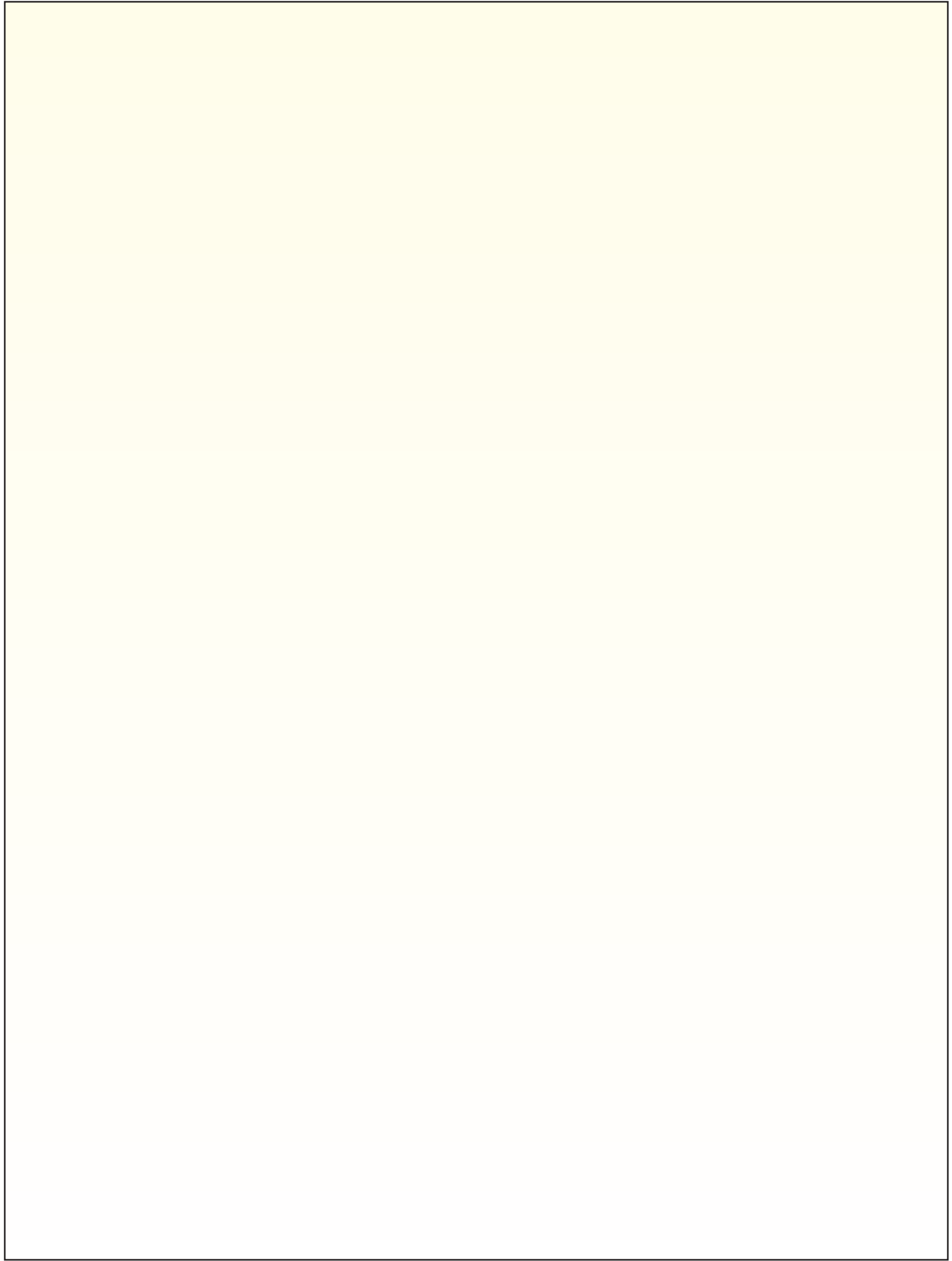
The main objective of conducting this current survey is to assess the capacity and maturity levels of the AKRSP-fostered Village and Women's organizations (VOs/WOs) in GBC. This survey has highlighted the significant progress these organizations have made and identified their future development needs in GBC.

The methodology that AKRSP used for this survey included multistage stratified sampling techniques and procedures. The IDS 2009 was framed to assess the organizations' maturity levels on six major institutional assessment indicators: (1) participation, (2) governance/management systems, (3) asset creation, (4) service provision to members, (5) technical capacity, and (6) relevance and effectiveness of services; in addition to the four main indicators, the IDS assessed 45 sub-indicators. AKRSP staff collected data from 552 VOs and 544 WOs formed in GBC. Finally, these organizations were ranked based on the aggregate scores they received after the thorough analysis of data.

This report presents a detailed analysis of findings on specific institutional assessment areas mentioned above. Moreover, it provides a complete cross-sectional analysis of all these dimensions of maturity at the regional level to highlight the impact of different institutional variables at different stages of maturity. In addition to the analysis of the six major indicators, this report also presents information on the sub-indicators and pinpoints the areas of the institutional development capacities that are strong and those areas which require improvement. The IDS report also suggests programmatic recommendations for addressing the weaknesses and sharing lessons learned for their possible application for other programs. It is our strong belief that the diversified institutional development findings discussed in this report will be highly useful for development support agencies struggling to promote community and participatory approaches in GBC, other parts of Pakistan and the world as a whole.

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EXECUTIVE SUMMARY

Aga Khan Rural Support Programme (AKRSP) was established in 1982 with the objective of increasing the living standards of the communities of Gilgit-Baltistan and Chitral (GBC) through participatory development approaches designed to form and foster broad-based grassroots organizations. AKRSP has contributed significantly to the development and empowerment of these local institutions. These efforts have strengthened civil society and inspired other development actors, notably the government, to pursue inclusive development policies and approaches throughout Pakistan. The participatory development endeavours of AKRSP have been instrumental in transforming the development environment in GBC, in particular, and other areas of Pakistan, in general.

AKRSP has been conducting regular institutional development surveys since 1992, at an interval of four years, to assess the level of performance and maturity of the organizations, it has fostered. AKRSP has recently conducted the fourth in this series: the “Institutional Development Survey 2009” (IDS 2009). Similar to IDS 2006, stratified sampling methods were applied in this survey. For this survey, AKRSP selected six central indicators and 45 sub-indicators to assess the organizational maturity. Data on these indicators was collected from 552 VOs and 544 WOs across GBC. Based on the total scores achieved, the organizations were ranked into performance categories such as A, B, and C.

Maturity Indicators

The findings of the 2009 IDS show that, according to the compound index, 33% of VOs in GBC demonstrated the highest level of maturity (category A), characterized by low dependency on external technical and financial support for their development. Regionally, 36 % of VOs in Chitral, 35% in Gilgit and 29% in Baltistan attained category A status in terms of maturity. However, over 57% of all VOs surveyed attained category B status, indicating strong potential but requirement for further capacity building before achieving category A. In addition, less than 10% of the surveyed VOs in GBC were at category C maturity, wherein extensive capacity building is required before the organizations can achieve complete ownership and commitment of the development agendas for their region.

Organizational Maturity: Village Organizations (VOs)

Apart from the overall maturity level, the performance of the institutions has been measured against the main maturity indicators. VO achievement showed strong variance from one indicator to another. For some indicators, majority of VOs were high achievers, while in others their success was low.

For example, VOs in all the three regions demonstrated highly satisfactory results for the specific indicator of **participation in development**. More than 65% of the VOs in GBC fully participated in their village and area development affairs.

In the area of **governance and management**, 37% of VOs were in a position to sustain their governance and management capabilities. Across the regions, 40% of the VOs in Baltistan had reached maturity (category A) in this indicator, followed by 38% of VOs in the Gilgit region and 31% in Chitral.

Financial viability of VOs is another key indicator of overall maturity. According to the results, 23% of the VOs in GBC established complete financial systems, and approximately 35% showed potential but required additional capacity building and support to reach this level of financial viability. Across the regions, the performances of VOs were close to that observed at the GBC level; for example, 21% VOs in Gilgit, 28% VOs in Baltistan, and 19% VOs in Chitral developed financial systems whereas another 34% VOs in Gilgit, 37% VOs in Baltistan and 36% VOs in Chitral will achieve this level of performance, if their capacities were further built and sufficient support provided.

In the area of **providing services to their members**, VOs remained below the required maturity level. Only 4% of VOs functioned at self-sustainable levels in this indicator, with Baltistan at the highest with 8% of VOs. In GBC, 60% of the VOs have yet to develop sufficient capacity and knowledge of development processes to provide full spectrum of services relevant to their beneficiary populations. The VOs need extensive social organization support and technical assistance from outside support agencies to provide various services needed in their constituents.

AKRSP has developed **technical capacities** at the village level by arranging different types of training courses. These include courses on management, agriculture, livestock, forestry, marketing and enterprise, Traditional Birth Attendant (TBA), micro-hydel operation, and metre reading. The study results indicate that 30% of VOs were technically sustainable in GBC. Gilgit achieved the highest level with 42% of VOs possessing mature technical capacities. An additional 30% of VOs had strong potential to attain sustainable maturity in terms of technical capacities in the near future, provided they receive additional capacity building efforts. However, 40% of all VOs require extensive technical capacity building and support from development agencies.

The IDS 2009 examined the perception of VO members regarding the **relevance and effectiveness of the services provided** by their institutions. According to the results, a great majority of VOs (77%) in GBC expressed high levels of satisfaction with the services provided by VOs. In both Gilgit and Baltistan, over 80% of VO members surveyed expressed satisfaction with the services provided by the organizations.

Organizational Maturity: Women's Organizations (WOs)

In addition to VOs, the WO, operating in the target areas, were also evaluated. The composite indicator, constructed by combining all six indicators, demonstrated that 34% of the WOs in GBC achieved a high level of maturity and sustainability. Chitral remained at the highest where 59% WOs achieved the high level of maturity, whereas only 17% of the WOs in Baltistan had this level. Overall 55% of the WOs exhibited good potential for reaching a high level of maturity. Less than 11% of WOs in GBC require extensive capacity building efforts in order to progress towards organizational maturity.

In the area of **practicing participatory development processes**, 59% of the WOs successfully involved their members in decision-making processes of village development. Moreover, 36% of the WOs ranked in "category B" in terms of employing participatory

development processes, require further support to successfully incorporate participatory development.

In **governance and management**, 37% of WOs secured categories A whereas 37% ranked in category C require additional resources and support to achieve full maturity. Another 26% of the WOs in GBC require extensive social support and technical assistance from external agencies before transparent and effective governance and management systems are established.

Analysis on **financial viability** for the WOs surveyed revealed that only 15% of the WOs in GBC were financially viable, while 16% of the organizations demonstrated potential to achieve financial viability. On the other hand, approximately 57% of the WOs in Gilgit and 75% of the WOs in Chitral and Baltistan were in need of extensive capacity building support to achieve financial viability.

In the indicator of **provision of services to their members**, only 9% of the WOs in GBC achieved category A, while 43% of WOs demonstrated category B characteristics. About 50% of the WOs in GBC attained category C ranking, with 57% of WOs surveyed in Chitral showing the need for intensive capacity building. These findings indicate that a serious investment in women's groups is required before the service provision meets the needs of the target beneficiaries.

The results on the **technical capacity** of WOs indicate that 34% of the organizations had sufficient technical skills to implement and manage development activities, and another 33% of the WOs showed potential to acquire maturity in the future, if capacity-building initiatives continued. Despite of the achievements, 33% of the organizations ranked as category C.

Regarding the **satisfaction of members**, majority members of most of the WOs expressed satisfaction with the services provided by their organizations. Overall, 64% of WO members surveyed were fully satisfied with the services provided by their organizations. In addition, 25% of the WOs fell in Category B.

Organizational Maturity Comparison: VOs versus WOs

The results of the comparative analysis of overall organizational maturity¹ of VOs and WOs highlight that 34% WOs attained category A status as compare to 33% VOs. However, 57% VOs showed greater potential to achieve maturity levels as compare to 54% WOs in this overall category of ranking (sum of the six major indicators). A similar correlation found that an organization participating in the local support organizations (LSO) program had a bearing on their maturity levels. LSOs are the institutions with high levels of maturity were noticeably greater (44% VOs, 47% WOs) in LSOs than those (22% VOs, 15% WOs) that worked with LSOs².

¹ Based on performance in all six key indicators assessed by IDS 2009.

² The Local Support Organization (LSO) is a supra-village level body formed by, on average, 52 organizations (28 VOs and 24 WOs) governed by a board and managed by hired professionals.

Based on the results and analysis of IDS 2009, AKRSP has identified a need to adapt its social mobilisation strategy³ to increase the inclusion of women in organized structures, such as WOs, LSOs, and women's groups⁴ with a special focus on more remote areas in Gilgit, Baltistan and Chitral. Further, AKRSP should build the capacities of community organizations in the areas of resource mobilisation, as well as facilitate linkages and partnerships between local VOs and WOs or between these local organizations and diverse international development actors. In addition, the number of WOs and VOs participating in LSOs to cooperate and network with other CBOs should be increased.

³ The Social Mobilization Strategy for 2011-2015 is in progress.

⁴ In South Chitral, some active and likeminded women have formed their groups to motivate other women to form WOs and join LSOs.

1. INTRODUCTION TO IDS 2009

The Aga Khan Rural Support Programme (AKRSP) has been working in Gilgit-Baltistan and Chitral (GBC) for the last twenty-seven years to improve the quality of life in this region. A major focus of AKRSP has been on social and institutional development, capital formation, skills development and asset creation (financial viability) through organizing village and women's organizations (VOs/WOs) at the community level. AKRSP makes significant contributions to the progress in broad-based community organizations, covering more than 80 percent⁵ of the households in GBC since its inception, which is central to the inclusive development in the area.

In order to gauge the magnitude of change, accomplished by VOs and WOs, AKRSP has been assessing the performance and maturity of these institutions since the programme's inception. Institutional development is one of the major components of AKRSP. AKRSP's Institutional Development component has led to the organization of 4,574 grassroots institutions (2,635 VOs and 1,939 WOs) capable of undertaking sustainable village development initiatives.

During the initial years of AKRSP and stages of institutional development, the case study approach was used to assess the maturity of these organizations. Through this method, AKRSP identified some useful factors contributing to the sustainability of the organizations it fostered. AKRSP gradually shifted from the case study model to a survey model that could be applied to many organizations to measure the qualitative and quantitative indicators of their progress towards maturity. Thus, starting in 1992, AKRSP has evaluated the effectiveness of VOs and WOs through surveys to assess dimensions of institutional maturity and performance.

AKRSP carried out the first programme-wide quantitative Institutional Development Survey (IDS) in 1992, followed by the second survey in 1998. The IDS 2006 was framed to assess the organizations' maturity level on six major institutional assessment areas, including: (1) participation, (2) governance/management system, (3) financial viability, (4) service provision to members, (5) technical capacity, (6) relevance and effectiveness of services. The current IDS 2009 has been improved by including some more in-depth sub-indicators under the six major indicators to better capture the maturity level of AKRSP-fostered VOs and WOs and to identify the key factors contributing to the maturity of these institutions.

⁵ Data source AKRSP Annual Report 2007, p/46.

2. METHODOLOGY OF IDS 2009

For the previous institutional development surveys conducted in 1992 and 1998, AKRSP collected data from all VOs and WOs to measure their maturity based on a set of carefully selected indicators. In 2006, AKRSP collected data from a sample population of VOs and WOs in order to economise on both the time and cost of the survey process. A similar sample process was undertaken in 2009.

2.1 Sample Selection

The programme area consists of six administrative districts with different geographical, ecological, social and economic characteristics. The Government has further divided the districts into sub-administrative units called 'tehsils'. In order to ensure proportional representation of organisations we drew the sample size first from the districts and then from the tehsils, in proportion to the number of VOs and WOs in each district and tehsil.

Finally, we arranged VOs and WOs in an ascending order according to their total membership and selected them using the systematic random sampling technique in order to ensure representation of large, medium and small institutions in the total sample.

2.2 Sample Size

For the recent IDS 2009, the sample size was carefully calculated by employing standard research and statistical techniques. The statistical parameters used for the calculation of the sample size included a maximum variability rate of 40% (taken from previous AKRSP surveys) among the major population variables, a precision level of 10% and a confidence level of 96%.

$$n = \frac{Z^2 * P * (100 - P)}{X^2}$$

n=Sample size

Z=Normal variate of 95% confidence level, i.e 1.96.

P=Variability among units of population regarding the variable of interest, which is 40%.

X=Acceptable precision and error level, which is 10%.

$$n = \frac{1.96^2 * 40(100 - 40)}{10^2}$$

n=92

The sample size was determined to be 92 VOs and 92 WOs per district, resulting in a total sample of 552 VOs and 552 WOs for the six districts of Gilgit-Baltistan and Chitral. However, a very small percentage of the selected WOs could not be interviewed because WO activists were unavailable on account of their engagement with farming activities and migration to the high altitude areas in the summer season. Therefore, the data actually collected was from 552 VOs and 544 WOs, for a total of 1096 organizations.

2.3 Data Collection and Processing

MER staff reviewed all the previous reports and literature on the subject of institutional development to enrich their theoretical understanding in this specific area of investigation. The staff also met and consulted the sectoral staff of AKRSP, local activists, community members and other stakeholders to discuss and jointly identify relevant indicators for the assessment of the maturity of organisations. Through this process, we selected 6 major indicators and 45 sub indicators to measure organizational maturity and designed separate questionnaires for VOs and WOs.⁷ The survey teams tested the questionnaires in the field, identified gaps, and revised the questionnaires to direct them more towards producing verifiable data on the selected sub-indicators.

There are minor differences between the survey administered to VOs and that administered to WOs. The socio-economic and cultural environment in which WOs function demanded that working relationships with women had to be adapted in accordance with local traditions and norms. Therefore, in examining WOs, we dropped some of the sub-indicators used for the assessment of VOs, modified others, and developed several new ones.

To administer the survey, AKRSP hired both male and female enumerators and data operators and trained them in survey and data collection techniques. These trained enumeration teams collected data from 552 VOs and 544 WOs for further processing and analysis.

2.4 Data Processing, Analysis and Ranking

To produce rankings, they divided actual achievements by fixed targets. Based on this percentage performance in each sub-indicator, we assigned scores ranging from 1 to 5. We then summed up the scores of VOs and WOs in all the sub-indicators under the major indicators and divided them by the sum of the maximum total scores assigned to each individual indicator to reach an overall percentage performance level of organisations. Finally, we grouped VOs and WOs into the three categories below:

- **Category A:** scoring above 60 percent, an organization capable of undertaking their own development in a mature and sustainable manner;
- **Category B:** scoring 40 to 60 percent, an organization with clear potential but requiring further build capacity to access greater development opportunities; and

⁷ See Annex I for the details of major and sub-indicators.

- **Category C:** scoring below 40 percent, an organization that has not yet demonstrated complete ownership of development processes and continues to need extensive social organization support and technical assistance from external support agencies.

2.5 Issues Encountered During the Study

Lack of Records and Supporting Documents: In some instances, due to incomplete records of VOs and WOs, the data collection teams could not gather objective data about the groups. In such circumstances, instead of interviewing only office bearers and a few selected community activists, the enumerators held discussions with a group of 10 to 15 community members and collected data from them.

Inaccessible Respondents: The teams could not reach some of the villages because the activists were engaged in pastoral agricultural activities, which require migration to summer pastures that hindered to access mountainous areas. Therefore, the enumerators collected data from the VOs and WOs that were nearest to the inaccessible villages. However, the teams could not find a good match for only 8 WOs that could not be accessed. Therefore, the teams collected information from 544 WOs instead of 552 VOs.

AKRSP Organizations: This survey covers only those organizations that have been formed by AKRSP. Therefore, the focus of our survey was on VOs and WOs fostered by AKRSP.

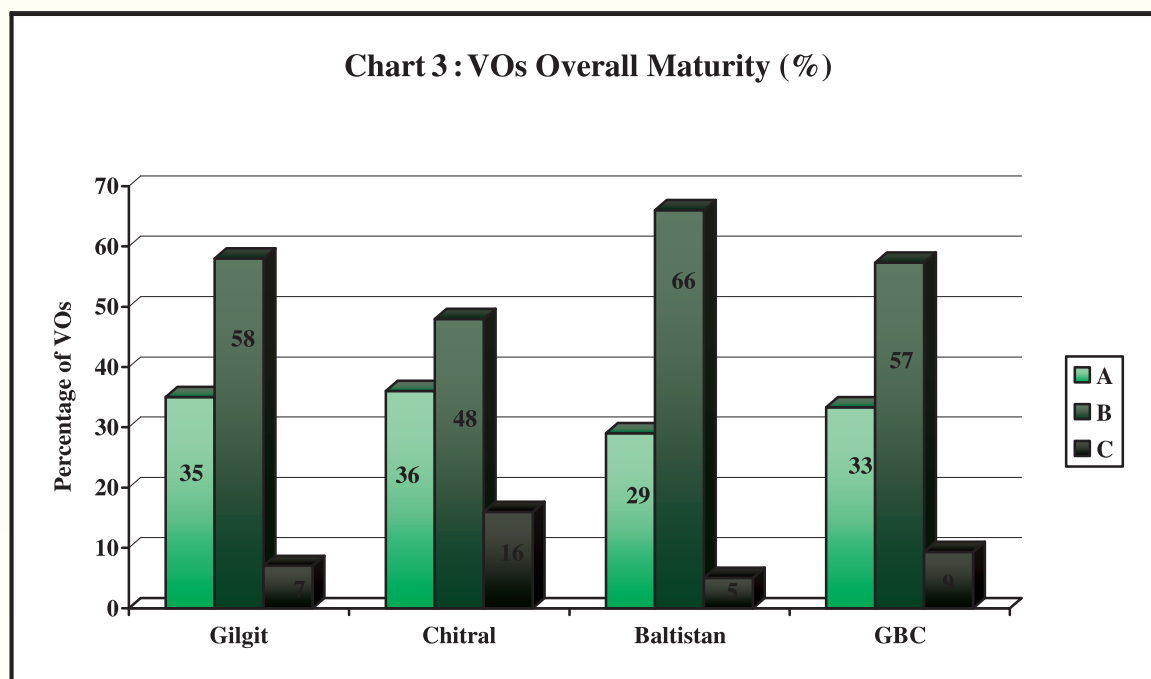
Case-by-Case Relevance of Sub-Indicators: During analysis, we noticed that some of the maturity indicators were irrelevant to the particular context of some of the VOs and WOs. The irrelevancy of sub-indicators created problems of aggregation of scores finally to rank institutions. In order to resolve this issue, we excluded the irrelevant sub-indicators from the overall analysis.

2.6 Presentation of Findings

The main body of this report provides an overview of the results on a programmatic and regional level. Bar graphs are utilized in this report as a means of straightforwardly conveying the findings of IDS 2009. Findings on the sub-indicators can be found in Annex III for VOs and Annex IV for WOs.

3. MATURITY RESULTS OF VILLAGE ORGANIZATIONS (VOs)

Since its inception, AKRSP has focused on the development and maturation of community organizations as a means of achieving long-term, equitable and sustainable development. This section of the report provides the levels of attainment and achievement for each of the six major criteria. The tables in this section provide figures for the whole of GBC, as well as each of the three areas within the region, Gilgit, Chitral and Baltistan. The overall maturity is calculated by averaging the achievement levels (categories A, B and C) for the six main indicators. Chart 3 below provides details of the overall maturity of VOs in GBC. It shows that 33% of VOs demonstrated low dependency on external technical and financial support for their development in the programme area; however, area-specific achievement ranged between 36% in Chitral and 29% in Baltistan. Further, over 57% of VOs achieved a category B classification, meaning they possess potential but still require further capacity building in order to mature. In Overall, less than 10% of VOs are ranked in category C, therefore in need of extensive social and technical support. However, compared to the global average, the situation in Chitral is worse with 16% of VOs placing in this lower category.⁸

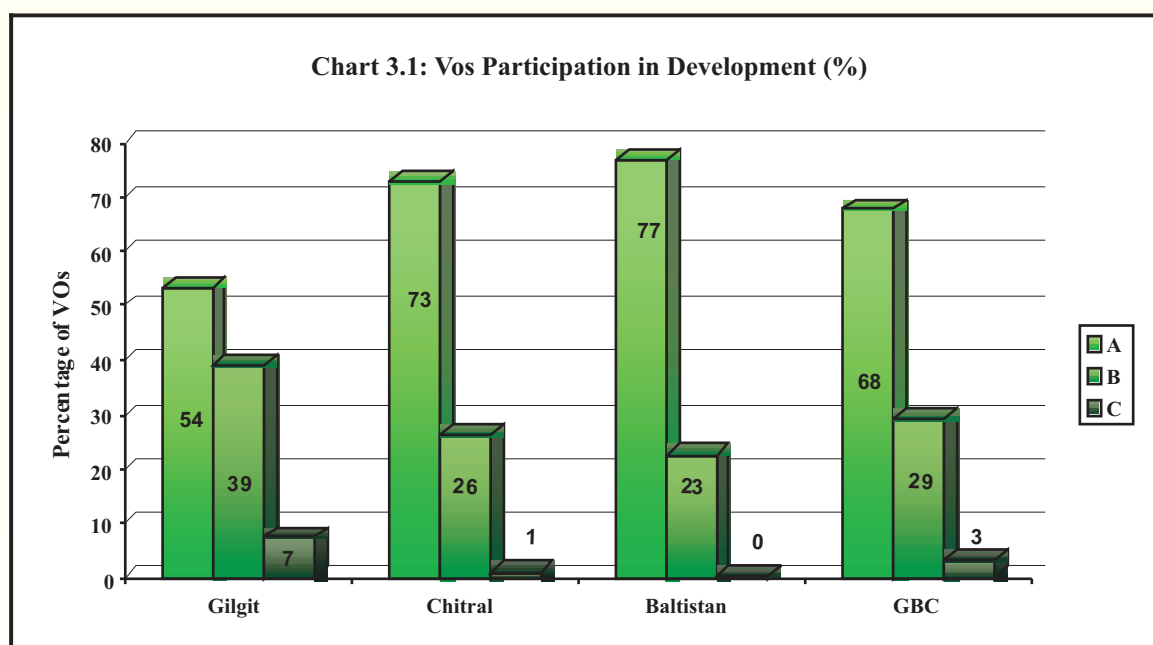


The overall analysis (the composite indicator) gives a holistic picture of the maturity of VOs, but it does not precisely identify specific strengths and weaknesses of organisational structures and systems in the major six areas considered for the maturity of organizations. For this reason, we have further analysed the maturity of VOs against each individual indicator in the sections that follow.

⁸ Please refer to Appendix III to view the tables of this indicator's main sub-indicators.

3.1 VOs Participation in Development

Participatory development has been and remains today a touchstone of the AKRSP approach. The participation indicator is determined by the involvement⁹ of all sectors, gender, and membership base. Chart 3.1 provides a regional breakdown of this sub-component for VOs. In all regions the level of VOs in Category A was higher at almost 68% overall than the percentage of organizations in categories A and B. Baltistan was the leading for this indicator, with 77% of organizations showing mature levels of participation; Chitral followed Baltistan closely with 73% in category A. The relatively low number of Gilgit VOs achieving Category A (54%) is balanced by the 39% of Gilgit VOs in category B, meaning a significant portion of Gilgit's VOs are poised to mature provided additional support is available in the near future. A very small number of organizations in Chitral (1%) were in extensive need of capacity building, with 7% of Gilgit VOs also needing extensive capacity building. These findings suggest that AKRSP should concentrate more on ensuring participatory approaches and collective decision making in Gilgit. We can attribute the achievements in this participation indicator, particular in Baltistan, to some of the targeted programmes of IDPR. The focuses programmes include reactivation of VOs and WOs, LSO formation, regular contact of LSOs with VOs and WOs, and the poverty-targeted programme.

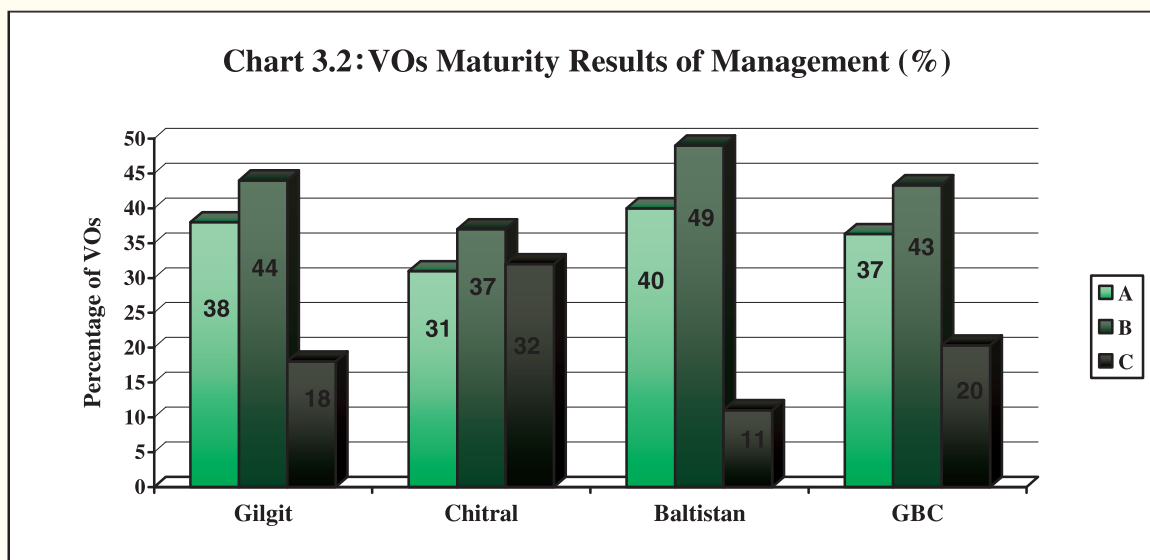


3.2 VOs Maturity Results of Management

Well-designed management systems are critical to the sustainability of organisations in the long-run; therefore, AKRSP encourages VOs and WOs to gradually develop systems to run and manage their entire development process in a transparent manner. Therefore, chart 3.2 shows the maturity of the governance and management systems utilized by VOs.

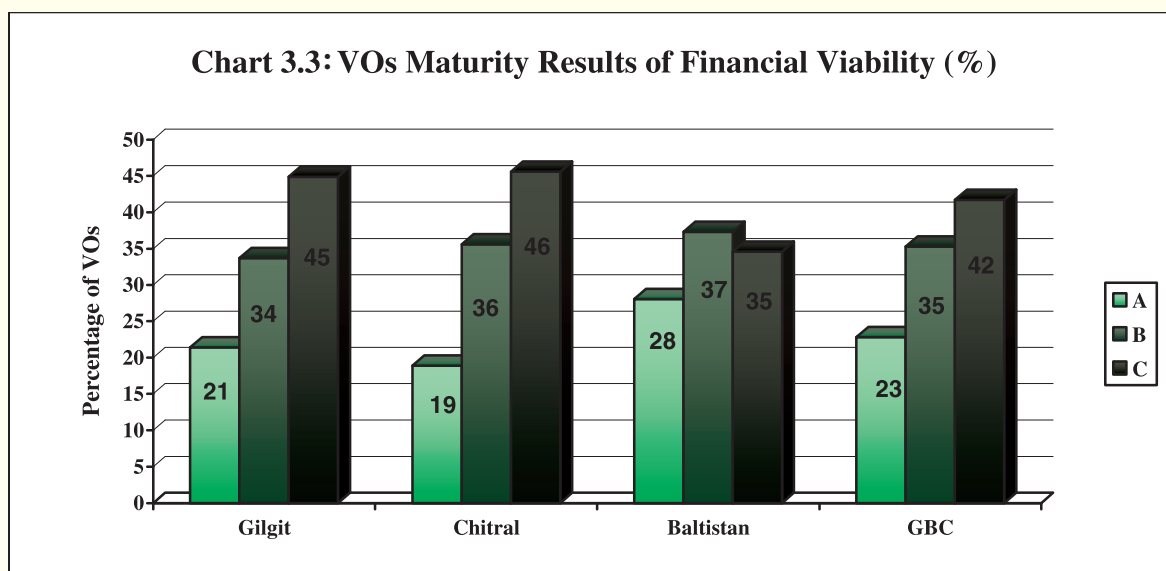
⁹ Please see the sub-indicators under participation in Annex III to better understand the term involvement.

In GBC, just over 37% of VOs demonstrated a category A level of sustainable governance and management capacity. Baltistan showed the highest levels of mature governance systems at 40%, then Gilgit with 38%, followed by Chitral at 31%. Overall, 43% of organizations are in category B, meaning additional investment and capacity building are required to before VOs are governing in a self-driven and equitable manner. An additional 20% of VOs required extensive capacity building and support to reach maturity in this indicator, with the largest percentage (32%) found in Chitral, followed by Gilgit at 18%, then Baltistan at 11%. This analysis suggests that AKRSP should design and implement courses for VOs in governing techniques, management tools, financial systems, and monitoring projects and activities.



3.3 VOs Maturity Results of Financial Viability

Chart 3.3 presents the financial viability of VOs. It indicates that less than 23% of VOs had sustainable financial capabilities, the highest being in Baltistan at just over 28%, with the lowest percentage in Chitral, at less than 19% of VOs. Overall, approximately 35% of the sample surveyed were ranked as category B, meaning they need only some capacity building and support to reach their financial potential. However, almost 42% of VOs in the programme area were in need of extensive social and technical support before reaching financial self-sustainability and responsibility. Regionally, the area C ranking breaks down to almost 46% of VOs in Chitral, followed by nearly 45% of Gilgit VOs and 35% of Baltistan VOs.



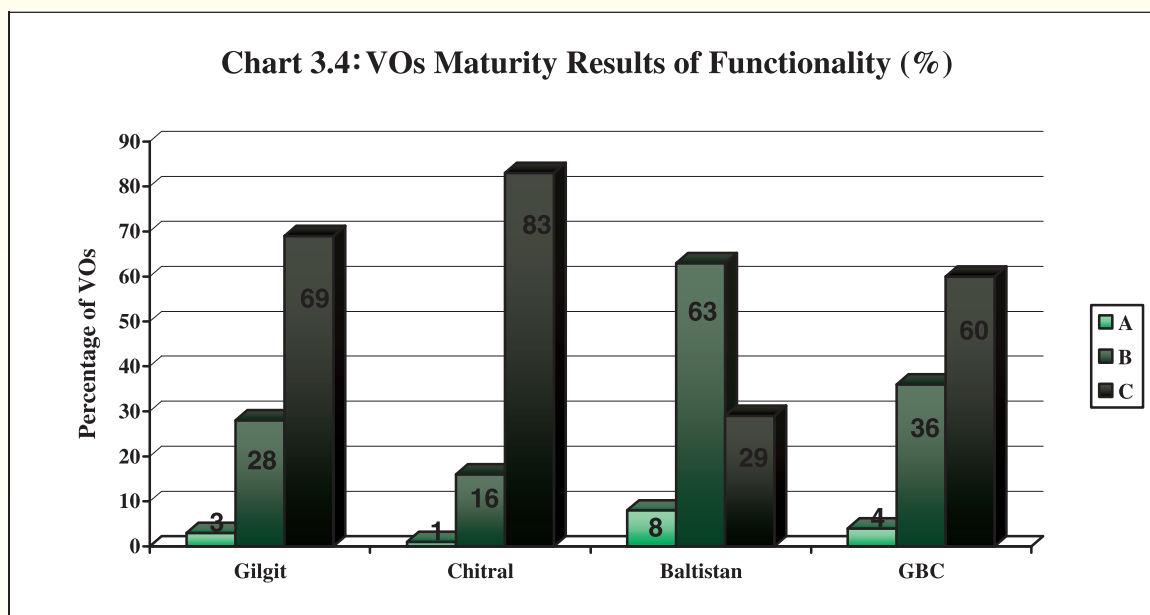
3.4 VOs Provision of Services - Functionality

One of the objectives of community organisations is to provide services to their members on a regular basis. This is a complex, multi-dimensional and difficult job for institutions to fulfil because it depends on resources of organisations, availability and existence of service providers and services, and the absorption capacity of beneficiary communities. This is what AKRSP has defined as the functionality of services.

Chart 3.4 shows the VO maturity in terms of functionality or the provision of services to member and beneficiary populations. Overall, only 4% of VOs achieved a sustainable level of functionality, with the highest performing area being Baltistan at 8%. Furthermore, 36% of VOs overall showed potential to reach the maturity level with minor capacity building, especially in Baltistan where 63% of VOs are at a category B level of achievement. However, 60% of overall VOs were in need of extensive social and technical support and capacity building; with 83% of Chitral VOs, 69% of Gilgit VOs, and 29% of Baltistan VOs belonged to category C. Though being strong in the provision of savings programs to their members, while VOs excelled at establishing savings groups within their communities (please see Annex III, Table 3.4.1), many VOs lack the capacity to take these groups to the next step and provide complementary internal lending programs (please refer to Annex III, Table 3.4.2). Overall, VOs have yet to develop sufficient capacity and organization to undertake sector specific programmes to respond to the diverse development needs of their communities, more specifically in the sectors of agricultural, forestry/natural resource management, health and education. Annex III, Section 3.4, provides more detailed information on service provision capacities of the VOs.

A further analysis of sub-indicators reveals that the lower performance of VOs in this major functionality indicator has been affected by the relatively poor performance of several of these sub-indicators. For example, the majority of VOs did not lend from their savings programme (internal lending). Similarly, VOs appeared to be weak in providing agricultural, educational, and health services with sound pre-planned system (see Tables 3.4.2-8, Annex

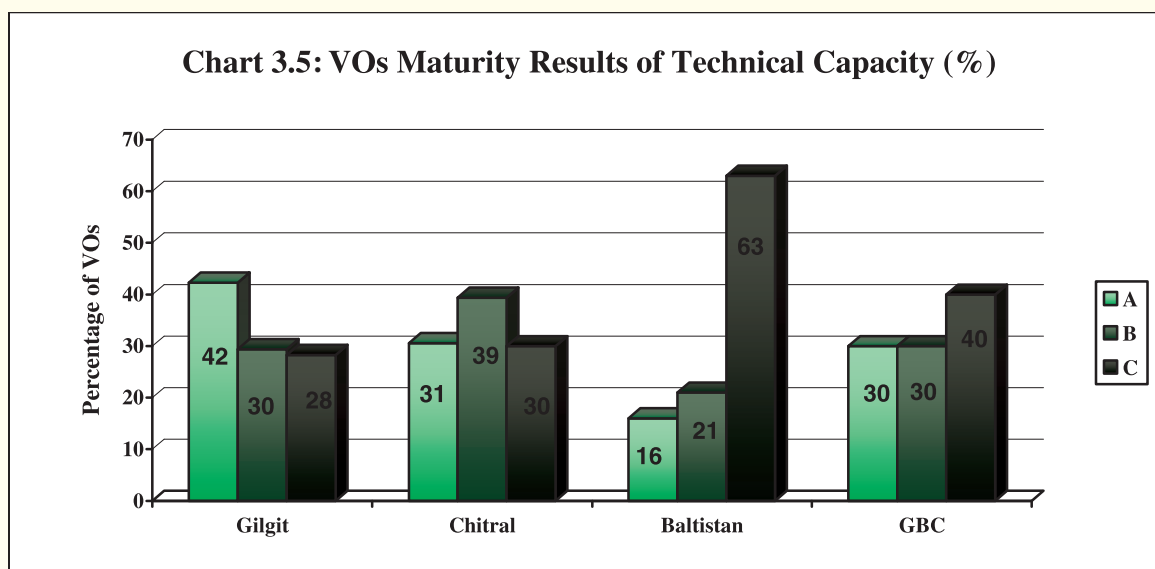
III). As for as the linkages of VOs with government, NGOs and the private sector are concerned, almost around 30% of VOs accessed at least one service from the government, NGOs and the private sector, mostly from the commercial banks, the FMFB, for savings and credit services, and the AKAM for health insurance services (Tables 3.4.9-11, Annex III). This analysis suggests that AKRSP should devise a programme for VOs so that they will use their savings for productive services through their internal lending mechanisms. Moreover, AKRSP should also devise a training programme for VOs to better acquaint them in planning for timely provision of agricultural, educational, and health services to their members in time.



3.5 VOs Maturity Results of Technical Capacity

Over the course of its intervention in GBC, AKRSP has implemented extensive human resource development programmes. These programmes have provided specific skills training to members of community organizations in order to enhance the overall productivity of these organizations. To assess the technical capacity of VOs and the effects of these human resource development programmes, we focused on the existence of skills and the number of trained specialists in villages in the areas of management, agriculture, livestock, forestry and marketing, and social sectors.

Showing the level of technical capacity for VOs, Chart 3.5 demonstrates that 30% of VOs were technically sustainable, with the highest level found in Gilgit at 42%. An additional 30% of VOs in the programme area reflected a strong potential for becoming sustainable through some capacity building efforts. Percentage of VOs in category B per region are 39% in Chitral, 30% in Gilgit and 21% in Baltistan needed some further capacity building efforts. However, 40% of all VOs require extensive technical capacity building and support, the highest percentage of category C VOs at 63% in Baltistan, with the least being in Gilgit at 28%.



An in-depth analysis of the technical capacities of the VOs explains that only a maximum of 63% of VOs have trained specialists in the livestock sector. The percentage of VOs with trained specialists even falls down from this level in the livestock sector to a minimum of 16% VOs in marketing and enterprise development (see Table 3.5.1 in Annex III). AKRSP trained specialists in all the areas listed in this table long ago, and majority of them might not exist now or may have left villages for work in other parts of GBC and Pakistan. This analysis suggests that AKRSP should conduct a skills needs analysis at the village or VOs level and develop comprehensive training programme fill these skills gaps in the villages.

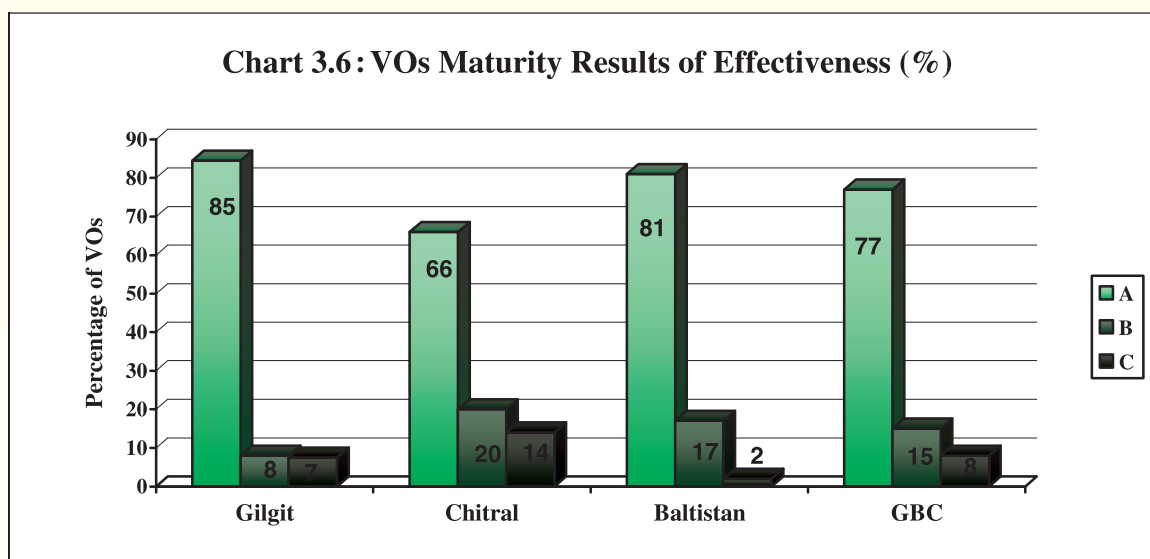
3.6 Effectiveness and Relevance of Services Provided by VOs

The activities implemented, processes followed and systems developed by institutions should be effective, relevant, beneficial and acceptable to all the beneficiary community members. If the efforts and initiatives simply benefited the well off, privileged, influential and dominant members of communities, organisations would not be able to achieve the desired objectives of inclusive, holistic and equitable development.

Chart 3.6 displays the results for the effectiveness and relevance of services provided by VOs. According to IDS 2009, 77% of VOs in GBC had sustainable services that were relevant and effective to meeting the needs of the VO members; Gilgit and Baltistan both had over 80% of VOs in category A, while in Chitral 66% of VOs achieved maturity in this indicator. Moreover, additional 15% of VOs demonstrated potential to reach a high level of maturity with some capacity building and support. However, 8% of VOs overall required extensive social and technical support and capacity building; however, there was strong variance between with regions with 14% VOs in Chitral, 7 % in Gilgit and only 2% of VOs in Baltistan ranking as category C.

Although high levels of satisfaction are encouraging, they can also be misleading. In Baltistan, where VOs lag behind those in other regions in almost all indicators, satisfaction levels are remarkably high. What high levels of satisfaction might suggest is not necessarily a

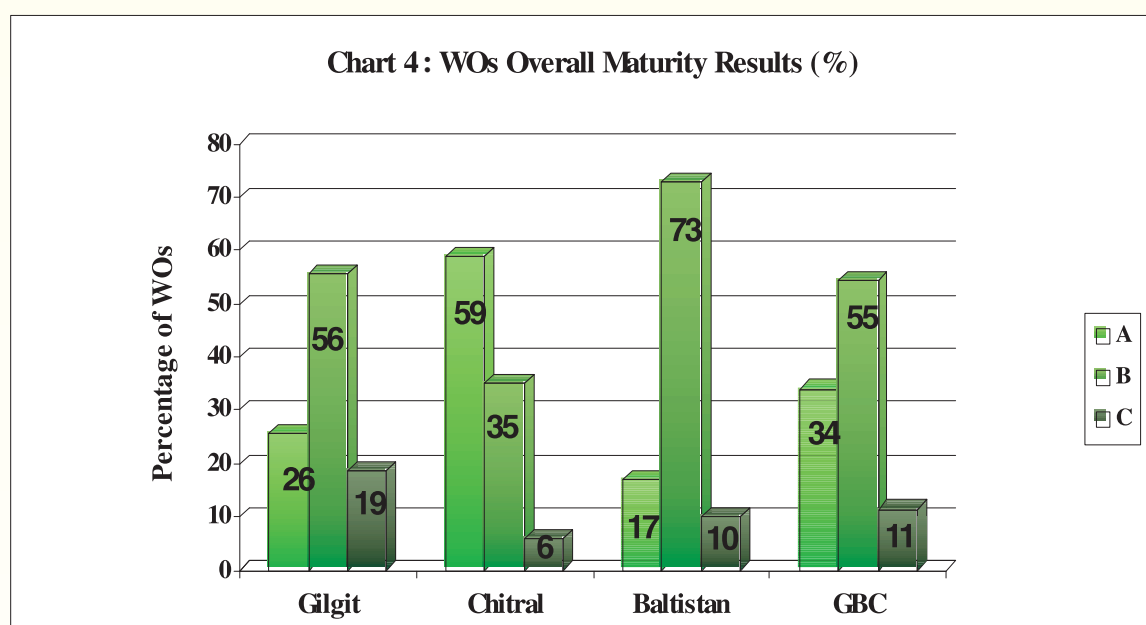
satisfaction with present functioning of the VO, but an understanding of its centrality and importance as a vehicle for development and opportunity. Conversely, satisfaction levels were relatively low in Chitral, considering that it performed much better than Baltistan across most of the other indicators. This result might suggest that members in Chitral have acquired greater awareness about the types of services that their organizations should provide them and expect greater inputs.



4. MATURITY RESULTS OF WOMEN ORGANIZATIONS (WOs)

AKRSP has been a pioneer in initiating women-specific activities and introducing the concept of gender equality into the development process in GBC. The formation of WOs provides women beneficiaries with a platform to discuss and solve their issues and collectively generate capital. This section of the report discusses the results achieved by the WOs with the organizational maturity indicators. The overall maturity of WOs is also measured by aggregating the six major indicators; however, some of the sub-indicators were irrelevant to the WO context and have therefore been excluded from the analysis.

The aggregated survey results expressed in Chart 4 highlight that 34% of the WOs surveyed demonstrated a high level of maturity and sustainability. Regionally, 59% of WOs in Chitral demonstrated the highest level of maturity, followed by 26% in Gilgit, then finally only 17% of the WOs in Baltistan. However, 73% of Baltistan WOs and 56% of Gilgit WOs demonstrated potential to reach a high level of maturity with further capacity building and support. Overall, less than 11% of WOs in GBC require extensive capacity building to function as a self-sustainable community development organization.



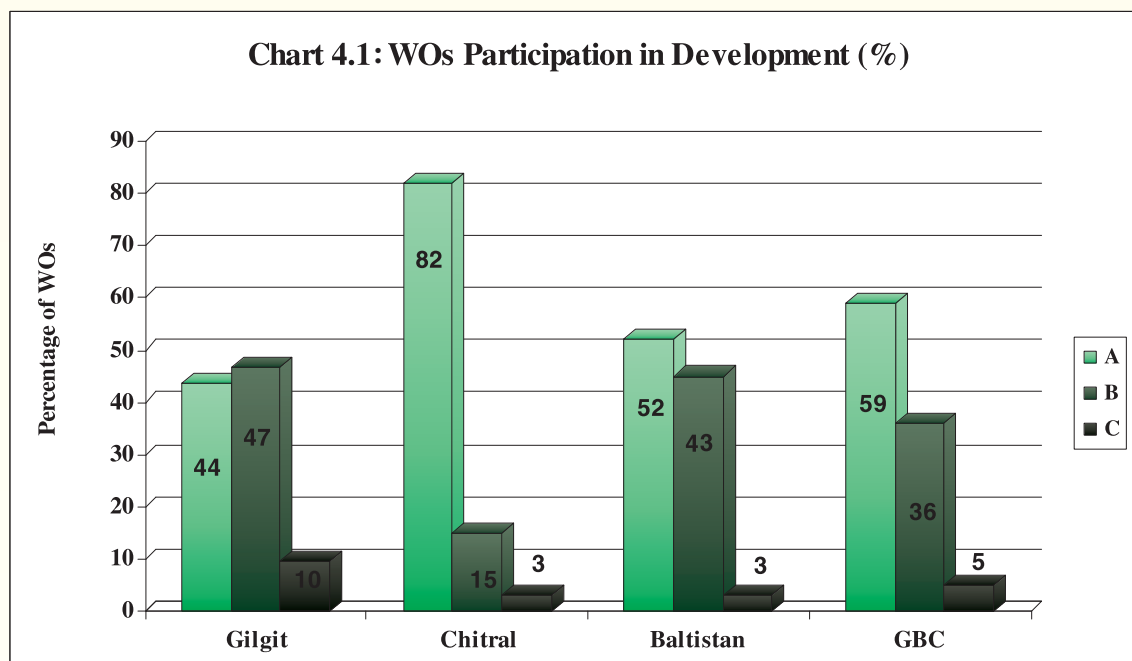
As elaborated below, the high levels of stakeholder participation (please see Chart 4.1 below) and the demonstrated ability of WOs to provide relevant and effective services to their communities (please see Chart 4.6 below) are considered by the M&E Unit to be key contributors to the progress WOs in GBC are making towards organizational maturity.

4.1 WOs Participation in Development

Similar to VOs, it is mandatory for WOs to ensure the involvement of all members in the entire process of project development and decision-making. Chart 4.1 indicates that 59% of the WOs in GBC performed well in this respect, especially in Chitral, where 82% have

reached a category A classification. The participation achievements of the WOs in Gilgit and Baltistan were slightly lower, but still encouraging as at least 43% of WOs in both the regions ranked in Category B. The table further indicates that only 5% of the WOs in GBC required extensive capacity building to facilitate the participation of a greater range of stakeholders.

Please see Annex IV, section 4.1, for further information on the inclusion of diverse stakeholders and decision makers in the activities of WOs in GBC.



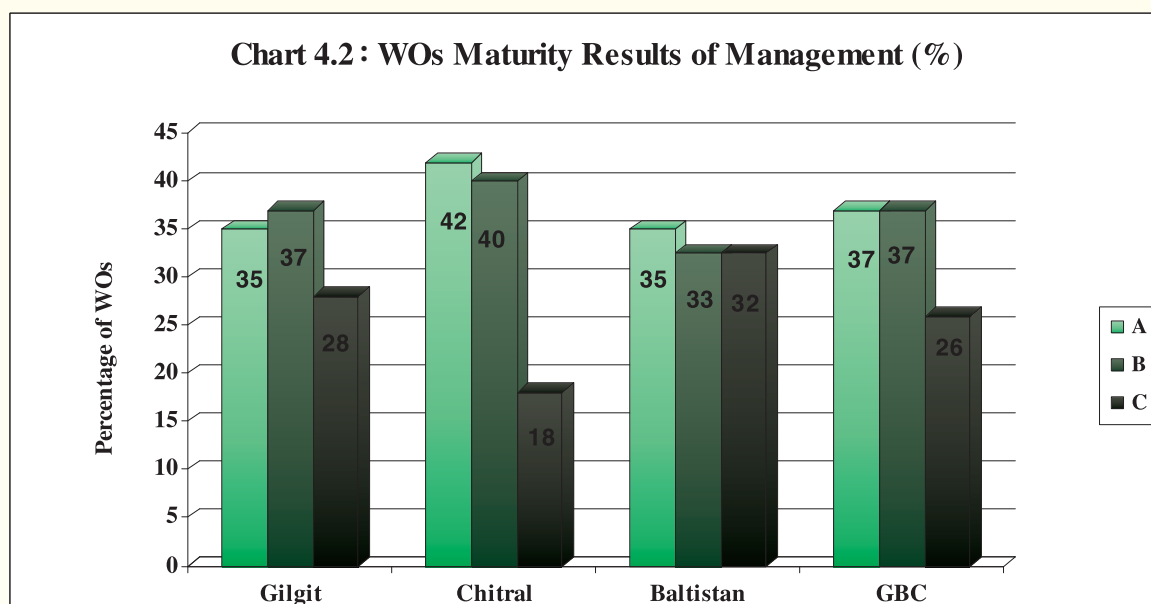
4.2 WOs Maturity Results of Management

Systematic and sound management systems are as important as inclusive participation of community members in development activities to guarantee the sustainability of organisations. Therefore, AKRSP measured the level of maturity of WOs in part by looking at the overall management systems they had put into practice.

As indicated by Chart 4.2, 37% of the WOs in GBC developed sound and systematic management systems in GBC, with the highest percentage being in Chitral at 42%. Similarly, in Chitral 40% of the WOs showed potential for good management capabilities, whereas the percentage of category B WOs was 33% and 37% respectively for Baltistan and Gilgit. In addition, 26% of the WOs in GBC, with the highest level being 32% WOs in Baltistan, require extensive support and technical assistance from outside support agencies to achieve maturity.

The aggregate scenario suggests that WOs need to improve their achievement in this indicator of general management. However, this overall scenario does not help pinpoint the crucial weak areas in which WOs reflect relatively poor performance. A further deep analysis

reveals the real causes. For example, the WOs gained very low scores in the selection of WO office bearers and their members to the LSO General Body through election (Tables 4.2.1 & 4.2.3, Annex IV), the maintenance of all required records, and in the resolution women-specific issues registered with them (Tables 4.2.6 & 4.2.10, Annex IV). The analysis guides us that AKRSP should make WOs well aware about the benefits of democratic processes in the selection all types' office bears, well-organised awareness programmes, re-design and arrange training courses on record-keeping procedures and conflict resolution.



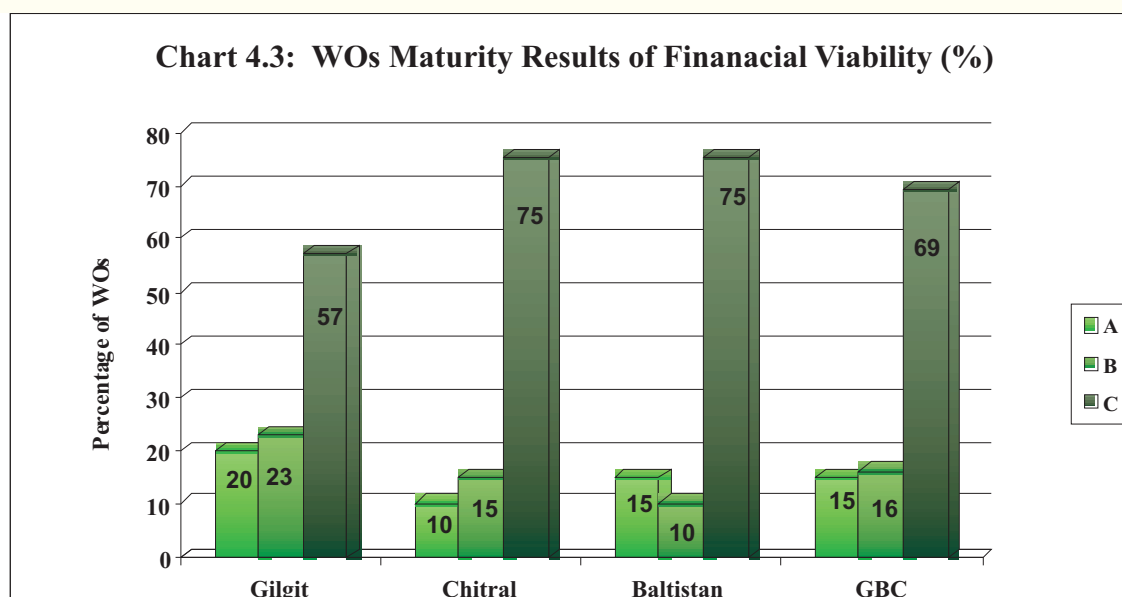
Since almost 85% of WOs surveyed appointed office bearers by election or majority consensus, WOs have proven strong in using democratic methods to select office bearers (Annex IV, Table 4.2.1). However, WOs require further support in improving the selection of WO members as representatives in LSOs (Annex IV, Table 4.2.3). Governance would also be improved by shortening the terms of office bearers, since the terms of four years currently set for many WO leadership positions restrict the opportunities for diverse WO members to take on a managerial role (Annex IV, Table 4.2.2).

4.3 WOs Maturity Results of Financial Viability

Experience suggests that a proper, permanent and sound financial base guarantees the overall sustainability of organisations in the long-run. Financial performance usually depends on (i) the magnitude of contributions and payments made by organisations to development initiatives, (ii) incomes and profits earned from the investment of their savings and internal lending, and (iii) voluntary work done by the members of WOs.

Chart 4.3 illustrates that 15% of the WOs in GBC achieved mature levels of financial viability, whereas 16% of the WOs had potential to achieve financial viability in near future. This leaves 69% of WOs overall in category C, or requiring intensive capacity building before financial viability is achieved.

Although nearly half of the WOs accumulated total savings per member between the amounts of PKR 5,000 and 15,000 since they were formed (Annex IV, Table 4.3.1), few of them accessed any kind of financial resources from the government or development agencies (Annex IV, Table 4.3.4). Furthermore, the majority of WOs surveyed have not accumulated any significant value in physical assets (Annex IV, Table 4.3.5). The WOs members have complete control in accumulating savings with their WO; consequently the performance of WOs in this sub-indicator is comparatively much better than their performance in other sub-indicators. The reasons for accessing financial resources, projects, and services and thereby resulting low value of assets for them may include mobility restrictions on women to meet with service providers, such as the government, NGOs, and private sector, low policy dialogue and advocacy skills to persuade service providers to work with them, and absence of resource mobilisation skills in them. These findings and the reasons speculated suggest that AKRSP should work more on improving mobility of women, building capacities of WOs in policy dialogue, advocacy, resource mobilisation through an inclusive programme of training courses, awareness campaigns for both WOs and service provider.



4.4 WOs Provision of Services - Functionality

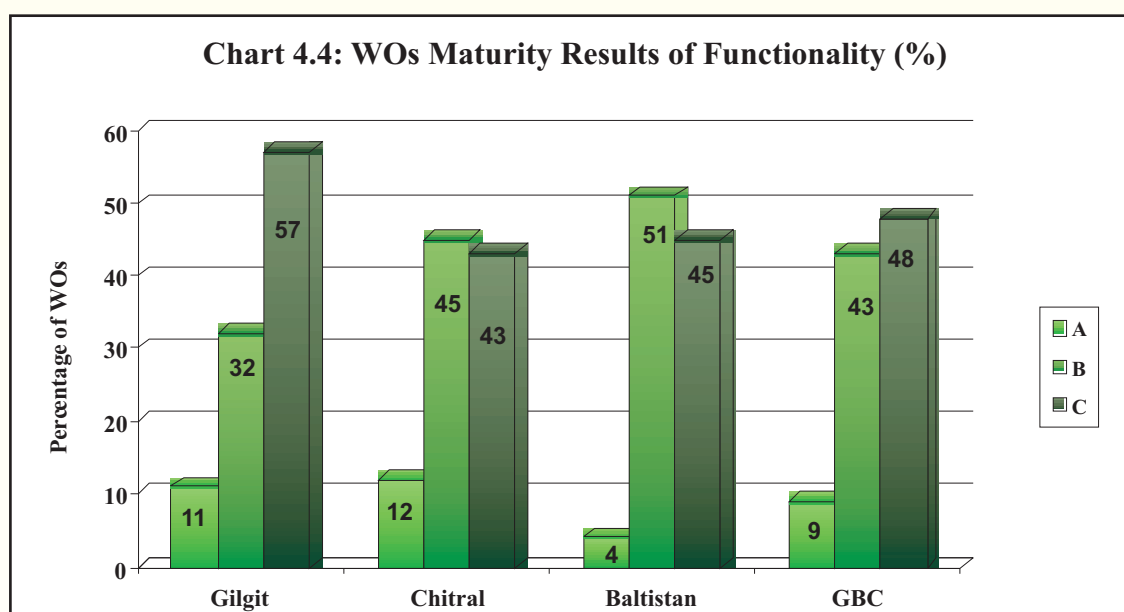
Provision of services relevant to the needs of the members is one of the responsibilities of WOs; engagement in service provision enables the WO to remain a sustainable village-level development institution.

As indicated in Chart 4.4, 9% of the WOs achieved mature levels of organizational functionality, whereas 43% of them were in a position to become mature in this area in future. In category B, levels varied between 32% WOs in Gilgit, to 45% in Chitral, to 51% in Baltistan. However, IDS 2009 indicated that the majority of WOs in GBC are in need of intensive capacity building to achieve maturity in terms of operational functions. Though a majority of WOs provide financial savings services to the members (Annex IV, Table 4.4.1),

the majority do not have the capacity to provide their membership with lending services (Table 4.4.2).

These significant findings can be attributed to both demand and supply factors. Many WOs, though in need of development support, are either unaware of the benefits of external linkages, or are untrained in the method of forming these linkages. Another possibility is that service providers might not have the type of services, which organisations demand from them. A final reason for these findings might have to do with Government regulations, which in some cases do not permit departments to work directly with informal organisations like VOs and WOs.

Although the numbers are still low and only 9% reach Category A, the findings have significantly risen from the past survey in 2006, where the majority of WOs were in Category C. Now in 2009, most WOs have moved into Category B. This shows high levels of maturation over the past four years. These results can be partly attributed to AKRSP's Public-Private Partnership component that was introduced into AKRSP's programme in 2005 and worked to enhance V/WOs work with external development partners in the region.

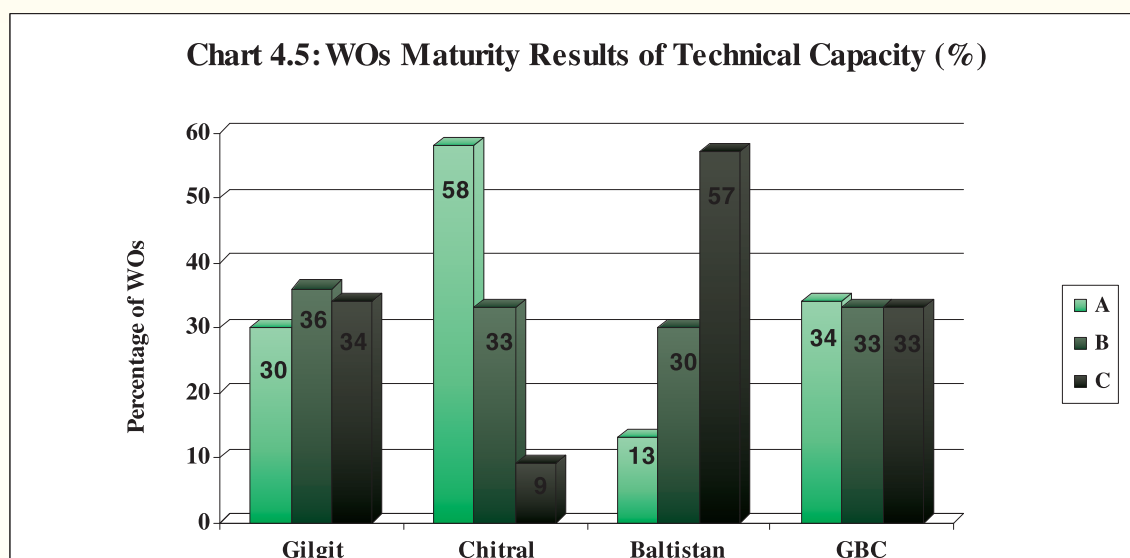


4.5 WOs Maturity Results of Technical Capacity

AKRSP has made intensive efforts to train women in all the fields of development, which range from planning, social mobilization, and natural resource management to financial and general organizational management. With this training, AKRSP hopes that women will be able to enhance their capacity to benefit from the resources available within as well as outside their villages.

Chart 4.5 indicates that 34% of the WOs in GBC reached a high level of technical maturity, with the highest level in Chitral at nearly 60%. At the same time, 33% of the WOs in the

GBC showed the potential to acquire maturity with limited capacity building efforts from external development agencies. Similarly, another 33% WOs require extensive technical and capacity building programmes to gain a high development status. The WOs of Baltistan region require significant support to develop technical capacity, with 57% of WOs in the area ranked as category C. Though many WOs have received training, there is a persistent lack of (female specialists, especially in the fields of management and poultry to work with the WOs. For example, only 57% of WOs have trained WO managers to take care of the WO day-to-day activities, such as recording minutes, keeping savings accounts. Moreover, poultry rearing is sole household and business activity of women. In this field, only 65% of the WOs have trained specialists in the village to treat, vaccinate, and teach poultry farmers best poultry rearing and management practices (Table 3.5.1, Annex IV). These findings suggest that AKRSP design a comprehensive programme in WO management in addition to organising poultry training programmes in collaboration with the Gilgit-Baltistan Animal Husbandry Department.



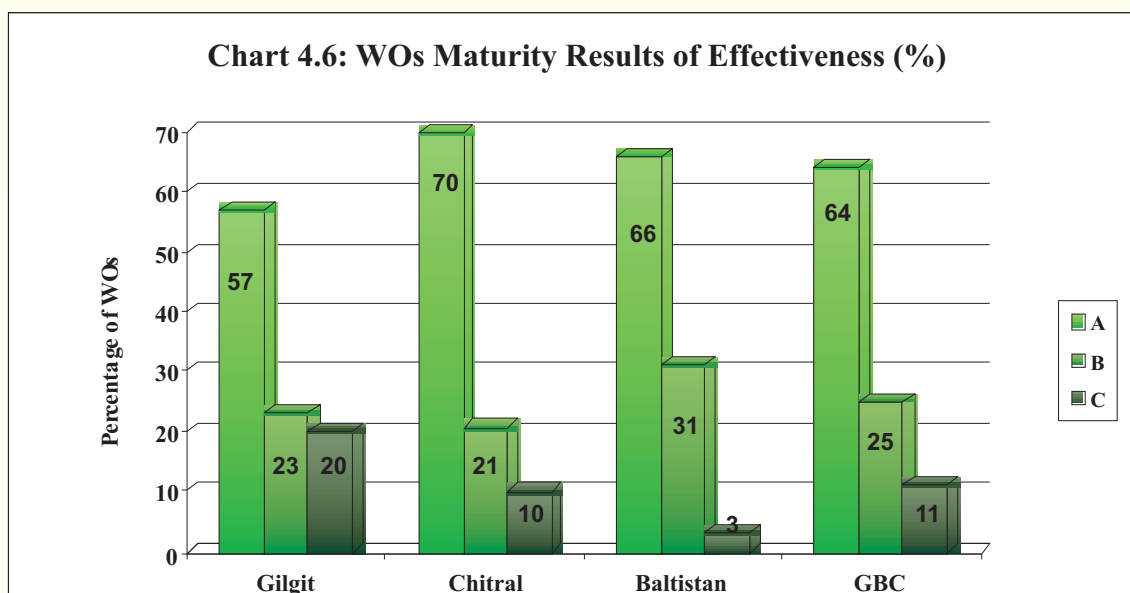
The findings demonstrate that WOs are in further need of training specialists in livestock, forestry, enterprise development and traditional birth attendants (Table 4.5.1), as well as for the operation of micro-hydels (5.5.2). For the details on these sub indicators, see these tables in Annex IV.

4.6 Effectiveness and Relevance of Services Provided by WOs

Member perception of the utility and relevance of the services provided by the WOs is a key indicator in this survey. The satisfaction levels expressed by members about their institutions have been summarised in Chart 4.6, which indicates that 64% of the members surveyed were satisfied with the relevance and quality of services provided by their WOs. However, the percentage of WOs for which members expressed high level of satisfaction varied between 57% WOs in Gilgit and almost 70% in Chitral. Overall, 25% of the WOs surveyed ranked in category B for exhibiting strong potential to provide satisfactory services. WOs requiring

intense capacity building according to the members surveyed were 11% throughout GBC, with Gilgit placing above the overall average at 20% of WOs in category C.

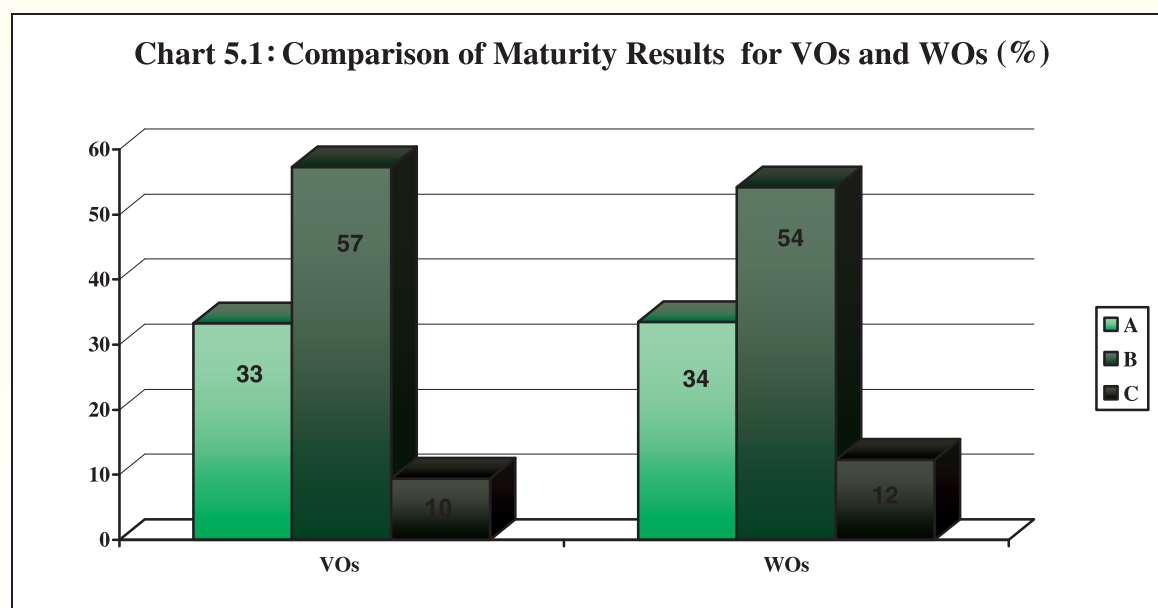
While the overall results indicate strong performance, the results on sub-indicators indicate that there is room for improvement in the following sub-indicators: clarifying organizational objectives, meeting the needs of members and implementing profitable projects. Please see section Annex IV, Section 4.6 for further information.



5. COMPARISON OF MATURITY RESULTS OF VOs AND WOs

This section presents an overall comparative analysis of maturity of VOs and WOs by combining the scores of all the six major indicators: participation, management, financial viability, functionality, technical capacities and effectiveness. In terms of achievement of category A status, it is very interesting to note that the margin between groups is minor, with 33% of VOs and 34% of WOs considered mature. For categories B and C, there were slightly larger variations between VOs and WOs; 57% of VOs showed sufficient potential to rank as score in the range of category B versus 54% of WOs. Subsequently, a slightly larger proportion of WOs are at category C level, with 12% of WOs in need of intense support versus 10% of VOs.

This analysis suggests that WOs are progressing steadily despite an overall development environment that continues to have extreme cultural barriers for women as compared to men. Therefore, AKRSP still needs to promote gender equality by working closely with WOs and VOs to become more gender-sensitive and open to working with women. However, the maturation of the VOs shows that it has actually decreased since the 2006 survey, as compared to the WOs greatly increasing their overall maturity. Therefore, AKRSP needs to carefully examine its capacity building programs and ensure that both groups are able to equally succeed.



6. ANALYSIS OF MATURITY OF ORGANIZATIONS BY LSOs

Local Support Organisations (LSOs) are the supra-village level organisations formed jointly by VOs, WOs and other civil society organisations. Being intermediary support organisations, the overall mandate of LSOs is to facilitate linkages and partnerships between their member organisations and service agencies, such as government line departments, NGOs and private sector institutions. Keeping these objectives of LSOs in mind, AKRSP undertook a comparative assessment of the maturity of VOs and WOs working with these high-level institutional structures and of those working without them.

Importantly, the comparison of overall maturity levels found that participation in a LSO was positively correlated with category A-level scores. As Chart 6.1 below indicates, the amount of LSO-linked VOs in Category A was twice the amount of VOs not attached to any LSO in the same category. These results were even more pronounced in WOs (Chart 6.2 below), where only 15% of independent WOs achieved level A compared to 47% of their counterparts who were linked into a LSO.

VOs and WOs not integrated into a LSO are more likely to have scores in the range of category B (67% of non-LSO VOs and 62% of non-LSO WOs versus 48% of LSO VOs and 49% of LSO WOs).

The data also indicates that a greater majority of LSO VOs and LSO WOs achieve higher levels of maturity in the indicators of participation, management, efficacy/relevance of services, as well as financial viability. Please see Annexes III and IV for further details.

This indicates that while a moderate degree of organizational development can occur without membership in the larger LSO network, LSO participation can be a key factor in enabling these organizations to mature into autonomous, self-sustaining units.

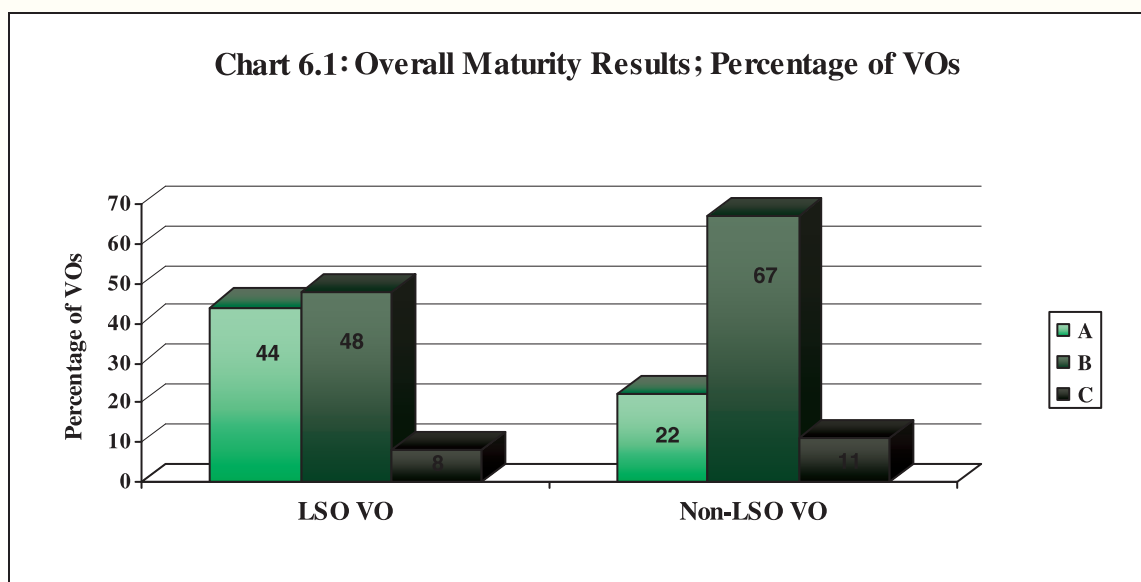
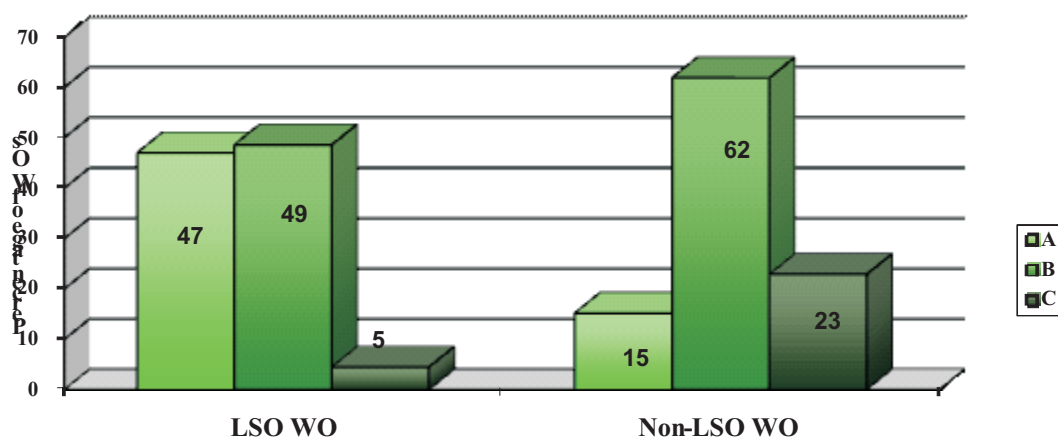


Chart 6.2: Overall Maturity Results; Percentage of Wos



7. CONCLUSIONS

The holistic and quantitative assessment of community-based organizations in GBC described in this report highlights the significant achievements made, as well as the ongoing capacity development needed for organizations in the GBC.

In general, the overall performance of AKRSP supported community organizations in GBC and in the three regions specifically has improved from 2006 to 2009. With the exception of WOs in Baltistan, VOs and WOs have attained satisfactory maturity levels overall. However, the scores of the majority of organizations are within category B, indicating a need for further capacity building and greater access to development opportunities. The slow development of the WOs in Baltistan region may relate to the persistent barriers to the socio-economic development of women in this area. Women's development indicators in Baltistan, including female literacy rate, infant mortality, women's mobility, and women's per capita income, lag behind the rest of the GBC (SESGBC 2008). In addition, the prevailing ultra-conservative cultural context in Baltistan is a challenge to development initiatives as it imposes limitations to women's mobility and decision-making, as well as curtailing their access to education and health services.

Although the performance of WOs on par with that of VOs, many WOs remain in need of innovative implementation mechanisms to build their capacities to work towards development of their villages and areas.

Interestingly, participation in LSOs has proved advantageous for WOs and VOs both. However, since the 2006 survey WOs involved with LSOs have matured with a higher percentage of WOs moving into Category B from Category C. These connections should be encouraged to further women's roles in governance and decision-making, while proceeding with respect for cultural norms and values.

In general, many V/WOs do not have the habit or practice of lending money from their savings to their members for productive and income generating activities. Likewise, V/WOs also shy of timely planning for the provision of agricultural, educational, and health services. Although V/WOs seem to be lacking in developing linkages with government, NGOs and the private sector, above 30 percent of V/WOs receive at least one service from the government, NGOs and the private sector. Qualitative follow-up is also needed to better understand the reasons for the poor scores of the VOs and WOs in regards to functionality and relevance of its programming for its constituents. Notably, WOs scored quite higher than VOs.

Furthermore, more qualitative follow-up is needed to analyze and adapt programming on management and financial viability. From the findings you could draw a conclusion that AKRSP programming could further focus its capacity building with the LSOs to the VOs and WOs on their professionalization in management and finance, whereby less emphasis may now be needed on participation and technical capacities.

8. RECOMMENDATIONS

In light of the data and analysis of IDS 2009, the following recommendations have been formulated to guide AKRSP's involvement with and support to VOs and WOs in GBC.

Recommendation 1: AKRSP should work with VOs and WOs and build their capacity in management and financial viability. Specifically AKRSP could focus on these areas: (1) resource mobilisation, (2) management¹⁰, (3) advocacy¹¹, (4) proposal development, (5) monitoring and (6) partnership building.

Recommendation 2: AKRSP should conduct qualitative and quantitative studies regarding the performance of women's organizations to identify their on-going challenges. These studies could focus on the WOs in Baltistan, where only 17% are operating at a category A level. Through analyses of these studies, AKRSP could formulate strategies for the development of WOs that are highly sensitive to the constraints and opportunities in their areas.

Recommendation 3: The objective of all AKRSP interventions should be the further strengthening of community-based organizations. The LSO organizational structure is a means of achieving this goal, and should be further invested in to ensure the institutional growth of WOs and VOs.

Recommendation 4: Even though the VOs and WOs scored comparatively higher on the participation indicator, AKRSP should continue to emphasize the participatory development approach. To further enhance this aspect of the VOs and WOs, AKRSP should focus on fostering decision-making processes within organizations that involve all members. All segments of society, with an emphasis on youth and vulnerable populations, will be recruited into and involved in VOs and WOs.

Recommendation 5: Based on the analysis and the conclusions drawn, we suggest that AKRSP should revisit the VO/WOs savings programme and develop entrepreneurial culture within communities so that they will use their savings for productive and income generating activities and services through a regular practice of internal lending systems. Further, AKRSP had better design a comprehensive training programme for VO/WOs to train them in planning skills and attitude for the provision of agricultural, educational, and health services to their members ahead of an appropriate time these services and activities start. In addition, follow-up studies are needed to understand better the reasons for the poor performance of V/WOs in this functionality indicator.

¹⁰ Management includes enhanced capacities in keeping VO/WO records, recording minutes of meetings, keeping financial records, and managing other VO/WO affairs.

¹¹ Advocacy: The poor performance of VO/WOs in accessing services from the Government, NGOs, and private sector (Functionality Indicator) suggest that advocacy skills of VO/WOs should be enhanced so that they would be in a position to tap more funds, projects, services from the service providers.

APPENDIX I: LIST OF SELECTED MAJOR AND SUB-INDICATORS

Major Indicators	S.No.	Sub-Indicators
1. Participation	1	Household coverage in VOs/WOs
	2	Representation of sections/groups in VOs/ WO
	3	Voice/ participation of members in decision making
	4	Frequency of and attendance in meetings
	5	Membership and membership fee status of VOs in LSOs
	6	Frequency of and attendance of VOs/WOs in LSO meetings
	7	Total Contribution to projects/ services
	8	Voluntary work
2. Management System	1	Selection of and confidence on office bearers
	2	Selection of members for GB of LSO
	3	Feedback level of LSO BoD and GB members to VOs/WOs
	4	Decision making process of VOs
	5	Maintenance of records
	6	Formation of committees
	7	Status of VO account
	8	Conflict resolution
3. Financial Viability (Asset Creation)	1	Collective VO/WO savings
	2	Project maintenance funds
	3	Financial resources accessed from development agencies
	4	Total present value of physical assets
4. Provision of Services (Functionality)	1	Provision of collective saving services by VOs/WOs
	2	Provision of internal lending services by VOs/WOs
	3	Provision of agriculture inputs supplies
	4	Provision of forestry inputs supplies
	5	Provision of livestock/poultry inputs supplies
	6	Provision of health services
	7	Provision of educational services
	8	Provision of Capacity building programmes
	9	Projects/ services accessed through linkages with government
	10	Projects/ services accessed through linkages with development agencies
	11	Projects/ services accessed through linkages with private sector

Major Indicators	S.No.	Sub-Indicators
5. Management and Technical Capacity	1	Trained specialist in management
	2	Trained specialist in agriculture
	3	Trained specialist in livestock
	4	Trained specialist in forestry
	5	Trained specialists in marketing and enterprise
	6	Trained specialists in Traditional Birth Attendant (TBA)
	7	Trained micro-hydel operator
	8	Trained metre reader
6. Effectiveness/ Relevance	1	Clarity of members about Organizational vision
	2	VO addresses the needs of members
	3	LSO addresses the needs of VOs/WOs
	4	Relevancy of VOs/WOs services to the needs of members
	5	Satisfaction of members with VO/WO services
	6	Satisfaction of members with VO/WO systems

APPENDIX II: VO QUESTIONNAIRE

THE AGA KHAN RURAL SUPPORT PROGRAMME

INSTITUTIONAL DEVELOPMENT SURVEY 2009

QUESTIONNAIRE FOR VILLAGE ORGANIZATIONS (VOs)

A: REGISTRATION DATA

1. FORM NO.
2. Date of enumeration: (dd/mm/yy):
3. Name of enumerator:
4. Name of supervisor:
5. Name of respondent:
6. Position of the respondent in the VO:
7. Name of data entry operator:
8. Date of entry: (dd/mm/yy):

B: VILLAGE DATA

1. Name of village:
2. Union Council:
3. Tehsil/Sub-Division:
4. Area Office:
5. District:
6. Region:
7. Cropping Zone: (Single=1, Double=2, Transitional=3):

C: BASIC DATA OF THE VILLAGE ORGANIZATION

1. Name of the VO:
2. Name of Manager of the VO:
3. Date of formation (dd/mm/yy):
4. Village-based VO=1, hamlet-based VO=2:
5. Total population of the village:
6. Total # of households:
7. No. of individual members:
8. No. of member households:
- LSO has been formed in the locality (Yes=1, No=0):

Name of the LSO:

11. Travel Distance (in Hours) of the village from the nearest:

11.1 Market/Town: 11.2 Govt. executing agencies: 11.3 Major NGOs' offices: 11.4 Financial institutions: 12. Access to the nearest Urban Centre: (Truckable road=1, Jeepable road=2, Foot track=3) 13. Type of road: (1. Mettle, 2. Un-metalled): 14. Type of locality: (Urban=1, Semi-urban=2, Rural=3): **D: INSTITUTIONAL DEVELOPMENT DATA****1. PARTICIPATION**1.1 No. of registered member households: 1.2 Percentage Coverage: (member hh/total hh x 100)

1.3 Score for Q 1.2:

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1

1.4 No. of registered members: 1.5 Percentage of total households: (members/total hh x 100)

1.6 Score for Q 1.5:

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1

VO has representation from:

Category	All	Majority	Half	Some	Very few	Irrelevant
1.7 Religious groups	5	4	3	2	1	-99
1.8 Political parties	5	4	3	2	1	-99
1.9 Poor people	5	4	3	2	1	-99
1.10 Minority castes	5	4	3	2	1	-99
1.11 Youth	5	4	3	2	1	-99

(Circle the appropriate boxes. If a group does not exist, then score -99.)

VO members take part in decision-making for:

Category	All	Majority	Half	Some	Very few	Irrelevant
1.12 Poor members	5	4	3	2	1	-99
1.13 Minority castes	5	4	3	2	1	-99
1.14 Youth	5	4	3	2	1	-99
1.15 Special people	5	4	3	2	1	-99

(Circle the appropriate boxes. If a group does not exist, then score -99.)

Members access to services provided by the VO:

Category	All	Majority	Half	Some	Very few	Irrelevant
1.16 Rich members	5	4	3	2	1	-99
1.17 Poor members	5	4	3	2	1	-99
1.18 Minority castes	5	4	3	2	1	-99
1.19 Youth	5	4	3	2	1	-99
1.20 Special people	5	4	3	2	1	-99
1.21 Women	5	4	3	2	1	-99
1.22 Non-VO member households	5	4	3	2	1	-99

(Circle the appropriate boxes. If a group does not exist, then score -99.)

1.23 No. of VO meetings planned for the last year:

(At least 12 meetings in a year needed)

1.24 No. of actual VO meetings held during the last one year:

1.25 Percentage: $(Q\ 1.24 / Q\ 1.23 \times 100)$

1.26 Score for

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1

1.27 Attendance in the last 3 VO meetings:

No.	Date	Meeting No.	Attendance
1.			
2.			
3.			
Total Attendance			

1.28 Percentage: $((\text{Total attendance}/3) / \text{total membership}) \times 100$):

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1

1.29 Membership status of the VO in the LSO:

Category	Score
VO is member of the LSO	5
VO is not member of the LSO	0
If answer is 0 at 9	-99

1.30 Does the LSO charge registration fee for membership from VOs (Yes=1, No=0)

1.31 If yes to Q. No 1.30, then Membership fee status of the VO in the LSO:

Category	Score
VO has paid LSO membership fee	5
VO has not paid LSO membership fee	0
If answer is 0 at 9	-99

1.32 No. of LSO General Body meetings planned last year:

1.33 No. of meetings General Body members attended during the last year:

1.34 Percentage: $(Q\ 1.33 / Q\ 1.32 \times 100)$

1.35 Score for Q 1.34

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1
If answer is 0 at 9	-99

1.36 Total cost of major projects/ initiatives required community contribution that VO implemented during last 5 years (Rs.):

1.37 Total amount contributed by VO (Rs):
(If answer is 0 at 1.36, record -99 in the box.)1.38 Percentage: $(3.2 / 3.1 \times 100)$:
(If answer is 0 at 1.36, record -99 in the box.)

1.39 Score for Q 1.38

Category	Score
Above 20%	5
16-20%	4
11-15%	3
6-10%	2
Below 6%	1
If answer is 0 at 1.36	-99

1.40 Amount of voluntary work VO members required to do during last year (mandays):

1.41 Amount of actual voluntary work VO members did during last year (man-days):

1.42 Percentage: $(1.41/1.40 \times 100)$

1.43 Score for Q 1.42

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1

2. GOVERNANCE/ MANAGEMENT SYSTEM

2.1 Process for selection of VO office bearers:

Process	Score
Through election	5
Select through a majority consensus	4
Select through a poor consensus	3
Appoint	2
Never thought about leadership change	1

2.2 VO selects/ elects office bearers in (years):

2.3 Score for Q. 2.2

Category	Score
Every 1 year	5
Every 2 years	4
Every 3 years	3
Every 4 years	2
More than 4 years	1

2.4 Process for selection of members for the GB of the LSO:

Process	Score
Through election	5
Select through a majority consensus	4
Select through a poor consensus	3
Appoint by a few activists	2
Appoint by only office bearers	1
LSO has not been formed in the locality	-99

2.5 Feedback level of Board and GB Members to the VO:

Level	Score
Call a special meeting of VO to give feedback	5
Regularly at the planned VO meeting	4
When they attend the meeting	3
When VO members ask them for the feedback	2
Never give feedback	1
LSO has not been formed in the locality	-99

2.6 VO follows democratic norms in decision-making:

Process	Score
VO decides its affairs on a great majority vote	5
VO decides its affairs on a simple majority vote	4
VO member develop a consensus to decide	3
Few dominant members decide	2
The VO President and Manager decide	1

2.7 No. of records/registers needed to be maintained during last 2 years:

2.8 No. of records/registers maintained by the VO:

2.9 Percentage: $(2.8/2.7 \times 100)$

2.10 Score for Q 2.9

Category	Score
More than 75% records/ books were maintained	5
56-75% records/books were maintained	4
36-55% records/books were maintained	3
16-35% records/books were maintained	2
Less than 16% records/books were maintained	1

2.11 Status of VO accounts:

Indicator	Score
VO accounts were audited during last 3 years	5
VO accounts were not audited during last 3 years	0

2.12 No. of major projects/initiatives the VO require maintenance/management committees:

2.13 No. of projects for which management committees have been formed:
(If answer is "0" at 2.12, record -99 in the box.)

2.14 Percentage: $(2.13 / 2.12 \times 100)$:
(If answer is "0" at 2.12, record -99 in the box.)

2.15 Score for Q.2.14

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1
If answer is 0 at 2.12	-99

2.16 Frequency of meetings of the committees:

Frequency	Score
Monthly	5
Quarterly	4
Six-monthly	3
Yearly	2
Occasionally	1
If answer is 0 at 2.12	-99

2.17 No. of major projects/initiatives require maintenance/management systems:

2.18 No. of projects/ initiatives for which, maintenance/management systems exist:
(If answer is 0 at 2.17, record -99 in the box.)

2.19 Percentage: $(2.18 / 2.17 \times 100)$
(If answer is 0 at 2.17, record -99 in the box.)

2.20 Score for Q.2.19:

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1
If answer is 0 at 2.17	-99

2.21 No. of conflicts/ disputes registered with the VO during last two years:

2.22 No. of conflicts/ disputes resolved:

2.23 Percentage: $(2.22 / 2.21 \times 100)$
(If answer is 0 at 2.21, record -99 in the box.)

2.24 Score for Q.2.24:

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1
If answer is 0 at 2.21	-99

2.25 No. of women-specific issues registered last year:

2.26 No. of actual women-specific issues resolved last years:
(If answer is "0" at 1.23, record -99 in the box.)

2.27 Percentage: $(2.26/2.25 \times 100)$:
(If answer is "0" at 2.25, record -99 in the box.)

1.26 Score for 2.27

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1
If answer is 0 at 2.25	-99

3. COLLECTIVE VO ASSETS

3.1 VO collective total savings (PKR) as of December 2008:

3.2 Average Savings per member: total savings/total members (PKR)

3.3 Score for Q 3.2:

Category	Score
Average savings more than PKR 15,000	5
PKR 11,000-15,000	4
PKR 6,000-10,000	3
PKR 1,000-5,000	2
Less than PKR 1,000	1

3.4 No. of projects (water supply system/lift irrigation/micorhydels) required maintenance fund:

3.5 Total amount of VO project maintenance fund (PKR):
(If answer is 0 at 3.4, record -99 in the box.)

3.6 Score for Q.3.5:

Category	Score
More than PKR 15,000/-	5
PKR.11,000 - 15,000/-	4
PKR. 6,000 – 10,000/-	3
PKR. 1,000 – 5,000/-	2
Less than PKR.1,000/-	1
If answer is 0 at 3.4	-99

3.7 Financial resources accessed from development/Govt agencies/UC/DC/ NALA members during the last 3 years (PKR):

3.8 Score for Q. 3.7:

Category	Score
More than PKR 50,000	5
PKR.35,000 – 50,000	4
PKR. 20,000 – 35,000	3
PKR. 5,000 – 20,000	2
Less than PKR.5,000	1

3.9 Total present value physical assets formed since formation of the VO (PKR):

3.10 Score for Q. 3.9:

Category	Score
More than PKR 500,000/-	5
PKR.3,50,000 – 500,000/-	4
PKR. 200,000 – 3,50,000/-	3
PKR. 50,000 – 200,000/-	2
Less than PKR 50,000/-	1

4. SERVICE PROVISION TO MEMBERS

4.1 Status of VO collective savings services to members:

Status	Score
VO has a savings programme	5
VO does not have a savings programme	0

4.2 Status of internal lending from the VO collective savings:

Status	Score
VO does internal lending from savings	5
VO does internal lending from savings	0
If answer is 0 at 4.1	-99

4.3 No. of members benefited from internal lending programme:
(If answer is 0 at 4.1, record -99 in the box.)

4.4 Percentage: (Q 4.3/Total membership x 100)
(If answer is 0 at 4.1, record -99 in the box.)

4.5 Score for Q 4.4:

Category	Score
Above 75%	5
56-75%	4
36-55%	3
16-35%	2
Below 16%	1
If answer is 0 at 4.1	-99

4.6 Agricultural inputs supplies (seeds, plants, fertilisers. biological pest controls, planting practices):

Arrangements	Score
VO arranges inputs to all members through a proper planning system	5
VO arranges inputs to all members, but without a plan	4
VO arranges inputs to members when they demand	3
VO arranges to some interested members	2
VO has never thought about arranging inputs to members	1

(Circle the appropriate score)

4.7 Forestry inputs supplies (seeds, plants, cuttings, planting practices)

Arrangements	Score
VO arranges inputs to all members through a proper plan planning system	5
VO arranges inputs to all members, but without a plan	4
VO arranges inputs to members when they demand	3
VO arranges to some interested members	2
VO has never thought about arranging inputs to members	1

(Circle the appropriate score)

4.8 Livestock/ poultry inputs supplies (medicines, vaccines, chicks):

Arrangements	Score
VO arranges inputs to all members through a proper planning system	5
VO arranges inputs to all members, but without a plan	4
VO arranges inputs to members when they demand	3
VO arranges to some interested members	2
VO has never thought about arranging inputs to members	1

(Circle the appropriate score)

4.9 Health services (vaccinations, immunisations, polio days):

Arrangements	Score
VO arranges services to all members through a proper planning system	5
VO arranges services to all members, but without a plan	4
VO arranges services to members when they demand	3
VO arranges to some interested members	2
VO has never thought about arranging inputs to members	1

(Circle the appropriate score)

4.10 Educational services (ECD, adult education, tuitions centres, community schools, private schools, madrasa schools):

Arrangements	Score
VO arranges services to all members through a proper plan planning system	5
VO arranges services to all members, but without a plan	4
VO arranges inputs to members when they demand	3
VO arranges to some interested members	2
VO has never thought about arranging inputs to members	1

(Circle the appropriate score)

4.11 Capacity building programmes and initiatives

Arrangements	Score
VO arranges capacity building programmes to all members through a proper plan planning system	5
VO arranges capacity building programmes to all members, but without a plan	4
VO arranges capacity building programmes to members when they demand	3
VO arranges to some interested members	2
VO has never thought about arranging capacity building programmes to members	1

(Circle the appropriate score)

- 4.12 No. of linkages with the Government in the areas of infrastructure, NRM, education, and health during the last two years:

- 4.13 Score for Q. 4.12:

Linkages	Score
At least 4 linkages and above	5
At least 3 linkages	4
At least 2 linkages	3
At least 1 linkage	2
VO has never thought about these linkages	1

(Circle the appropriate score)

- 4.14 No. of linkages with other development agencies in the areas of infrastructure, NRM, education, and health during the last two years:

- 4.15 Score for Q. 4.14:

Linkages	Score
At least 4 linkages and above	5
At least 3 linkages	4
At least 2 linkages	3
At least 1 linkage	2
VO has never thought about these linkages	1

(Circle the appropriate score)

- 4.16 No. of linkages with the private sector (banks, AKAM, Rupani Foundation, hotels, travel agencies) in the areas of savings, credit, insurance, training, and employment during the last two years:

- 4.17 Score for Q. 4.16:

Linkages	Score
At least 4 linkages and above	5
At least 3 linkages	4
At least 2 linkages	3
At least 1 linkage	2
VO has never thought about these linkages	1

(Circle the appropriate score)

5. MANAGEMENT AND TECHNICAL CAPACITY

S. No	Management/Technical Specialist	Number	Score (Yes=5, No=0)
5.1.	Trained Manager		
5.2.	Agricultural Specialist		
5.3.	Livestock Specialist		
5.4.	Poultry Specialist		
5.5.	Forestry Specialist		
5.6.	Marketing/Enterprise Specialist		
5.7.	TBA Specialist		

(Circle the Appropriate Box)

VO has a Micro-hydel project either in VO or in the village (Yes=1, No=0)

S. No	Management/Technical Specialist	Number	Score (Yes=5, No=0) (If Answer at Q. No. 5.8 is 0, then -99)
5.8.	Micro-hydel Operator		
5.9.	Meter Reader		

(Circle the Appropriate Box)

6. RELEVANCE AND EFFECTIVENESS OF SERVICES

6.1 Clarity of members about their VO:

Clarity	Score
All group members have clarity	5
Majority group members have clarity	4
Some active group members have clarity	3
Only office bearers have clarity	2
All group members have no clarity	1

6.2 VO is the right forum to address members' needs:

Recognition	Score
All group members recognise it	5
Majority group members recognise it	4
Some active group members recognise it	3
Only office bearers recognise it	2
All group members do not recognise it	1

6.3 LSO is the right forum to address VOs' needs:

Recognition	Score
All group members recognise it	5
Majority group members recognise it	4
Some active group members recognise it	3
Only office bearers recognise it	2
All group members do not recognise it	1
LSO has not been formed in the VO locality	-99

6.4 Services provided by the VO are relevant to needs of members:

Agreement	Score
All group members agree	5
Majority group members agree	4
Some active group members agree	3
Only office bearers agree	2
All group members do not agree	1

6.5 Satisfaction of members with the benefits of completed projects/services:

Satisfaction	Score
All group members are satisfied	5
Majority group members are satisfied	4
Some active group members are satisfied	3
Only office bearers are satisfied	2
All group members are not satisfied	1

6.6 Satisfaction of members with processes/ systems followed by
The VO for running VO affairs and decision-making:

Satisfaction	Score
All group members are satisfied	5
Majority group members are satisfied	4
Some active group members are satisfied	3
Only office bearers are satisfied	2
All group members are not satisfied	1

APPENDIX III: VO MAIN SUB-INDICATORS

3.1 VO Participation

3.1.1 VO Representation

Table 3.1.1.1: Representation of Religious Groups in VOs

Representation	VO	Percentage*
All	333	66
Majority	80	16
Half	19	4
Some	35	7
Very Few	36	7
Total-A	503	100
N/A **	49	9
Total-B	552	100

*: Percent of Total-A.

N/A: This information on this indicator was not applicable in these VOs.

**: Percent of Total-B.

Table 3.1.1.2: Representation of Political Parties/Representatives in VOs

Representation	VO	Percentage
All	256	59
Majority	93	21
Half	17	4
Some	36	8
Very Few	35	8
Total-A	437	100
N/A	115	21
Total-B	552	100

Table 3.1.1.3: Representation of Poor People in VOs

Representation	VO	Percentage
All	268	50
Majority	184	34
Half	36	7
Some	34	6
Very Few	15	3
Total-A	537	100
N/A	15	3
Total	552	100

Table 3.1.1.4: Representation of Minority Casts in VOs

Representation	VO	Percentage
All	91	51
Majority	23	13
Half	21	12
Some	25	14
Very Few	19	10
Total-A	179	100
N/A	373	68
Total	552	100

Table 3.1.1.5: Representation of Youth in VOs

Representation	VO	Percentage
All	41	7
Majority	165	31
Half	108	19
Some	127	23
Very Few	111	20
Total	552	100

3.1.2 VO Members Decision-Making**Table 3.1.2.1: Decision-Making of Poor Members in VOs**

Decision-Making	VO	Percentage
All	296	55
Majority	198	36
Half	25	5
Some	17	3
Very Few	6	1
Total-A	542	100
N/A	10	2
Total-B	552	100

Table 3.1.2.2: Decision-Making of Minority Cast Members in VOs

Decision-Making	VO	Percentage
All	88	48
Majority	50	27
Half	22	12
Some	17	9
Very Few	7	4
Total-A	184	100
N/A	368	67
Total-B	552	100

Table 3.1.2.3: Decision-Making of Youth Members in VOs

Decision-Making	VO	Percentage
All	91	16
Majority	23	4
Half	21	4
Some	25	5
Very Few	392	71
Total	552	100

Table 3.1.2.4: Decision-Making of Special Person Members in VOs

Decision-Making	VO	Percentage
All	68	26
Majority	38	14
Half	21	8
Some	38	14
Very Few	99	38
Total-A	264	100
N/A	288	52
Total-B	552	100

3.1.3 VO Member Access to Services**Table 3.1.3.1: Rich Member's Access to VO Services**

Access	VO	Percentage
All	306	61
Majority	126	25
Half	21	4
Some	21	4
Very Few	27	6
Total-A	501	100
N/A	51	9
Total-B	552	100

Table 3.1.3.2: Poor Member's Access to VO Services

Access	VO	Percentage
All	356	68
Majority	129	24
Half	27	5
Some	10	2
Very Few	4	1
Total-A	526	100
N/A	26	5
Total-B	552	100

Table 3.1.3.3: Minority Cast Member's Access to VO Services

Access	VO	Percentage
All	124	70
Majority	24	14
Half	7	4
Some	13	7
Very Few	8	5
Total-A	176	100
N/A	376	68
Total	552	100

Table 3.1.3.4: Youth Member's Access to VO Services

Access	VO	Percentage
All	261	47
Majority	118	22
Half	57	10
Some	42	8
Very Few	74	13
Total	552	100

Table 3.1.3.5: Special Person Member's Access to VO Services

Access	VO	Percentage
All	155	58
Majority	26	10
Half	16	6
Some	15	5
Very Few	56	21
Total-A	268	100
N/A	284	51
Total-B	552	100

Table 3.1.3.6: Women Member's Access to VO Services

Access	VO	Percentage
All	233	48
Majority	95	19
Half	62	13
Some	49	10
Very Few	49	10
Total-A	488	100
N/A	64	12
Total-B	552	100

Table 3.1.3.7: Non-VO Member Household's Access to VO Services

Access	VO	Percentage
All	215	59
Majority	60	16
Half	22	6
Some	37	10
Very Few	33	9
Total-A	367	100
N/A	185	34
Total-B	552	100

3.2 VO Governance and Management System

3.2.1 Selection of VO Office Bearers

Table 3.2.1: VO Office Bearer Selection Process

Process	VO	Percentage
Election	12	2
Majority Consensus	494	89
Poor Consensus	11	2
Appointment	19	4
Never Thought About	16	3
Total	552	100

Table 3.2.2: Office Bearer Term in Office

Process	VO	Percentage
More than Four Years	12	2
Four Years	31	6
Three Years	27	5
TVO Years	12	2
One Year	470	85
Total	552	100

3.2.3 Selection of LSO General Body Members by VO

Table 3.2.3: LSO General Body Selection Process

Process	VO	Percentage
Election	3	1
Majority Consensus	175	74
Poor Consensus	7	3
Appointment by a Few Activists	24	10
Appointment by Office Bearers	29	12
Total A	238	100
No Local LSO	314	57
Total	552	100

3.2.4 Feedback level of LSO General Body Member to VO

Table 3.2.4: LSO General Body Member Feedback to VO

Feedback	VO	Percentage
Special Meetings	46	20
Regularly	67	29
When GB Members Attend VO Meetings	45	19
When Asked For	25	11
Never	50	21
Total A	233	100
No Local LSO	319	58
Total	552	100

3.2.5 Decision Making Process of VOs

Table 3.2.5: Democratic Decision-Making

Feedback	VO	Percentage
Great Majority Vote	131	24
Simple Majority Vote	177	32
Consensus	201	36
Dominant Members Decide	29	5
VO President and Manger Decide	14	3
Total	552	100

3.2.6 Maintenance of VO Records

Table 3.2.6: Number and Percent of VOs Maintain Records

Category	VO	Percentage
More than 75% of required records/ books were maintained	45	8
56-75% of required records/books were maintained	69	12
36-55% of required records/books were maintained	125	23
16-35% of required records/books were maintained	141	26
Less than 16% of required records/books were maintained	172	31
Total	552	100

3.2.7 Formation of Project Management Committees by VOs

Table 3.2.7: Number and Percent of VOs Formed Project Management Committees (PMC)

Category	VO	Percentage
Above 75% of required PMC were formed	193	71
56-75% of required PMC were formed	10	4
36-55% of required PMC were formed	46	17
16-35% of required PMC were formed	23	8
Below 16% of required PMC were formed	0	0
Total A	272	100
Not Applicable	280	51
Total B	552	100

Table 3.2.8: Number and Percent of VOs With Management Systems (MS)

Category	VO	Percentage
Above 75% of required MS were established	195	56
56-75% of required MS were established	11	3
36-55% of required MS were established	49	14
16-35% of required MS were established	18	5
Below 16% of required MS were established	74	22
Total A of required MS were established	347	100
Not Applicable	205	37
Total B	552	100

3.2.9 Conflict Resolution by VOs

Table 3.2.9: Number and Percent of VOs Resolved Conflict

Category	VO	Percentage
Above 75% of registered conflicts were resolved	99	77
56-75% of registered conflicts were resolved	9	7
36-55% of registered conflicts were resolved	5	4
16-35% of registered conflicts were resolved	3	2
Below 16% of registered conflicts were resolved	12	10
Total A	128	100
Not Applicable	424	77
Total B	552	100

3.2.10 VOs Resolved Women Issues

Table 3.2.10: Number and Percent of VOs Resolved Women Issues

Category	VO	Percentage
Above 75% of registered women issues were resolved	36	75
56-75% of registered women issues were resolved	4	8
36-55% of registered women issues were resolved	2	4
16-35% of registered women issues were resolved	0	0
Below 16% of registered women issues were resolved	6	13
Total A	48	100
Not Applicable	504	91
Total B	552	100

3.3 VO Financial Collective Assets

3.3.1 VO Collective Saving

Table 3.3.1: VO Total Savings (PKR)

Savings	VO	Percentage
> PKR 15,000	11	2
PKR 11,001 – 15,000	11	2
PKR 6,001 – 10,000	40	7
PKR 1000 – 5,000	161	29
< PKR 1000	329	60
Total	552	100

3.3.2 VO Project Maintenance Funds

Table 3.3.2: Amount of VO Project Maintenance Funds

Amount	VO	Percentage
> PKR 15,000	129	23
PKR 11,001 – 15,000	13	2
PKR 6,001 – 10,000	12	2
PKR 1000 – 5,000	9	2
< PKR 1000	389	71
Total	552	100

3.3.3 VO's Financial Resources Accessed from Development/Government Agencies

Table 3.3.3: VO's Financial Resources Accessed from Development/Government Agencies

Amount	VO	Percentage
> PKR 50,000	162	29
PKR 35,001- 50,000	6	1
PKR 20,000 – 35,000	9	2
PKR 5,000 – 20,000	9	2
< PKR 5,000	366	66
Total	552	100

3.3.4 Total Present Value of VO Physical Assets

Table 3.3.4: Value of VO Physical Assets

Amount	VO	Percentage
> PKR 500,000/-	196	36
PKR.3,50,000 – 500,000/-	39	7
PKR. 200,000 – 3,50,000/-	47	9
PKR. 50,000 – 200,000/-	113	20
< PKR 50,000/-	157	28
Total	552	100

3.4 VO Service Provision to Members (Functionality)

3.4.1 Provision of Collective Saving Services by VOs

Table 3.4.1: VOs with Savings Program

Status	VO	Percentage
Yes	427	77
No	125	23
Total	552	100

3.4.2 Provision of Internal Lending Services by VOs

Table 3.4.2: VOs with Internal Lending Program

Status	VO	Percentage
Yes	57	13
No	372	87
Total-A	429	100
N/A	123	22
Total-B	552	100

3.4.3 Provision of Agricultural Support Services by VOs

Table 3.4.3: VO Provision of Agricultural Support

Arrangements	VO	Percentage
Provides to All Members With a Plan	34	6
Provides to All Members Without a Plan	46	8
Provides to Members When Demanded	157	28
Provides to Some Interested Members	64	12
Never Thought of Providing Support	251	46
Total	552	100

3.4.4 Provision of Forestry Support Services by VOs

Table 3.4.4: VO Provision of Forestry Support

Arrangements	VO	Percentage
Provides to All Members With a Plan	30	5
Provides to All Members Without a Plan	47	9
Provides to Members When Demanded	149	27
Provides to Some Interested Members	68	12
Never Thought of Providing Support	258	47
Total	552	100

3.4.5 Provision of Livestock Support Services by VOs

Table 3.4.5: VO Provision of Livestock Support

Arrangements	VO	Percentage
Provides to All Members With a Plan	29	5
Provides to All Members Without a Plan	27	5
Provides to Members When Demanded	143	26
Provides to Some Interested Members	53	10
Never Thought of Providing Support	300	54
Total	552	100

3.4.6 Provision of Health Support Services by VOs

Table 3.4.6 VO Provision of Health Support

Arrangements	VO	Percentage
Provides to All Members With a Plan	59	11
Provides to All Members Without a Plan	51	9
Provides to Members When Demanded	82	15
Provides to Some Interested Members	20	4
Never Thought of Providing Support	340	61
Total	552	100

3.4.7 Provision of Education Support Services by VOs**Table 3.4.7 VO Provision of Education Support**

Arrangements	VO	Percentage
Provides to All Members With a Plan	84	15
Provides to All Members Without a Plan	55	10
Provides to Members When Demanded	45	8
Provides to Some Interested Members	30	6
Never Thought of Providing Support	338	61
Total	552	100

3.4.8 Provision of Capacity Building Programming by VOs**Table 3.4.8 VO Provision of Capacity Building Programming**

Arrangements	VO	Percentage
Provides to All Members With a Plan	35	6
Provides to All Members Without a Plan	38	7
Provides to Members When Demanded	70	13
Provides to Some Interested Members	106	19
Never Thought of Providing Support	303	55
Total	552	100

3.4.9 Projects/Services Accessed through Linkages with Government by VOs**Table 3.4.9 Number and percent of VOs Developed Linkages with Government**

Linkages	VO	Percentage
At least 4 linkages and above	17	3
At least 3 linkages	27	5
At least 2 linkages	54	10
At least 1 linkage	91	16
VO has never thought about these linkages	363	66
Total	552	100

3.4.10 Projects/Services Accessed through Linkages with Development Agencies by VOs**Table 3.4.10: Number and percent of VOs Developed Linkages with Development Agencies**

Linkages	VO	Percentage
At least 4 linkages and above	4	1
At least 3 linkages	17	3
At least 2 linkages	31	6
At least 1 linkage	97	17
VO has never thought about these linkages	403	73
Total	552	100

3.4.11 Projects/Services Accessed through Linkages with Private Sector by VOs**Table 3.4.11: Number and percent of VOs Developed Linkages with Private Sector**

Linkages	VO	Percentage
At least 4 linkages and above	2	0
At least 3 linkages	2	0
At least 2 linkages	12	2
At least 1 linkage	204	38
VO has never thought about these linkages	332	60
Total	552	100

3.5 Management and Technical Capacities of VOs**3.5.1 Trained Specialists at VOs****Table 3.5.1: VOs with Specialists**

Specialist	VO		Percentage	
	With	Without	With	Without
Management	278	274	50	50
Agriculture	301	251	55	45
Livestock	346	206	63	37
Poultry	236	316	43	57
Forestry	175	316	43	57
Marketing/Enterprise	89	463	16	84
Traditional Birth Attendant	268	284	49	51

3.5.2 Trained Micro-hydel Specialists at VOs

Table 3.5.2: VOs with Micro-Hydel Projects[1]

Specialist	VO		Percentage With
	With	Without	
Operator	118	109	52
Meter Reader	112	115	50

3.6 Effectiveness and Relevancy

3.6.1 VO Members Clarity about Organisational Goals

Table 3.6.1: Member Clarity of VO

Clarity	VO	Percentage
All Group Members	139	25
Majority of Members	215	39
Some active Members	140	25
Only Office Bearers	43	8
No Clarity	15	3
Total	552	100

3.6.2 VOs Addressed Members Needs

Table 3.6.2: VO Addresses Members Needs

Agreement	VO	Percentage
All Group Members	116	21
Majority of Members	248	45
Some active Members	127	23
Only Office Bearers	44	8
No Agreement	17	3
Total	552	100

3.6.3 Relevancy of VO Services to the Needs of Members**Table 3.6.3: VO Services are Relevant to Member Needs**

Agreement	VO	Percentage
All Group Members	121	22
Majority of Members	211	38
Some active Members	135	25
Only Office Bearers	38	7
No Agreement	19	3
VO Does Not Provide Services	28	5
Total	552	100

3.6.4 Satisfaction of Members with VO Services**Table 3.6.4: VO Members Satisfied With Projects Provided**

Satisfaction	VO	Percentage
All Group Members Satisfied	162	29
Majority of Members Satisfied	224	41
Some active Members Satisfied	69	13
Only Office Bearers Satisfied	35	6
All Dissatisfied	22	4
VO Does Not Provide Projects	40	7
Total	552	100

3.6.5 Satisfaction of Members with System of VO Governance**Table 3.6.5: VO Members Satisfied With System of Governance**

Satisfaction	VO	Percentage
All Group Members Satisfied	88	16
Majority of Members Satisfied	266	48
Some active Members Satisfied	115	21
Only Office Bearers Satisfied	35	6
All Dissatisfied	21	4
VO inactive	27	5
Total	552	100

APPENDIX IV: WO MAIN SUB-INDICATORS

4.1 WO Participation

4.1.1 WO Representation

Table 4.1.1.1: Representation of Religious Groups in WOs

Representation	WO	Percentage
All	177	36
Majority	92	19
Half	63	13
Some	87	18
Very Few	70	14
Total-A	489	100
Not Applicable	55	10
Total-B	544	100

Table 4.1.1.2: Representation of Political Parties/Representatives in WOs

Representation	WO	Percentage
All	65	42
Majority	20	13
Half	13	9
Some	18	12
Very Few	37	24
Total-A	153	100
Not Applicable	391	72
Total-B	544	100

Table 4.1.1.3: Representation of Poor People in WOs

Representation	WO	Percentage
All	123	24
Majority	127	24
Half	91	17
Some	113	22
Very Few	65	13
Total-A	519	100
Not Applicable	25	5
Total-B	544	100

Table 4.1.1.4: Representation of Minority Casts in WOs

Representation	WO	Percentage
All	70	42
Majority	15	9
Half	8	5
Some	25	15
Very Few	49	29
Total-A	167	100
Not Applicable	377	69
Total-B	544	100

Table 4.1.1.5: Representation of Youth in WOs

Representation	WO	Percentage
All	33	6
Majority	178	33
Half	110	20
Some	131	24
Very Few	92	17
Total	544	100

Table 4.1.1.6: Representation of Special People in WOs

Representation	WO	Percentage
All	18	16
Majority	4	4
Half	10	9
Some	15	13
Very Few	66	58
Total-A	113	100
Not Applicable	431	79
Total-B	544	100

4.1.2 WO Members Decision Making**Table 4.1.2.1: Decision-Making of Poor Members in WOs**

Decision-Making	WO	Percentage
All	258	49
Majority	154	29
Half	58	11
Some	46	9
Very Few	12	2
Total-A	286	100
Not Applicable	258	47
Total-B	544	100

Table 4.1.2.2: Decision-Making of Minority Cast Members in WOs

Decision-Making	WO	Percentage
All	101	62
Majority	17	10
Half	7	4
Some	17	10
Very Few	23	14
Total-A	165	100
Not Applicable	379	70
Total-B	544	100

Table 4.1.2.3: Decision-Making of Youth Members in WOs

Decision-Making	WO	Percentage
All	239	44
Majority	131	24
Half	66	12
Some	55	10
Very Few	53	10
Total	544	100

Table 4.1.2.4: Decision-Making of Special Person Members in WOs

Decision-Making	WO	Percentage
All	46	27
Majority	15	9
Half	9	5
Some	23	13
Very Few	80	46
Total-A	173	100
Not Applicable	371	68
Total-B	544	100

4.1.3 WO Members Access to Services**Table 4.1.3.1: Rich Member's Access to WO Services**

Access	WO	Percentage
All	258	50
Majority	133	25
Half	40	8
Some	61	12
Very Few	25	5
Total-A	517	100
Not Applicable	27	5
Total-B	544	100

Table 4.1.3.2: Poor Member's Access to WO Services

Access	WO	Percentage
All	261	51
Majority	116	23
Half	62	12
Some	49	10
Very Few	21	4
Total-A	509	100
Not Applicable	35	6
Total-B	544	100

Table 4.1.3.3: Minority Cast Member's Access to WO Services

Access	WO	Percentage
All	90	61
Majority	12	8
Half	8	5
Some	15	10
Very Few	23	16
Total-A	148	100
Not Applicable	396	73
Total-B	544	100

Table 4.1.3.4: Youth Member's Access to WO Services

Access	WO	Percentage
All	231	42
Majority	140	26
Half	46	8
Some	53	10
Very Few	74	14
Total	544	100

Table 4.1.3.5: Special Person Member's Access to WO Services

Access	WO	Percentage
All	79	44
Majority	17	10
Half	8	4
Some	14	8
Very Few	60	34
Total-A	178	100
Not Applicable	366	67
Total-B	544	100

Table 4.1.3.6: Women Member's Access to WO Services

Access	WO	Percentage
All	355	70
Majority	99	19
Half	16	3
Some	24	5
Very Few	14	3
Total-A	508	100
Not Applicable	36	7
Total-B	544	100

Table 4.1.3.7: Non-WO Member Household's Access to WO Services

Access	WO	Percentage
All	161	47
Majority	37	11
Half	14	4
Some	47	14
Very Few	82	24
Total-A	341	100
Not Applicable	203	37
Total-B	544	100

4.2 WO Governance and Management System

4.2.1 Selection of WO Office Bearers

Table 4.2.1: WO Office Bearer Selection Process

Process	WO	Percentage
Election	11	2
Majority Consensus	451	83
Poor Consensus	29	5
Appointment	36	7
Never Thought About	17	3
Total	544	100

4.2.2 Office Bearer Term in Office**Table 4.2.2: Office Bearer Term in Office**

Process	WO	Percentage
More than Four Years	8	1
Four Years	10	2
Three Years	44	8
Two Years	15	3
One Year	467	86
Total	544	100

4.2.3 Selection of LSO General Body Members by WO**Table 4.2.3: LSO General Body Selection Process**

Process	WO	Percentage
Election	4	2
Majority Consensus	159	60
Poor Consensus	7	3
Appointment by a Few Activists	31	12
Appointment by Office Bearers	63	24
Total A	264	100
No Local LSO	280	51
Total	544	100

4.2.4 Feedback level of LSO General Body Member to WO**Table 4.2.4: LSO General Body Member Feedback to WO**

Feedback	WO	Percentage
Special Meetings	45	15
Regularly	78	27
When GB Members Attend WO Meetings	43	15
When Asked For	25	9
Never	100	34
Total A	291	100
No Local LSO	253	47
Total	544	100

4.2.5 Decision Making Process of WOs**Table 4.2.5: Democratic Decision-Making**

Feedback	WO	Percentage
Great Majority Vote	98	18
Simple Majority Vote	126	23
Consensus	236	43
Dominant Members Decide	52	10
WO President and Manger Decide	32	6
Total	544	100

4.2.6 Maintenance of WO Records**Table 4.2.6: Number and Percent of WO's Maintain Records**

Category	WO	Percentage
More than 75% of required records/ books were maintained	58	11
56-75% of required records/books were maintained	136	25
36-55% of required records/books were maintained	118	22
16-35% of required records/books were maintained	134	24
Less than 16% of required records/books were maintained	98	18
Total	544	100

4.2.7 Formation of Project Management Committees by WOs**Table 4.2.7: Number and Percent of WO's Formed Project Management Committees (PMC)**

Category	WO	Percentage
Above 75% of required PMC were formed	95	91
56-75% of required PMC were formed	1	1
36-55% of required PMC were formed	7	7
16-35% of required PMC were formed	1	1
Below 16% of required PMC were formed	0	0
Total A	104	100
Not Applicable	440	81
Total B	552	100

4.2.8 WO's With Management Systems (MS)**Table 4.2.8: Number and Percent of WO's With Management Systems (MS)**

Category	WO	Percentage
Above 75% of required MS were established	96	77
56-75% of required MS were established	0	0
36-55% of required MS were established	7	5
16-35% of required MS were established	1	1
Below 16% of required MS were established	21	17
Total A	125	100
Not Applicable	419	77
Total B	552	100

4.2.9 Conflict Resolution by WOs**Table 4.2.9: Number and Percent of WO's Resolved Conflicts**

Category	WO	Percentage
Above 75% of registered conflicts were resolved	30	71
56-75% of registered conflicts were resolved	2	5
36-55% of registered conflicts were resolved	0	0
16-35% of registered conflicts were resolved	0	0
Below 16% of registered conflicts were resolved	10	24
Total A	42	100
Not Applicable	502	92
Total B	552	100

4.2.10 WO's Resolved Women Issues**Table 4.2.10: Number and Percent of WO's Resolved Women Issues**

Category	WO	Percentage
Above 75% of registered women issues were resolved	37	33
56-75% of registered women issues were resolved	5	5
36-55% of registered women issues were resolved	6	5
16-35% of registered women issues were resolved	8	7
Below 16% of registered women issues were resolved	55	50
Total A	111	100
Not Applicable	433	80
Total B	552	100

4.3 WO Financial Collective Assets

4.3.1 WO Collective Saving

Table 4.3.1: WO Total Savings (PKR)

Savings	WO	Percentage
Average savings more than PKR 15,000	106	19
PKR 11,000-15,000	76	14
PKR 6,000-10,000	151	28
PKR 1,000-5,000	110	20
Less than PKR 1,000	101	19
Total	544	100

4.3.2 WO Project Maintenance Funds

Table 4.3.2: Amount of WO Project Maintenance Funds

Amount	WO	Percentage
>PKR 15,000	34	6
PKR.11,000 - 15,000	24	4
PKR. 6,000 – 10,000	19	4
PKR. 1,000 – 5,000	64	12
< PKR.1,000	393	72
Not Applicable	10	2
Total	544	100

4.3.3 WO's Financial Resources Accessed from Development/Government Agencies

Table 4.3.3: WO's Financial Resources Accessed from Development/Government Agencies

Amount	WO	Percentage
> PKR 50,000	56	10.3
PKR 35,001- 50,000	0	0
PKR 20,000 – 35,000	1	0.2
PKR 5,000 – 20,000	5	0.9
< PKR 5,000	482	88.6
Total	544	100

4.3.4 Total Present Value of WO Physical Assets

Table 4.3.4: Value of WO Physical Assets

Amount	WO	Percentage
> PKR 500,000/-	62	11
PKR.350,000 – 500,000/-	58	11
PKR. 200,000 – 350,000/-	18	3
PKR. 50,000 – 200,000/-	7	1
< PKR 50,000/-	397	74
Missing	2	0
Total	544	100

4.4 Service Provision by WOs

4.4.1 Provision of Saving Programmes by WOs

Table 4.4.1: WOs with Savings Program

Status	WO	Percentage
Yes	401	74
No	143	26
Total	544	100

4.4.2 Provision of Internal Lending Services by WOs

Table 4.4.2: WOs with Internal Lending Program

Status	WO	Percentage
Yes	115	28
No	292	72
Total-A	407	100
Not Applicable	137	25
Total-B	544	100

4.4.3 Provision of Agricultural Support Services by WOs

Table 4.4.3: WO Provision of Agricultural Support

Arrangements	WO	Percentage
Provides to All Members With a Plan	118	22
Provides to All Members Without a Plan	45	8
Provides to Members When Demanded	138	25
Provides to Some Interested Members	47	9
Never Thought of Providing Support	196	36
Total	544	100

4.4.4 Provision of Forestry Support Services by WOs

Table 4.4.4: WO Provision of Forestry Support

Arrangements	WO	Percentage
Provides to All Members With a Plan	77	14
Provides to All Members Without a Plan	46	8
Provides to Members When Demanded	112	21
Provides to Some Interested Members	42	8
Never Thought of Providing Support	267	49
Total	544	100

4.4.5 Provision of Livestock Support Services by WOs

Table 4.4.5: WO Provision of Livestock Support

Arrangements	WO	Percentage
Provides to All Members With a Plan	97	18
Provides to All Members Without a Plan	42	8
Provides to Members When Demanded	116	21
Provides to Some Interested Members	49	9
Never Thought of Providing Support	240	44
Total	544	100

4.4.6 Provision of Health Support Services by WOs**Table 4.4.6: WO Provision of Health Support**

Arrangements	WO	Percentage
Provides to All Members With a Plan	52	10
Provides to All Members Without a Plan	54	10
Provides to Members When Demanded	58	11
Provides to Some Interested Members	27	5
Never Thought of Providing Support	353	65
Total	544	100

4.4.7 Provision of Education Support Services by WOs**Table 4.4.7: WO Provision of Education Support**

Arrangements	WO	Percentage
Provides to All Members With a Plan	113	21
Provides to All Members Without a Plan	66	12
Provides to Members When Demanded	71	13
Provides to Some Interested Members	17	3
Never Thought of Providing Support	277	51
Total	544	100

4.4.8 Provision of Capacity Building Programming by WOs**Table 4.4.8: WO Provision of Capacity Building Programming**

Arrangements	WO	Percentage
Provides to All Members With a Plan	120	22
Provides to All Members Without a Plan	57	11
Provides to Members When Demanded	87	16
Provides to Some Interested Members	88	16
Never Thought of Providing Support	192	35
Total	544	100

4.4.9 Projects/Services Accessed through Linkages with Government by WOs**Table 4.4.9: Number and Percent of WOs Developed Linkages with Government**

Linkages	WO	Percentage
At least 4 linkages and above	7	1
At least 3 linkages	4	1
At least 2 linkages	15	3
At least 1 linkage	83	15
VO has never thought about these linkages	435	80
Total	544	100

4.4.10 Projects/Services Accessed through Linkages with Development Agencies by WOs**Table 4.4.10: Number and Percent of VOs Developed Linkages with Development Agencies**

Linkages	WO	Percentage
At least 4 linkages and above	5	1
At least 3 linkages	6	1
At least 2 linkages	21	4
At least 1 linkage	91	17
VO has never thought about these linkages	421	77
Total	544	100

4.4.11 Projects/Services Accessed through Linkages with Private Sector by WOs**Table 4.4.11: Number and percent of VOs Developed Linkages with Private Sector**

Linkages	WO	Percentage
At least 4 linkages and above	7	1
At least 3 linkages	4	1
At least 2 linkages	27	5
At least 1 linkage	167	31
VO has never thought about these linkages	339	62
Total	544	100

4.5 Management and Technical Capacities of WOs

4.5.1 Trained Specialists at WOs

Table 4.5.1: WOs with Specialists

Specialist	WO		Percentage Without
	With	Without	
Management	308	236	43
Agriculture	335	209	38
Livestock	265	279	51
Poultry	354	190	35
Forestry	148	396	73
Marketing/Enterprise	180	364	67
Traditional Birth Attendant	286	258	47

4.6 Effectiveness and Relevancy

4.6.1 WO Members Clarity about Organisational Goals

Table 4.6.1: Member Clarity of WO

Clarity	WO	Percentage
All Group Members	142	26
Majority of Members	193	35
Some Active Members	144	27
Only Office Bearers	39	7
No Clarity	26	5
Total	544	100

4.6.2 WOs Addressed Members Needs

Table 4.6.2: WO Addresses Members Needs

Agreement	WO	Percentage
All Group Members	140	26
Majority of Members	213	39
Some Active Members	132	24
Only Office Bearers	30	6
No Clarity	29	5
Total	544	100

4.6.3 Relevancy of WO Services to the Needs of Members

Table 4.6.3: WO Services are Relevant to Member Needs

Agreement	WO	Percentage
All Group Members	119	22
Majority of Members	178	33
Some Active Members	114	21
Only Office Bearers	43	8
No Agreement	25	4
WO Does Not Provide Services	65	12
Total	544	100

4.6.4 Satisfaction of Members with WO Services

Table 4.6.4: WO Members Satisfied With Projects Provided

Satisfaction	WO	Percentage
All Group Members Satisfied	139	26
Majority of Members Satisfied	155	28
Some Active Members Satisfied	109	20
Only Office Bearers Satisfied	41	7
All Dissatisfied	26	5
WO Does Not Provide Projects	74	14
Total	544	100

4.6.5 Satisfaction of Members with System of WO Governance

Table 4.6.5: WO Members Satisfied With System of Governance

Satisfaction	WO	Percentage
All Group Members Satisfied	116	21
Majority of Members Satisfied	188	35
Some Active Members Satisfied	117	21
Only Office Bearers Satisfied	48	9
All Dissatisfied	31	6
WO inactive	44	8
Total	544	100

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