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COMMUNITY-BASED NGO INTERVENTIONS AND POVERTY ALLEVIATION IN GILGIT-BALTISTAN, PAKISTAN

Shaila Baig[1] & Fiaz Hussain[2]

[1]Department of Public Administration, Fatima Jinnah Women University, Rawalpindi, Pakistan, Email: shailabaig04@gmail.com

[2]Department of Public Administration, Fatima Jinnah Women University, Rawalpindi, Pakistan

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ABSTRACT

This study examines the role of non-governmental organisations (NGOs) in poverty alleviation in Gilgit-Baltistan, Pakistan, through an in-depth qualitative analysis of two prominent organisations: the Aga Khan Rural Support Programme (AKRSP) and the Karakoram Area Development Organisation (KADO). Using purposive sampling, data were collected through 22 semi-structured interviews with NGO employees, beneficiaries, and families of persons with disabilities associated with NGO-supported programs. The findings reveal that both organisations play a significant role in reducing poverty through multidimensional interventions, including vocational training, women's empowerment, digital skills development, entrepreneurship support, microfinance, community-based savings groups, and agricultural support initiatives. These programs have contributed to improved household incomes, enhanced social inclusion, greater access to education and healthcare, and increased self-reliance among marginalised populations. KADO's focus on persons with disabilities, women's handicrafts, and digital entrepreneurship, alongside AKRSP's initiatives in community mobilisation, business incubation, skill development, and rural infrastructure, demonstrates how localised, community-driven development models can effectively address poverty in geographically marginalised regions. The study highlights the importance of sustainable, participatory, and context-specific NGO interventions in complementing state-led poverty reduction strategies. The findings provide valuable policy insights for development practitioners, governments, and NGOs seeking effective poverty alleviation models in remote and underserved regions.

Corresponding Author	Shaila Baig
Email:	shailabaig04@gmail.com

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Introduction

Poverty remains one of the most persistent and multidimensional global challenges, characterised by individuals' and communities' inability to meet their basic needs and achieve a minimum standard of living (Cobbinah, 2013). Beyond income deprivation, poverty encompasses social exclusion, limited access to education and healthcare, economic vulnerability, and reduced opportunities for social mobility. According to World Statistics 2024, approximately 9.2% of the global population—around 700 million people—continue to live in extreme poverty, defined as surviving on less than $1.90 per day (Ferguson et al., 2007). The burden of extreme poverty is disproportionately concentrated in developing regions, particularly sub-Saharan Africa and South Asia, where structural inequalities, weak governance, and inadequate social protection systems exacerbate socio-economic deprivation. Addressing poverty, therefore, requires coordinated efforts by multiple actors, including governments, civil society, private-sector institutions, community-based organisations, and non-governmental organisations (NGOs) (Fehr, 2014; Li et al., 2021).

To analytically understand poverty alleviation beyond conventional income-based measures, this study adopts the Sustainable Livelihood Framework (SLF) developed by Chambers and Conway (1992) and later operationalised by the Department for International Development (DFID, 1999). The SLF conceptualises poverty as a multidimensional condition shaped by individuals' access to five key livelihood assets: human, financial, social, physical, and natural capital. Human capital includes education, skills, and health; financial capital encompasses income, savings, and access to credit; social capital refers to networks, institutions, and collective action; physical capital includes infrastructure and productive resources; and natural capital involves access to environmental and agricultural resources. This framework is particularly relevant for examining NGO-led poverty alleviation, as it enables a comprehensive assessment of how interventions strengthen household resilience, reduce vulnerability, and promote sustainable socio-economic development. By applying the SLF, this study evaluates how NGO interventions in Gilgit-Baltistan enhance multiple livelihood capitals, thereby contributing to long-term poverty reduction and community empowerment.

Among these actors, NGOs have emerged as particularly significant contributors to poverty alleviation, especially in developing countries where state capacity is often constrained. NGOs are typically community-oriented, non-profit entities that include trade unions, professional associations, charitable organisations, and grassroots groups working to improve the welfare of vulnerable populations (Iwuchukwu, 2013). They are widely recognised for their people-centred, flexible, and innovative approaches to socio-economic development, particularly in marginalised and rural communities (Dahie, 2019). The rise of NGOs as major development actors was accelerated during the 1970s and 1980s when the shortcomings of state-led development strategies created space for alternative service delivery models. NGOs increasingly assumed critical roles in advocacy, community mobilisation, poverty reduction, and empowerment initiatives, often demonstrating greater responsiveness to local needs than formal state institutions

(Forkuor & Agyemang, 2018). Consequently, NGOs became central actors in development discourse and practice, particularly in poverty-stricken regions.

In Pakistan, the evolution of NGOs has occurred through distinct historical phases shaped by political, social, and economic transformations (Asian Development Bank [ADB], 2009). Following independence in 1947, voluntary organisations initially focused on rehabilitation and welfare support. During the 1970s, state-centric socialist policies temporarily constrained NGO activities, but the socio-political transformations of the 1980s—including the Afghan War and increased international donor engagement—facilitated substantial NGO expansion and institutionalisation (Gull, 2015). Over time, NGOs in Pakistan have increasingly filled critical development gaps left by public institutions, particularly in addressing the needs of impoverished and underserved communities (Rahman, 2005).

Poverty remains a pressing challenge in Pakistan despite various policy interventions. As of 2023, approximately 37.2% of Pakistan's population is estimated to live below the poverty line of $3.65 per day, with nearly three million additional individuals falling into poverty compared to 2018 due to demographic growth and economic instability (Khan et al., 2011; World Bank, 2023). Although the proportion of the employed population living below $1.90 per day is comparatively lower at 3.5%, broader multidimensional poverty indicators reveal widespread socio-economic vulnerabilities (Adebayo, 2010). In response, numerous NGOs across Pakistan have undertaken poverty-reduction initiatives to enhance livelihoods, promote education, improve access to healthcare, and support sustainable income generation (Dashti et al., 2021).

Within this broader national context, Gilgit-Baltistan presents a unique case for examining NGO-led poverty alleviation. This geographically remote and mountainous region faces distinctive developmental challenges, including limited infrastructure, constrained market access, and socio-economic marginalisation. Nevertheless, NGOs have played an increasingly indispensable role in addressing these challenges by delivering essential services, advocating for vulnerable groups, and implementing innovative community-based development programs. In particular, poverty levels in parts of Gilgit-Baltistan, especially Hunza, have shown notable improvement in recent years, accompanied by rising literacy rates, enhanced agricultural productivity, and increased community resilience. Such progress is closely linked to sustained NGO interventions that prioritise education, vocational training, entrepreneurship, agricultural support, women's empowerment, and social inclusion.

Among the most prominent NGOs operating in Gilgit-Baltistan are the Aga Khan Rural Support Programme (AKRSP) and the Karakoram Area Development Organisation (KADO). These organisations have emerged as key drivers of socio-economic transformation through diverse initiatives tailored to local needs. AKRSP has focused extensively on community mobilisation, skill development, rural infrastructure, women's empowerment, and agricultural advancement, while KADO has prioritised vocational training, digital innovation, entrepreneurship, disability inclusion, and cultural preservation. Through their emphasis on sustainable, participatory, and community-driven development, both organisations have established effective poverty alleviation models that demonstrate the transformative potential of localised NGO interventions.

From the perspective of the Sustainable Livelihood Framework, the interventions of AKRSP and KADO are particularly significant because they simultaneously strengthen multiple livelihood capitals. KADO's vocational training, digital entrepreneurship, and women's enterprise initiatives primarily enhance human, financial, and social capital, while AKRSP's investments in irrigation, greenhouses, community savings groups, and infrastructure strengthen physical, natural, financial, and social capital. This multidimensional contribution makes both organisations effective case studies for understanding sustainable poverty reduction in geographically marginalised settings.

As poverty continues to intensify across much of Pakistan, the relatively positive development trajectory of Gilgit-Baltistan offers valuable lessons for policymakers, practitioners, and scholars. Understanding the strategies, interventions, and outcomes of AKRSP and KADO provides important insights into how NGOs can effectively address poverty in marginalised contexts. Therefore, this study investigates the role of these two organisations in alleviating poverty in Gilgit-Baltistan by examining their initiatives, operational strategies, and developmental impacts. It further explores how these NGOs navigate the region's complex socio-economic environment and contribute to broader sustainable development objectives.

By critically assessing NGO contributions to poverty alleviation in Gilgit-Baltistan, this research contributes not only to regional development discourse but also to global policy discussions surrounding Sustainable Development Goal 1 (No Poverty). The findings offer practical insights for NGOs, governments, and development stakeholders seeking replicable, evidence-based strategies for poverty reduction in similarly disadvantaged settings. Ultimately, this study underscores the significance of community-oriented, context-specific, and sustainable NGO interventions in addressing persistent poverty and promoting inclusive development. Furthermore, by integrating the Sustainable Livelihood Framework, the study provides a theoretically grounded understanding of how NGO-led interventions strengthen resilience, enhance livelihood assets, and create sustainable pathways out of poverty in remote and underserved communities.

Overview of Selected NGOs in Gilgit-Baltistan

Gilgit-Baltistan, situated in northern Pakistan and surrounded by the Himalayan, Karakoram, and Hindu Kush Mountain ranges, is characterised by its unique geographical, socio-economic, and developmental challenges. The region's mountainous terrain, remoteness, and limited infrastructure create substantial barriers to sustainable development, poverty reduction, and service delivery. These structural challenges have historically constrained economic opportunities, market access, and the provision of education, healthcare, and social services. Consequently, rural development in Gilgit-Baltistan has relied significantly on the collaborative efforts of local government institutions, international development agencies, and NGOs, which have played a critical role in addressing socio-economic vulnerabilities and promoting sustainable livelihoods.

Over the past several decades, NGOs have emerged as particularly influential actors in the region's development landscape. Through localised, community-based interventions, these organisations have addressed poverty, gender inequality, economic marginalisation, and social exclusion in ways that are often more adaptive and responsive than conventional state-led approaches. Among the most prominent NGOs contributing to poverty alleviation and socio-economic transformation in Gilgit-Baltistan are the AKRSP and the KADO.

The AKRSP, established in 1982 by the Aga Khan Foundation, is a private, non-profit development organisation designed to improve the quality of life of communities in Gilgit-Baltistan and Chitral. AKRSP's overarching mission is to enhance the socio-economic conditions of northern Pakistan through a comprehensive and participatory development model. Its organisational framework is structured around two primary pillars: economic development and social development. The economic pillar encompasses community infrastructure development, institutional strengthening, capacity building, natural resource management, livestock development, action research, and targeted poverty reduction. The social pillar focuses on institutional development, women's empowerment, youth development, poverty targeting, policy dialogue, and strategic partnerships.

The AKRSP has gained recognition for its innovative grassroots development strategies, particularly among poor subsistence farmers and marginalised populations in remote mountainous areas. Its model emphasises equitable and sustainable human development by fostering community participation, local institutional development, and self-reliance. Central to the AKRSP's operational philosophy is social mobilisation, which builds trust, collective action, and local ownership of development initiatives. The organisation's credit officers and social organisers facilitate financial inclusion through microfinance, savings mobilisation, and community resource management, even in geographically isolated areas. The AKRSP has also played a transformative role in advancing women's socio-economic participation by establishing approximately 700 Women's Organisations (WOs) that provide women with platforms for collective decision-making, project implementation, savings schemes, and income-generating activities. These initiatives have significantly enhanced women's empowerment, gender inclusion, and grassroots governance across the region.

The KADO, established in 1996, initially began as a small handicraft initiative aimed at supporting economically disadvantaged populations in Hunza. Over time, KADO evolved into a multifaceted indigenous development organisation with an expanded mandate encompassing poverty alleviation, social inclusion, and sustainable development. Over the course of its institutional growth, KADO has successfully implemented a diverse range of projects spanning handicrafts, environmental sustainability, rehabilitation services for persons with disabilities, information and communication technology for development (ICT4D), gems and jewellery development, cultural preservation, knowledge management, e-governance, micro-health insurance, agricultural trading, institutional development, and public-private partnerships.

The KADO's development philosophy is deeply rooted in community participation, local volunteerism, and social entrepreneurship. As a locally driven organisation, it leverages indigenous knowledge, local skills, and community resources to design innovative, market-oriented solutions tailored to regional needs. In Hunza's multiethnic and culturally diverse society, KADO actively promotes pluralism, tolerance, equal opportunity, and social justice while prioritising the empowerment of women, persons with disabilities, and marginalised populations. The organisation's emphasis on social inclusion is reflected in its extensive vocational training programs, disability rehabilitation models, women's handicraft enterprises, digital innovation hubs, and entrepreneurship support initiatives.

The KADO distinguishes itself through its commitment to democratic governance, meritocracy, transparency, and sustainable institutional development. Its operational model integrates product development, market expansion, institutional strengthening, and value chain management to address both supply- and demand-side development challenges. By fostering strategic partnerships with private-sector actors, local institutions, and international development networks, KADO has expanded its impact beyond local interventions into broader regional and national development frameworks. The organisation's sustainability strategy is centred on evolving alongside target communities, ensuring long-term community ownership, social resilience, and market-based institutionalisation.

Together, AKRSP and KADO represent two highly influential and complementary models of NGO-led development in Gilgit-Baltistan. While the AKRSP emphasises large-scale grassroots mobilisation, rural infrastructure, and institutional empowerment, the KADO focuses more strongly on social innovation, entrepreneurship, disability inclusion, and market-oriented community development. Both organisations have significantly contributed to poverty reduction, social empowerment, and sustainable development in one of Pakistan's most geographically challenging and economically marginalised regions. Their experiences provide valuable insights into how localised, participatory, and context-specific NGO interventions can successfully address poverty and foster inclusive development in remote mountain communities.

Literature Review and Theoretical Framework

NGOs have increasingly become central actors in global poverty alleviation efforts, particularly in developing countries where structural socio-economic challenges often exceed the capacities of state institutions. NGOs are widely recognised for their innovative, people-centred approaches to service delivery, community empowerment, advocacy, and socio-economic transformation (Agba et al., 2014). Their comparative advantage lies in their flexibility, grassroots engagement, and responsiveness to localised community needs, often enabling them to address poverty more effectively than conventional state-led interventions (Amin Beg, 2011). Over time, NGOs have emerged as what some scholars describe as the "Magic Bullet" for poverty reduction in developing contexts due to their capacity to implement targeted, participatory, and sustainable development interventions (Forkuor & Agyemang, 2018).

The empirical literature demonstrates that NGOs contribute significantly to poverty alleviation through multidimensional interventions, including microfinance, livelihood support, education, healthcare, women's empowerment, environmental sustainability, and community mobilisation. Ocen et al. (2022), in their review of NGOs' contributions to household poverty reduction in Uganda, highlight a strong positive relationship between NGO activities and poverty reduction outcomes, particularly through effective microfinance interventions. Their study underscores the importance of NGO-led financial inclusion mechanisms in strengthening household resilience, improving livelihoods, and promoting sustainable development.

Similarly, Forkuor and Agyemang (2018), in their study of urban NGOs in Kumasi, Ghana, found that NGOs play an essential role in delivering social intervention programs and livelihood empowerment initiatives targeted at vulnerable urban populations, particularly women and youth. Their findings suggest that NGOs can address poverty not only by providing direct services but also by fostering social inclusion and long-term economic empowerment. In the context of Somalia, Dahie (2019) identified positive relationships between NGO interventions, livelihood development, food security, microfinance, and poverty reduction. Importantly, this study highlighted that effective poverty alleviation requires comprehensive and integrated approaches rather than isolated sectoral interventions. Dahie (2019) further argued that NGOs must extend beyond service delivery into policy advocacy to achieve sustainable developmental outcomes.

Research from Nigeria also supports the developmental significance of NGOs. Yusuf et al. (2017) found, through literature reviews, interviews, and focus group discussions, that NGOs in Gombe State actively contribute to education, healthcare, empowerment, environmental sustainability, and HIV awareness. Their findings emphasise the transformative social role of NGOs and advocate for stronger partnerships between governments and NGOs in development planning and implementation. These studies collectively illustrate that NGOs often function as complementary institutions that bridge developmental gaps left by weak governance structures.

In Pakistan, NGO-led poverty alleviation has similarly gained substantial scholarly attention. Ab-Rahim and Shah (2019) examined NGO microfinance interventions in Pakistan using a quasi-experimental design. They found that microfinance significantly improved borrowers' income and consumption levels, thereby enhancing overall well-being, although its effects on savings and asset accumulation were mixed. Their findings indicate that NGO microfinance can serve as an important tool for poverty reduction, particularly among financially marginalised populations.

Shah et al. (2013) explored the role of grassroots community organisations (GRCOs) in Haripur district, Pakistan. They found that NGO-supported community mobilisation significantly enhanced stakeholder empowerment, agricultural productivity, household income, and poverty reduction. Their study demonstrated that participatory community structures improve socio-economic outcomes by promoting local ownership, technical capacity, and access to resources. Similarly, Zubair et al. (2022) found that local NGOs positively contributed to agricultural development in rural Punjab, reinforcing the developmental role of NGOs in strengthening rural livelihoods and food security.

Regional evidence from South Asia further reinforces these findings. Ahsan (2005), in examining microcredit programs in Bangladesh, concluded that NGO-led microfinance initiatives significantly contributed to poverty reduction by enabling vulnerable populations to participate in income-generating activities. This supports the broader argument that access to financial resources, skills development, and entrepreneurial opportunities is a critical pathway through which NGOs alleviate poverty.

At a broader national level, Nawaz et al. (2019) investigated local and international NGOs in Southern Punjab, Pakistan. They found that NGO policies significantly improved living standards, socio-economic prosperity, savings, social status, and family decision-making. Their study positions NGOs as vital catalysts for sustainable socio-economic development. However, the literature also acknowledges that NGO effectiveness is not uniform across contexts. Ali et al. (2021), in their study of NGOs in Sindh, Pakistan, found significant dissatisfaction among local populations regarding NGO performance, citing concerns over service delivery, insufficient empowerment, and limited sustainable poverty reduction. This suggests that NGO effectiveness is highly contingent on contextual relevance, implementation quality, and institutional capacity.

Despite the growing body of literature on NGOs and poverty alleviation globally and in Pakistan, a significant research gap remains regarding Gilgit-Baltistan. Existing studies have largely focused on broader national contexts or other provinces, with limited scholarly attention to understanding how NGOs operate in geographically remote, mountainous, and socioeconomically distinct regions such as Gilgit-Baltistan. This gap is particularly important because Gilgit-Baltistan faces unique developmental challenges stemming from geographic isolation, infrastructural limitations, environmental vulnerability, and economic marginalisation.

The limited research available on Gilgit-Baltistan suggests that NGOs such as AKRSP and KADO have played substantial roles in addressing poverty, yet systematic academic evaluation of their interventions remains underdeveloped. Consequently, there is a pressing need to examine how NGO-led poverty alleviation strategies operate within this specific regional context, what challenges they face, and which models have proven most effective. Investigating the role of NGOs in Gilgit-Baltistan can provide valuable insights into localised poverty reduction strategies, sustainable development models, and community-driven interventions that may be replicable in other similarly marginalised regions.

Therefore, this study addresses an important scholarly and practical gap by critically examining the effectiveness, challenges, and broader developmental contributions of NGOs in poverty alleviation within Gilgit-Baltistan. By focusing on the experiences of AKRSP and KADO, this research contributes to a deeper understanding of how context-specific, participatory, and sustainable NGO interventions can advance poverty reduction, social inclusion, and regional development in remote and underserved communities.

Theoretical Framework

This study is guided by the Sustainable Livelihood Framework (SLF), originally developed by Chambers and Conway (1992) and later operationalised by the Department for International Development (DFID, 1999). The SLF provides a comprehensive framework for understanding poverty beyond income deprivation by emphasising individuals' and households' access to various livelihood assets necessary for sustainable well-being.

According to the SLF, poverty alleviation depends on strengthening five key forms of capital: human, financial, social, physical, and natural capital. Human capital includes education, skills, and health; financial capital encompasses savings, credit, and income-generating opportunities; social capital refers to networks, institutions, and collective participation; physical capital includes infrastructure and productive assets; and natural capital consists of access to environmental and agricultural resources.

The framework is particularly relevant to this study because the poverty alleviation interventions of KADO and AKRSP directly strengthen these livelihood capitals. KADO's vocational training, digital entrepreneurship, women's empowerment, and disability rehabilitation programs primarily enhance human, financial, and social capital. Similarly, AKRSP's initiatives in entrepreneurship development, irrigation systems, community-based savings groups, greenhouses, and agricultural support strengthen physical, financial, social, and natural capital.

By applying the Sustainable Livelihood Framework, this study examines how NGO-led interventions in Gilgit-Baltistan contribute to sustainable poverty reduction by enhancing community resilience, promoting self-reliance, and improving access to critical livelihood resources. The framework allows for a multidimensional understanding of poverty alleviation and provides an analytical basis for assessing the long-term developmental impacts of NGO interventions in geographically marginalised regions.

Data and Method

This study employs a qualitative research design to comprehensively explore the role of selected NGOs in poverty alleviation in Gilgit-Baltistan, Pakistan (DiCicco-Bloom & Crabtree, 2006; Jackson et al., 2007). Qualitative methodology is particularly suitable for this research because it enables an in-depth examination of participants' experiences, perceptions, and socio-economic transformations within their real-life contexts. Given the study's focus on understanding operational strategies, community impacts, and lived experiences associated with NGO-led poverty reduction initiatives, qualitative inquiry offers the flexibility and depth to capture complex social realities that quantitative methods may overlook.

For this purpose, primary data were collected from two prominent NGOs operating in Hunza, Gilgit-Baltistan: KADO and AKRSP. These organisations were purposively selected due to their extensive and sustained involvement in poverty alleviation through diverse interventions, including vocational training, microfinance, women's empowerment, entrepreneurship development, digital skills training, agricultural support, and community development initiatives. Their varied programmatic portfolios provided a valuable basis for examining multiple dimensions of NGO-led poverty reduction within the region.

Data collection primarily relied on semi-structured, face-to-face interviews with two key respondent groups: NGO personnel and program beneficiaries. This approach enabled the study to capture both institutional perspectives and beneficiary experiences regarding the effectiveness, challenges, and socio-economic outcomes of NGO interventions. A purposive sampling technique was employed to ensure the inclusion of participants with direct knowledge of or engagement with poverty alleviation programs. In total, 20 in-depth interviews were conducted, including 8 interviews with NGO employees and 12 interviews with beneficiaries. This sampling strategy allowed for rich, contextually grounded insights into both organisational operations and community-level impacts.

To ensure comprehensive data collection, two separate interview guides were developed: one tailored for NGO staff and another for beneficiaries. Both guides consisted primarily of open-ended questions designed to elicit detailed narratives related to poverty, empowerment, livelihood changes, skill development, social inclusion, and the broader socio-economic effects of NGO interventions. The semi-structured format provided consistency across interviews while allowing flexibility for participants to elaborate on their individual experiences and perspectives.

All interviews were conducted in person and recorded with participants' informed consent to ensure data accuracy and reliability. In cases where beneficiaries were more comfortable communicating in the local language, interviews were conducted accordingly to facilitate openness and authenticity in responses. This linguistic adaptability enhanced data validity by allowing respondents to articulate their experiences more naturally and comprehensively. Field notes were also systematically recorded throughout the interview process to document contextual observations, non-verbal cues, environmental factors, and emerging analytical reflections.

In addition to verbal data, observational methods were integrated into the research design. The researcher closely observed respondents' body language, gestures, social interactions, and working environments during interviews. Beneficiaries were interviewed in diverse settings, including NGO offices, local shops, and household environments, enabling a broader understanding of their socio-economic conditions. Household visits provided further insights into beneficiaries' living standards, material assets, and the practical outcomes of NGO interventions, including access to greenhouses, livestock, machinery, and other livelihood support mechanisms.

Photographic documentation of beneficiaries' crafts, enterprises, and working environments was also undertaken with participant consent. These visual records served as supplementary evidence of NGO-supported economic activities and skill development initiatives. Ethical considerations were maintained throughout the research process, with prior permission obtained before conducting interviews, observations, or photography.

Data analysis was guided by thematic analysis, focusing on recurring patterns in poverty alleviation strategies, empowerment mechanisms, socio-economic transformation, and sustainable development outcomes. Through integrating interviews, field observations, and contextual assessments, the study provides a nuanced and comprehensive understanding of how AKRSP and KADO contribute to poverty reduction in Gilgit-Baltistan.

Overall, this methodological approach ensures that the research captures both the institutional effectiveness of NGO interventions and the lived realities of beneficiaries, thereby offering robust insights into the practical role of NGOs in fostering sustainable socio-economic development in marginalised mountainous regions.

Analysis and Discussion

This section critically analyses the role of the KADO and the AKRSP in poverty alleviation in Hunza, Gilgit-Baltistan, through the lens of the Sustainable Livelihood Framework (SLF) developed by Chambers and Conway (1992) and DFID (1999). The SLF provides a multidimensional analytical framework for examining how poverty-reduction interventions strengthen five forms of livelihood capital: human, financial, social, physical, and natural. Applying this framework enables a deeper understanding of how NGO interventions move beyond short-term welfare to promote sustainable livelihoods, resilience, and socio-economic transformation. The findings reveal that both organisations have significantly contributed to poverty reduction by simultaneously enhancing multiple livelihood capitals, thereby creating sustainable pathways for community empowerment and development.

Contribution of KADO to Poverty Alleviation in Hunza, Gilgit-Baltistan

KADO has emerged as a highly innovative indigenous NGO that addresses poverty through localised, socially inclusive, and market-oriented interventions. Its programs particularly target women, persons with disabilities (PWDs), youth, artisans, and small entrepreneurs, thereby focusing on marginalised populations often excluded from mainstream development opportunities. Through the SLF perspective, KADO's interventions primarily strengthen human capital through skills development, financial capital through income generation and enterprise support, and social capital through empowerment, inclusion, and community integration.

Vocational Training for Women and People with Disabilities

KADO's vocational training initiatives significantly enhance human capital by equipping beneficiaries with practical skills in handicrafts, rehabilitation, and entrepreneurship. By providing technical training and employment opportunities, KADO enables marginalised women and PWDs to improve their productivity and self-reliance. The establishment of the

Sharma Rehabilitation Centre (SRC) in Karimabad in 1996, with support from the Swiss Agency for Development and Cooperation (SDC) (Karim, 2017), marked a critical intervention in both poverty alleviation and social inclusion.

Through the SLF lens, this initiative also strengthens financial capital by providing monthly stipends and sustainable employment opportunities, thereby reducing economic dependency. Furthermore, it significantly improves social capital by transforming social attitudes toward disability and promoting inclusion within households and communities. Before KADO's intervention, disability was largely associated with stigma and exclusion; however, rehabilitation and income generation shifted perceptions.

As one family member of a beneficiary stated:

"*Our financial condition improved after he gained employment at KADO. Initially, he was dependent on us, but after getting employed, he began managing his finances on his own. His life improved, and while others initially saw him as a useless member of society, their perception changed after he became independent.*"

This demonstrates that KADO's interventions not only strengthen financial resilience but also foster dignity, social acceptance, and community cohesion.

Vocational Training for Women

KADO's programs for women further enhance human capital by fostering skills in traditional handicrafts, embroidery, and home-based enterprise development. Women beneficiaries gain financial capital through direct wages and entrepreneurial opportunities, enabling them to contribute to household incomes and reduce poverty. These interventions also expand social capital by empowering women within patriarchal social structures, increasing their autonomy, participation, and societal recognition.

Through preserving traditional crafts while linking women to broader markets, KADO also contributes indirectly to cultural sustainability, reinforcing local identity alongside economic empowerment. Thus, KADO's women-focused programs constitute a comprehensive livelihood-enhancement strategy.

Digital Hub Hunza

KADO's Digital Hub Hunza initiative is among its most transformative contributions to the development of human and physical capital. By introducing ICT infrastructure, internet access, and opportunities for digital entrepreneurship, KADO equips youth with future-oriented skills while also providing the physical infrastructure needed to participate in global digital markets.

The digital hub strengthens human capital through ICT education and startup incubation, financial capital by creating income-generating freelance and business opportunities, and physical capital by providing access to reliable technological resources. Additionally, social capital is strengthened through collaborative learning, networking, and community knowledge-sharing.

As startup founder Ashfaq Ahmed explained:

"*Our startup's name is 'One 0 One', and we launched it in January 2024. Before this, my brother and I were freelancing. He is a fine arts graduate, and I am a design graduate. Initially, we worked individually, but later we realised the greater benefits of teamwork. So, we started working together and established a company to maximise income and contribute to our community. We also provide employment opportunities to others and share our expertise. We are satisfied with our earnings. KADO provides us with space and internet facilities. People come to learn from us.*"

This testimony illustrates how KADO's interventions diversify livelihoods, reduce geographical limitations, and promote long-term economic sustainability.

SME and Artisan Empowerment

KADO's support for SMEs and artisans primarily enhances financial capital by expanding market access, increasing enterprise profitability, and promoting sustainable business practices. Through training in e-commerce, business development, and value chain management, beneficiaries gain both human capital and financial resilience. These interventions strengthen local enterprises while reducing vulnerability to economic shocks.

Himat Project

The Himat project significantly strengthens financial capital through grants, interest-free loans, and support for women entrepreneurs starting businesses. It simultaneously builds human capital through business training and mentorship while reinforcing social capital by promoting women's participation in economic and community life. Through this intervention, KADO directly addresses structural gender inequalities and expands sustainable livelihood opportunities.

Contribution of AKRSP to Poverty Alleviation in Hunza, Gilgit-Baltistan

AKRSP's poverty alleviation model is broader in institutional scope and focuses heavily on strengthening social, physical, financial, and natural capital through community mobilisation, infrastructure development, agriculture, entrepreneurship, and financial inclusion. Its interventions emphasise collective empowerment and long-term structural transformation.

START Program

AKRSP's START Program enhances human capital through entrepreneurship training and business development education while strengthening financial capital through startup funding and market support. By addressing financial exclusion and unemployment, the program creates sustainable income pathways for youth and women.

As the program manager stated:

"*The startup program is basically known as 'Start apna karobar'. The goal of this program is to increase interest in business and entrepreneurship among both men and women... This program is for individuals who want to start their own businesses.*"

This initiative reflects AKRSP's strategic focus on self-reliance and economic diversification.

Skill Development Programs

AKRSP's vocational training programs directly strengthen human capital by equipping beneficiaries with market-relevant technical and professional skills. Extended internships further improve employability, thereby translating human capital into sustainable financial capital.

Community-Based Saving Groups (CBSGs)

CBSGs significantly strengthen financial capital by promoting savings, emergency preparedness, and financial inclusion, particularly for women. At the same time, they enhance social capital through collective savings structures, trust-building, and local institutional development. These groups reduce vulnerability while increasing community resilience.

Irrigation, Renewable Energy, and Agricultural Development

AKRSP's investments in irrigation systems, biodiversity, and renewable energy projects primarily strengthen physical and natural capital. Irrigation channels, micro-hydro systems, and agricultural interventions improve land productivity, environmental sustainability, and climate resilience while increasing household incomes. These projects directly address structural poverty by improving productive resources and long-term livelihood sustainability.

Greenhouses and Asset Transfers

AKRSP's greenhouse projects and asset transfers significantly strengthen natural capital by improving agricultural productivity and food security, while also enhancing physical capital through productive infrastructure. Asset transfers such as livestock, machinery, and agricultural tools contribute to financial capital by generating sustained income opportunities.

Discussion

The Sustainable Livelihood Framework reveals that both KADO and AKRSP contribute to poverty alleviation by strengthening multiple livelihood capitals simultaneously, albeit through distinct strategic approaches. KADO primarily focuses on human, financial, and social capital through social innovation, digital transformation, entrepreneurship, and inclusion of marginalised populations. In contrast, AKRSP adopts a broader structural approach by strengthening physical, natural, social, and financial capital through infrastructure development, agricultural productivity, institutional capacity building, and community mobilisation.

Both organisations demonstrate that sustainable poverty reduction in geographically marginalised regions requires integrated interventions that enhance skills, financial access, social inclusion, infrastructure, and environmental sustainability. Their success highlights that poverty is not solely an income deficit but a multidimensional condition shaped by access to diverse livelihood resources. By framing these findings through the Sustainable Livelihood Framework, this study demonstrates that NGO-led interventions in Gilgit-Baltistan are most effective when they strengthen multiple forms of capital simultaneously. The experiences of KADO and AKRSP offer important policy lessons for governments and development practitioners seeking to replicate sustainable, community-driven poverty-alleviation models in similarly underserved regions. Ultimately, these organisations illustrate how context-specific, participatory, and multidimensional development strategies can transform marginalised communities and promote long-term socio-economic resilience.

Conclusion

Poverty remains one of the most pressing global development challenges, with the World Bank (2022) estimating that approximately 712 million people worldwide were living in extreme poverty, reflecting an increase of 23 million people since 2019. This persistent rise underscores the multidimensional nature of poverty, which extends beyond income deprivation to include social exclusion, limited access to education and healthcare, financial insecurity, weak infrastructure, and vulnerability to environmental and economic shocks. Addressing such complex poverty requires coordinated interventions from governments, civil society, and NGOs. Guided by the Sustainable Livelihood Framework (SLF) developed by Chambers and Conway (1992) and DFID (1999), this study conceptualises poverty alleviation as a process of strengthening human, financial, social, physical, and natural capital to enhance sustainable livelihoods and long-term resilience. In geographically marginalised and economically vulnerable regions such as Gilgit-Baltistan, NGOs have emerged as critical actors in strengthening these livelihood assets and promoting sustainable socio-economic transformation.

This study demonstrates that the KADO and the AKRSP have played transformative roles in poverty alleviation in Hunza, Gilgit-Baltistan, through diverse, context-specific, and community-oriented interventions. Through the lens of the Sustainable Livelihood Framework, KADO's initiatives have primarily strengthened human capital through vocational training, digital skills development, and entrepreneurial education; financial capital through enterprise support, grants, and income generation; and social capital through women's empowerment, disability inclusion, and community participation. Programs such as vocational training for women and persons with disabilities, the Digital Hub Hunza, SME and artisan empowerment, and the Himat project have equipped marginalised populations with sustainable livelihood opportunities while simultaneously addressing social exclusion and structural inequalities. KADO's focus on empowering women, youth, and persons with disabilities illustrates how targeted NGO interventions can effectively build multiple forms of livelihood capital to create sustainable pathways out of poverty.

Similarly, AKRSP has contributed substantially to poverty alleviation by strengthening a broader range of livelihood capitals, particularly social, financial, physical, and natural capital. Its grassroots mobilisation strategies, institutional development initiatives, Community-Based Saving Groups (CBSGs), entrepreneurship promotion through the START Program, skill development projects, irrigation infrastructure, renewable energy initiatives, and greenhouse programs collectively enhance community resilience, food security, economic self-reliance, and environmental sustainability. AKRSP's emphasis on community organisations, infrastructure development, agricultural productivity, and financial inclusion reflects a long-term structural approach to poverty reduction. By improving physical infrastructure, productive assets, and natural resource management while simultaneously fostering social cohesion and local governance, AKRSP has created sustainable foundations for socio-economic advancement in marginalised mountain communities.

The comparative findings reveal that while KADO and AKRSP employ distinct operational approaches, both organisations effectively address poverty by strengthening multiple livelihood capitals simultaneously. KADO emphasises human, financial, and social capital through social innovation, entrepreneurship, digital transformation, and the inclusion of marginalised populations, whereas AKRSP prioritises physical, natural, social, and financial capital through infrastructure, agriculture, institutional capacity-building, and community mobilisation. This demonstrates that effective poverty alleviation in remote mountain regions requires multidimensional, integrated strategies that simultaneously address skills development, access to financial services, social empowerment, infrastructure, and environmental sustainability.

Importantly, this study confirms that poverty in Gilgit-Baltistan is not merely a question of insufficient income but rather a broader structural challenge shaped by unequal access to livelihood assets and opportunities. The Sustainable Livelihood Framework provides a robust analytical lens for understanding how NGO interventions reduce poverty by building resilience, promoting self-reliance, and enhancing access to diverse forms of capital. The findings suggest that poverty reduction strategies are most effective when they strengthen multiple livelihood dimensions rather than focusing solely on short-term income support.

This research further highlights the critical importance of sustained collaboration among NGOs, government institutions, development agencies, and local communities to ensure the long-term effectiveness of poverty alleviation initiatives. Policymakers should recognise the success of NGO-led sustainable livelihood models in Gilgit-Baltistan and consider integrating these approaches into broader regional and national development frameworks. Expanding support for community-based entrepreneurship, women's empowerment, digital innovation, vocational education, localised financial inclusion, agricultural modernisation, and climate-resilient infrastructure could substantially improve poverty reduction outcomes in similarly underserved regions.

Furthermore, the study underscores the central role of education, vocational training, and capacity building in strengthening human capital and promoting sustainable poverty reduction. Development policies should prioritise accessible, high-quality education and practical skills development to enable vulnerable populations to achieve long-term economic independence. The experiences of KADO and AKRSP clearly demonstrate that empowering individuals with skills, resources, institutional support, and inclusive opportunities can generate lasting socio-economic transformation.

Although the contributions of these NGOs have significantly improved the lives of disadvantaged communities in Gilgit-Baltistan, poverty remains an ongoing challenge requiring continued intervention, adaptive policy responses, and institutional commitment. Future research should therefore examine the long-term sustainability, scalability, and replicability of these NGO-led sustainable livelihood models in other remote and marginalised regions.

Overall, this study contributes valuable empirical and theoretical evidence to the broader discourse on poverty reduction, sustainable development, and the role of NGOs in marginalised settings. By integrating the Sustainable Livelihood Framework into the analysis of KADO and AKRSP, the research provides a theoretically grounded understanding of how NGO interventions can strengthen multiple livelihood capitals to reduce multidimensional poverty. The findings offer important policy, practical, and scholarly insights for governments, NGOs, and development practitioners committed to advancing inclusive, community-driven, and sustainable poverty alleviation strategies in Pakistan and beyond.

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