



Note for the Record

Women's LSOs and Women-led LSOs: Options for AKRSP Shandana Khan, RSPN 12 July 2010

At the last AKRSP Board meeting I think many of us Directors had done an encirclement policy - encircling the CEO AKRSP on the issue of women's LSOs. After some convincing IAH had agreed that AKRSP would be flexible and would consider women-led LSOs and possibly even women's LSOs, where there is a demand and where women are ahead of men!

On my recent visit to Gilgit I visited a women-led LSO in Singal, Ghizer district. I also had the opportunity to meet with key AKRSP women staff to discuss this issue.

On 15 June 2010 a meeting was held upon the request of CEO AKRSP, with key AKRSP women staff. The CEO did not attend the meeting as he wanted his staff to talk unhindered – so there was just me and six staff, including Yasmin Qalandar, who looks after gender issues in Gilgit Region of AKRSP.

The staff identified some issues that are common to all LSOs but that are more a concern for WOs and women members of LSO Boards and committees. These are:

- Training of LSOs: gender training of LSO general bodies and Boards and committees needs to be a constant process. No gender training has taken place for LSO general bodies to date. General bodies are fairly large and perhaps a gender dialogue and not training should be considered. Staff of AKRSP have the expertise to undertake this. AKRSP has done this training for LSO boards but due to frequent changes in board members, this needs to happen on an ongoing basis. There is also a need to train LSOs in the basics of social mobilisation. There is need for training of LSO finance committees and training of LSO Boards in their roles. This has been done and needs to continue.
- Separate training for women LSO members: this is needed as many are not aware of their roles as members and the rules and laws governing LSOs. It is common for men to draw up LSO bi-laws and rules and for the women not to be involved in this process.
- The staff had off and on discussed the policy on LSOs and the inclusion of WOs and women in LSOs but were not aware of any policy discussion in this area ie women-led LSOs or simply women's LSOs. They were generally of the view that only women's LSOs will be at a disadvantaged due to women's mobility

constraints. However, they need to consider that just as men-dominated LSOs can employ men to do the running around, so can women's LSOs. When asked how the Singal women's LSO manages – the staff said that Singal formed a women's LSO because most VOs in the area were 'dead.' Singal can manage perfectly well on their own – with a nominal male VO membership.

- Younger women in LSOs: staff were of the view that younger, educated women need to be pro-actively brought into LSO management. Some of these may not be WO members but can become members. The generational gap between younger women and the older, 'original' WO members is huge and if the LSOs are to progress, the younger generation has to be included in them. This is a critical suggestion and AKRSP needs to consider it seriously.
- Areas with weak or dead VOs: the staff said that women should be encouraged to form LSOs and take the lead in areas with dead and weak VOs eg Phander. By and large they felt 'mixed' LSOs are workable. It was clear that we need to approach the issue on a case to case basis.
- Regarding south Gilgit, Sunni population areas the staff said that a male LSO is currently being formed in Damote, Jaglote. It was stressed to them that a strategy for a women's LSO would have to be put in place through discussion with the community in Juglote. The area has some very old WOs who were trend setters in a conservative society and who led AKRSP work in south Gilgit. This investment must not be lost. It is unlikely that a mixed LSO be formed in Juglote and we will have to think about a women-only LSO here. Regarding Shia areas like Nagar, there has been much change but mixed LSOs often have women whom the men consider 'safe' and non-controversial to put in leadership positions in LSOs. The case of Shainbar, Chalt LSO is typical of this. However, there is definitely a change in Shia areas where some women are 'allowed' to sit on LSO decision-making committees and boards.

Meeting with Hil Bosh LSO: a Women-led LSO in Singal, Ghizer Districts

On 16 June I visited the Singal LSO as well as the Ghizer LSO Network. For the latter visit I have written a separate field note. The Bil Hosh LSO is still to be registered.

LSO Facts: Bulbul Haja is the impressive chairperson of Hil Bosh LSO. There were about 30 WO members at this impressive meeting and about six VO members. Members present were from the following villages: Thingdas, Gauharabad, Singal, Gich, Japuka Dass and Bala, Japuka, Singal Kishote, Bubur, Gulmuti Paeen and Grunjur.

The LSO was earlier an informal organisation of women and WOs and has recently morphed into an LSO, now subscribing to the AKRSP strategy of making more WOs and VOs its members. The organisation was set up as a platform for women to minimise gender discrimination and create and identify opportunities for them in various walks of

life. This 'cluster' was formed in 2006 at a time when AKRSP was promoting cluster formation.

Unlike most LSOs Hil Bosh covers two union councils of Singal and Bubur, with a total of 2020 households, of which VO and WO members households are 1429 (a coverage of 71 %), with a membership of 1547 and a saving of Rs 9.4 million. The total number of WOs and VOs in the LSO are 26.

The management structure of the LSO consists of a board of directors of 17 people from 17 villages and sub-villages, a general body of 78 people. This representation is from 21 WOs and 5 VOs ie a total of 26. Not all WOs and VOs have representation on the LSO Board and it was not clear how the general body was selected. The general body also consisted of three CBOs. The LSO consists mainly of young, educated women from WOs.

LSO Activities: Since it was set up the Singal cluster/LSO has undertaken many activities. These include a group of ten WO members forming a farmer enterprise group to work under the Agri-Business Support Fund activities with the AKRSP, organising a workshop with a local lawyer on women's rights in Islam as well as one on women's control over incomes and assets. An informative discussion took place with the members on the recent spate of suicides in young women. They identified this disturbing phenomenon as a result of change and the men present said that this was due to arranged marriages and 'too much freedom' in the younger generation. They said that some young boys had also suffered the same fate. They did say that it is important to talk about and address this issue, which they had started doing ie through counseling of families and youth.

The cluster/LSO has installed a milk chiller and sells milk collected from villages in the area. One of its members has planted a plot of seabuck thorn as a demonstration plot with the KARINA agriculture research institute in Gilgit. The cluster has also trained 30 women in basic electrical repairs and facilitated the insurance of 5542 people since 2008 under the AKAM scheme at a premium of Rs 400 per client with a cover of Rs 25,000. On being asked about renewals, as this has been a challenge for the other RSPs, they said that their renewal rate is 70% - this is largely because of the strong awareness raising campaign carried out in the area and the closely knit and coordinated efforts of the Ismaili community.

Bulbul Haja said that the LSO had potential to address 'higher level' needs of the area which VOs and WOs could not – as these are village-based. She said they planned to register the LSO under the Companies' Ordinance 1984. A discussion took place on this option as the SECP rules are quite stringent to adhere for this to but the women seemed quite confident that they would manage.

AKRSP Support to LSO and Sustainability and Ownership Issues: RPM Muzaffaruddin said that the common process of LSO formation was for the community and AKRSP to draft LSO bi-laws, to register the LSO, to undertake a five year planning process with the

LSO and then to provide a cheque to the LSO to meet its capacity building needs ie expenses and payments to accountants, managers, social organiser, etc (usually three office bearers). This discussion with AKRSP staff had taken place en route to Singal before the LSO meeting. RSPN has always had reservations about giving the LSO a fund for operations which would be spent. We have seen through numerous field visits, discussions with LSOs and AKRSP staff that the Rs 30,000 per month that is provided to the LSOs from AKRSP (under CIDA support) to spend on office set up, equipment and the salaries of three professionals, does not take the LSOs very far. The moment this support ends the three professionals are looking to the AKRSP for further support. This has often led to the impression that the AKRSP is ‘appointing’ staff to the LSOs and paying them. Although we were traveling to Singal with a cheque of Rs 90,000 to cover three months of LSO expenses, I was able to persuade the RPM that the LSO should be encouraged to pay only one professional from this amount and that for the remaining amount of this funds, the LSO should give AKRSP a plan that would demonstrate how an LSO fund can be created and managed and grown. Options for this exist in the form of the Community Investment Fund that the RSPN has provided to some LSOs in AKRSP’s area. Other options could be for the LSO to invest in businesses.

A most incredible example of an LSO business is the Angel Daycare and Early Childhood Development Centre. This Centre was set up by the Zulfqarabad LSO in Gilgit town. After a while the LSO was not able to manage it and outsourced it to a young woman who was qualified in Montessori teaching. Sanobar, the young, dynamic entrepreneur, took on this challenge and runs Angel today, including in it a teacher training component. Sanobar now provides part of her monthly profits to the LSO. This example was given to the Singal LSO as an inspirational piece of work that an LSO could possibly do.

The cheque of Rs 90,000 was handed over to the LSO Chairman who promised that the members would make a plan for an LSO fund and submit this to AKRSP by the end of the month. While presenting the cheque RPM Gilgit made a most impressive address to the LSO. He very systematically explained the essentials of LSOs, as follows:

- LSOs must be **participative**
- LSOs governance must be **transparent and accountable** ie through information sharing within the LSO and with WO and VO members.
- He explained an ideal LSO governance structure wherein various **committees** should be set up by the LSO eg for audit, etc.
- He said that an **annual LSO congress** should be held wherein all WO and VO members will attend.
- He emphasised ‘**professionalism**’ within the LSO ie being registered under the Companies’ Ordinance the LSO must not conduct business ‘informally.’ Transactions and decisions must be written down and records kept. Various levels of LSO leadership will have different degrees of authority. AKRSP will assist the LSO in this area in future.

- Shift from **organisational development to institutional development** ie the LSO will make all WOs and VOs in its area, active. These should have minimum standards that apply to any good WO or VO
- The LSO must undertake **resource mobilisation** eg membership fees, mobilise youth to make proposals for the LSO to seek funds, think about a better use of savings, etc
- The LSO must focus on **skill development** and make a plan for this.

Listening to Muzaffaruddin made me think about how there is a method to everything that we do – or at least there should be. This was a clear dialogue process and content. It would be good for RSPN to see how other LSO dialogues are conducted and perhaps to have some guidelines from the RSPs that would ‘standardise’ an LSO formation dialogue. The dialogue tradition has been largely oral in the RSPs. This was possible when there were fewer and smaller RSPs. Today with an outreach to over two million households, with an increase in LSOs to about 400, we need to start documenting and standardising. It also came out very clearly that the LSOs need to start thinking along these lines for the future. Small steps with them need to start in terms of audits, training in record keeping, knowledge of laws they are registered under, training of their office bearers and activists, etc.

I came away inspired by the women of Singal. It demonstrates that if given a chance, women’s LSOs are possible. It is us who need to open our eyes and minds – not the communities.
