

AN IMPACT ASSESSMENT OF SMALL-SCALE CREDIT SCHEMES FOR DISADVANTAGED WOMEN PROVIDED BY THE FIRST WOMEN BANK LIMITED

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SMALL-SCALE CREDIT SCHEME
FOR
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PROVIDED BY
THE FIRST WOMEN BANK LIMITED
IN
THE ISLAMIC REPUBLIC OF PAKISTAN

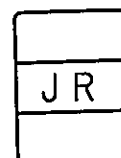
March 1997

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FOREWORD

Economic empowerment is one of the truly critical prerequisites for promoting the advancement of women. Women's active participation in economic activities does not only lay the ground for a more dynamic society, but also furthers economic growth of a nation.

Having recognized the great, and to a large extent unused, economic potential of women, the Government of Pakistan established the First Women Bank Limited as the country's first ever bank for women in 1989. Being managed by an all-female staff, the Bank has steadily expanded its services from a modest start. Today, 38 branches all over the country are providing long-sought services for women entrepreneurs.

With financial assistance from the Ministry of Women Development, the Bank started in 1991 a small-scale credit scheme targeting disadvantaged women. To date, over four thousand Pakistani women have taken advantage of this scheme to start and expand micro-businesses. The demand for small-scale credit by female micro-entrepreneurs is still on the rise.

More recently, the Bank has been striving to extend its services to women also in semi-urban and rural areas. This has proved a harder challenge, and the Bank is now assessing how it can best assist women's micro-enterprise development, in terms of providing the needed skills training and marketing support.

This study was, therefore, initiated with the particular aims of analyzing: 1) Profiles of borrowers, 2) Women's access to and utilization of the Bank's small-scale credit scheme, 3) The economic as well as social impact of the Bank's credit scheme on women, and 4) The impact of women's increasing participation in economic activities on traditional gender behavior. It also aimed to identify constraints faced by the Bank in meeting women's growing economic needs and suggest possible measures to overcome them. The study was commissioned to Dr. Farzana Bari of the PATTAN Development Organization in Islamabad.

I hope that this Report will be of use for the First Women Bank Limited to further improve its outreach and organizational effectiveness. At the same time, I expect that the Ministry of Women Development, public sector banking institutions, NGOs and donors, striving for women's economic empowerment, will also benefit from this study in promoting needs-oriented development interventions.



Kazumi Ikeda-Larhed
JICA Expert on Women in Development
Islamabad, Pakistan
March 1997

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We are grateful to Mr. Talib Hussain Sial, Director General, Program Wing in the Ministry of Women Development and a member of the Board of Director of the FWBL and Ms. Suhela Asif, Director, Women Rights and International Cooperation in the Ministry of Women Development for sharing their views with us.

We are greatly indebted to all those borrowers who agreed to give us their valuable time and shared some aspects of their lives with us.

EXECUTIVE SUMMARY

Women's access to economic resources is curtailed in Pakistan through the ideology of gender division of labour. This is reproduced in the labour market, where women are kept in the secondary sector of the segmented labour market. Due to culturally defined roles of women in the reproductive sphere, women's productive roles are unrecognised and unaccounted in the GDP of the country and their financial needs are denied by the formal financial institutions in the public sector.

The increasing awareness of women's exclusion from production processes, as a threat to sustainable development, has led many National Governments and development NGOs to take steps to redress this gender imbalance in access to and control of resources. Credit has been increasingly seen as a powerful tool for women's economic empowerment.

Since financial Institutions do not always cater for women's credit needs, the First Women Bank Limited (FWBL) was established by the Government of Pakistan in 1989 to fill this gap. It was envisaged that access to credit will enable women to enter into the productive sphere and will lead to positive economic and social changes in their lives.

This Study assesses the social and economic impact of the Small-scale Credit Scheme of the FWBL provided for disadvantaged women, belonging to households with the monthly income of less than Rs. 2,000. It also investigates the accessibility of this scheme to disadvantaged women, its utilisation, women's training needs for running a successful micro-enterprise and the extent to which FWBL caters to them.

1. Profile of Loanees

The findings of the Study show that the majority of women in the sample were literate and married. 64% of the respondents fell in the age bracket of 30-49 years. The majority of them (65.5%) were living in nuclear families. There were only 11.5% women who had monthly household income of Rs. 2,000/ or less. The majority (70%) had no skill training prior to their entry into the income-generating activities.

2. Accessibility and Utility of the Small-scale Credit Scheme

The findings of the Study show that the outreach of FWBL is primarily confined to the urban areas. The FWBL is not operational in smaller cities or towns as yet. Within urban areas, it reaches a population living within the radius of less than 20 Km. In order to reach the rural female population, the bank has introduced a mobile credit service. This is evident only in Sindh under the Sindh Community Shelter Project. Mobile credit service is identified by the FWBL management as the most useful way of reaching rural women. However, due to lack of transportation facilities and mobile credit officers at the branch level, no significant efforts have been made to reach the rural women. The branch in Larkana was the only one which had made some links with rural communities through the collaboration of Community Based Organisations.

The majority of women expressed their satisfaction regarding the terms and conditions of the loan, about the attitudes of the FWBL staff, time duration in processing application and securing loan.

Almost 50% of the respondents did not contract loans to start a new business but to expand or invest in their running businesses. The conventional nature of enterprises or income generating projects show that the majority of women had prior skills in these areas. The FWBL is not providing any kind of training to women on a regular basis.

3. Impact of Small-scale Credit Scheme on Women

The Study attempts to assess the economic and social impact of the Scheme on women's lives. It has found that 50% were contributing Rs. 2,000/ to Rs. 5,000/ to the monthly income of their households. Despite the fact that women's income remains secondary, it is extremely important for the survival and maintaining the quality of life of their families. The data of the Study indicates that the majority of women spend their income on family needs. Women have strong perception of their control over the income they earned. 73% said that they could spend their income according to their own will. Women attached great value to their ability to earn and control income they generate themselves. However, the fact remained that in the majority of households women's income remained secondary vis-à-vis the income of the male earning members in the household. Therefore, women's income helps to reduce the poverty level of the household, but does not necessarily challenge the power relations within the families, which could lead to women's equal control over the overall economic resources of the household.

The social impact of the Small-scale Credit Scheme is assessed at two levels:-

(a) personal and (b) gender relations within the household. The Study shows a significant impact at the personal level, whereby women expressed that they had gained confidence and self respect due to their earning ability. In most of the cases women's work has increased their mobility as it entails going out of the house. The difficulties women had faced in running their business make them more aware of cultural and labour market constraints. With the change in the self-perception, women also developed an understanding of their subordination, and an alternative vision on gender relations. The majority of respondents felt that men should share domestic chores as they were also earning money like them.

Women's income generated by acquiring loans has made no significant difference to gender relations or to their access to overall financial resources of the household. Women were unable to mention any area of decision-making where they had been included because they were earning. The domestic work in the household is not shared either despite a change in women's expectations.

The change at the personal level is the first step and a necessary condition in the process of social change. The length of experience in handling money, dealing with market and increasing income will gradually build women's confidence in their own abilities. The increased confidence in themselves will in turn increase women's ability to negotiate better relationships with male partners at the household and community levels.

4. Views of the FWBL Managers

All the management of the FWBL were of the view that the Small-scale Credit Scheme has helped many women to raise their family income. However, the majority of branch managers

acknowledged that the FWBL had a limited outreach to rural areas due to lack of transport facilities and a mobile credit officer at the branch level.

They were fully aware of the training needs of women entrepreneurs, and expressed their concern that FWBL has not been very successful to cater to women's needs in marketing, skill training and advisory services.

The institutional problems, mentioned by the top level management and the branch managers alike, were that disparity existed between the FWBL's policy and practice. While the FWBL is given a role of a development bank, it is also expected to generate as much profit as any other commercial bank.

The branch managers also mentioned the low salary structure, untrained staff, high turn over and lack of transport and childcare facilities as major institutional barriers to the efficiency of the FWBL.

5. Gender Issues in Micro-Credit

The Study maintains that women's subordination is not a result of women's economic dependence alone, but an outcome of systematic structural discrimination against women at all social, economic and political levels. In the absence of a framework of understanding of gender discrimination as being systematic and structural, credit provisions for women alone will not go beyond welfare. Therefore, women need to be encouraged to take on unconventional productive activities and learn new skills. The issue of control and participation is equally important as the access of women to credit itself.

6. A Way Forward for the FWBL

The Study suggests that the only way forward for the FWBL is to better translate the objectives of the bank into practice by providing women with supportive services in training, marketing and advice.

The FWBL should work in partnership with local NGOs and CBOs. It will not only increase the rate of recovery in micro-credit but will also keep the cost of management of micro-credit of the FWBL low.

The FWBL should invest more in mobile credit services in order to increase its out-reach to rural areas.

More flexibility in terms and conditions of the Small-scale Credit Scheme and an introduction of group guarantee in all branches if needed in order to make the Scheme more accessible to disadvantaged women.

1. INTRODUCTION

Gender inequalities result from unequal access to and control of resources between men and women. The disparities in the socio-economic status of men and women are created and maintained through the systems of discrimination at the social, political and economic levels. The growth-oriented development models not only rely on existing social divisions of class, race and gender for the production of commodities and reproduction of labour, but also recreate and maintain these social hierarchies for its own continuity. As a result of these development processes, the world today is clearly divided into the North and the South in terms of nation's access to resources. According to the 1995 Human Development Report, there are 1.3 billion people living in poverty, of whom almost one-half are in South Asia where 70% of the poor are female.

The emergence of an alternative development discourse which aspires to bridge social and economic gaps among different sections of societies, has also identified gender as one of the organising principles of unequal social and economic relations. The concept of sustainable development emphasises redressing gender inequalities. The awareness of gender inequalities at the international level and the commitment made through various UN conventions to redress gender imbalances has led many national governments to take initiatives to bridge gender gaps, mainly in the social sector. However, the strong civil rights groups within these societies have extended the agenda of development from gender equality in service provisions alone to equality in all aspects of human society. Gender awareness and commitment to a democratic and just society have brought women as a category to the centre of development projects. Various development projects have been focusing on different aspects of gender inequalities.

As women remained marginal in the conventional development thought, policy and practice across the world, various approaches to women's empowerment have been developed in the last two decades by development critics, women and human right activists. The way the problem of women's lower socio-economic status vis-à-vis men is conceptualised in these approaches influenced the concept of solution as well. Therefore, the priority areas of development interventions have been constantly shifting with the evolution in thinking about women's development. However, despite differences in perspectives and understanding of the complexities of the factors responsible for constructing women's subordination, there is one common thread which runs through all these approaches to women's development, i.e. the equity approach, the anti-poverty approach, the efficiency approach and the empowerment approach. This common thread is the ideology of sexual division of labour which is the main mechanism that creates, reinforces and reproduces women's subordination in the social, economic and political spheres.

The welfare approach is the only exception which does not see the sexual division of labour as a problem in women's development. Women are primarily seen in their reproductive roles and efforts are made to support them through welfare to enable them to perform their reproductive roles better.

In all other approaches sexual division of labour is seen as defining women's location in the private sphere of home in reproductive roles and men's role and responsibilities outside the home in the public arena. The binary opposition between public and private, productive and reproductive spheres, not only makes women's productive roles invisible but also creates conditions which do not allow women to assume roles and responsibilities in the public domain. Therefore, development practitioners emphasise on creating opportunities which will enable women to transcend these artificial boundaries between the public and the private. Since the public sphere is associated with production and economic activity, women's economic independence in general and their access to credit in particular became central to various approaches of women's empowerment. Micro-credit facilities are recognised as a powerful tool to end poverty and women's economic dependence.

Within this global context the Government of Pakistan has also recognised gender disparities and has brought women on the national agenda of development. Women in Pakistan have always played an important role in the urban and rural economies of the country. However, their economic contribution has yet to be acknowledged socially and counted economically in the GDP of the country. There is a growing awareness and a body of literature which criticises capitalist development for dispossessing many in the process of production and generating profits. An alternative discourse on development envisages a more democratic, egalitarian and a just society as a result of the development processes with an equality of opportunities for all irrespective of gender. Women's economic dependency is not only a problem as such but also a factor which negatively affects development itself. Additionally, the higher level of understanding of gender gaps in economic spheres has influenced development agencies and activists to focus on the issue of women's economic liberation.

The First Women Bank Ltd (FWBL) was set up in 1989 by the Government of Pakistan to address women's financial needs. The FWBL, a nationalised commercial bank was given a role of a development finance institution, as well as a social welfare organisation. It is clearly stated in the Memorandum of Association of FWBL that ,

"Undertaking the conduct of all forms of business of a Banking Company in a manner designed to meet the special needs of women, and to encourage and assist them in promotion and running of trade and industry and practice of professions."

The specific objectives of the FWBL are:

- Provide loans on easy terms to women.
- Provide advisory and consultancy services with regard to investment of all nature and identify viable projects both in Industrial and Agricultural Sectors for would-be women entrepreneurs.
- Provide training facilities for developing technical and managerial skills of would-be women entrepreneurs both in urban and rural sectors.

- Identify and develop markets both at the national and the international levels for products of women entrepreneurs.
- Promote artistic work of all nature by women by arranging exhibitions of their work in the Bank's spacious branches in big cities and also by managing and sponsoring exhibitions of clients' products in national and international exhibitions.

The FWBL is run and managed by women. Although the deposits are accepted from both male and female clients, the credit facilities are exclusively extended to women entrepreneurs. Presently the FWBL has a national network of 38 branches with the head office in Karachi. Since the FWBL is committed to improvement in the socio-economic status of women in Pakistan, it has introduced many innovative credit schemes for women such as the Prime Minister's Self Employment Scheme, the Tree Plantation Credit Scheme, Sindh Community Shelter Project and the Small-Scale Credit Scheme for Women.

In 1991, the FWBL entered into an agreement with the Ministry of Women Development (MOWD) to launch a small loan facility for women entrepreneurs belonging to low-income households with a monthly income which is less than Rs. 2000. Initially the MOWD sanctioned Rs. 30 million for this purpose, which was increased by another Rs. 18 million in 1992. The small loan scheme of the FWBL with the assistance of MOWD has made credit accessible to those who have no resources for collateral. A woman can apply for loan up to Rs. 25,000 with the repayment period of 3 years. The mark-up rate under this scheme was originally 10%, which has recently been increased to 12%. Other concessions available under this scheme are:

- Loan can be obtained by a female borrower without equity.
- Two personal guarantees are accepted if the borrowers are unable to provide any tangible securities.
- Training at no cost for identification and establishment of business can be provided.
- Loan can be obtained on the basis of group guarantee and through NGO guarantee.

Under this scheme the FWBL has helped nearly 3,039 women to undertake income-generating activities.

In recognition of women's need for counselling, guidance and training, the bank has set up a Regional Development and Training Institute (RDTI) in Islamabad in 1995. The institution aims to offer entrepreneurship training and computer literacy programs. However, at the time of this Study, the Regional Development and Training Institute was not functional for various financial and administrative reasons which will be discussed later. The FWBL is fully aware of women's needs in terms of skill training, management and marketing, and has made several efforts to organise training programs, but it has not been very successful in providing auxiliary services to women entrepreneurs on a systematic and regular basis.

2. OBJECTIVE OF THE STUDY

There is a paucity of impact assessment studies of various credit programs offered by the Government and non-government agencies in Pakistan. One of the main objectives of the Small-scale Credit Scheme of the FWBL is to increase the access of disadvantaged women to credit, so they could start micro-enterprises and become economically independent. However, no effort has been made to-date to assess the social and economic impact of this scheme on women's lives. The Japan International Cooperation Agency (JICA) has initiated this Study to fill this gap. The main objective of the Study is therefore to assess the social and economic impact of Small-scale Credit Scheme provided by the FWBL on women's lives. It also identifies the constraints in women's accessibility to credit facilities offered through this Scheme by the FWBL.

Furthermore, the aim is also to utilize the results the Study to further improve the planning and management of small-scale credit schemes for women. The lessons learned from the FWBL experiences would also help other governmental and non-governmental agencies, providing women such micro-credit facilities to improve their credit programs and help them achieve the goal of improving the social and economic status of women in the country.

3. METHODOLOGY

To assess the accessibility, economic and social impact of the Small-scale Credit Scheme of the FWBL, qualitative and quantitative methods and analysis were combined to conduct the research. Two types of semi-structured questionnaires were developed to conduct in-depth interviews with the borrowers and the managerial staff of the FWBL. In the absence of any baseline data, several open ended questions were included to find out women's own perceptions of economic and social changes in their lives at the individual, household and community levels due to their increased access to money through credit and micro-enterprise development.

The questionnaire for the borrowers was translated into Urdu and interviews were conducted in Urdu and Punjabi. A team of three interviewers were trained in conducting and documenting semi-structured interviews prior to sending them to field.

The Head Office in Karachi was visited and the President of the FWBL, Ms. Akram Khatoon was interviewed. The Regional Office in Lahore was also visited and Ms. Zarine Aziz, senior vice-president was interviewed. The Vice-president of the FWBL, Ms. Tahira Mujeeb was interviewed in Islamabad. At the branch level, all the managers of the FWBL (seven branches were included in the Study) and one officer in each branch who was dealing with Small-scale Credit Scheme were interviewed.

From the Ministry of Women Development, Mr. Talib Hussain Sial, Director of the FWBL Board and the Director General, Program Wing and Ms. Suhela Asif, Director, Women's Rights and International Cooperation were interviewed.

3.1. Sample Size and Selection Criteria

This Study, "An Impact Assessment of Small-scale Credit Scheme for Disadvantaged Women Provided by the First Women Bank Limited in Pakistan" was conducted in a period of three months from December 1996 to March 1997 in two provinces, Punjab and Sind, where the majority of borrowers are found. Four cities in the Punjab, namely Rawalpindi, Faisalabad, Lahore and Multan and three cities in Sind, namely, Karachi, Hyderabad and Larkana were selected for the Study. The total number of interviews conducted were 200 which is 6.5% of the total number of borrowers. One questionnaire had incomplete information, therefore, the findings of the study will refer to 199 respondents where the information is missing from this one questionnaire.

The research team liasoned with the Vice President of the FWBL in Islamabad Office. The Head Office in Karachi, the Regional Office in Lahore and the managers of the selected branches of FWBL were informed about the sample size and the dates of interviews in their area well in advance. Nearly 10% of women borrowers from each branch were selected through systematic random sampling from the register of loanees maintained by all branches. Since information was needed on defaulters, repeaters, adjusted and outstanding loans, at least three defaulters and three repeaters from each branch were included.

The rest of the sample were to consist of those who had adjusted their loans and those whose loans were still outstanding. The number of these two categories was not fixed. It was decided to select the sample randomly from each branch and then analyse whether it covered all the four categories of loanees. If it was not so, then purposive sampling was used.

The procedure adopted for systematic random sampling was that 10% of the total number of loanees from each branch was chosen as the sample. The sample comprised all borrowers since the establishment of the branch till December 1995. To illustrate the methodology of the systematic random selection, the following procedure was adopted: suppose Rawalpindi branch had 300 total loanees during the reference period, 10% of 300, i.e. 30 were to be selected. For systematic random selection, 300 was divided by 30 which gave the fraction of ten. So from the list of loanees every tenth loanee was selected. In case of absentee the next loanee was taken as a replacement.

After the selection of the sample from each branch, the branch managers were requested to inform their clients about the dates of interviews. Most of the interviews were conducted at the borrowers homes, but in some cases interviews were conducted in the branch office.

Table No. 1
DISTRIBUTION OF THE SAMPLE

Name of the Branch	No. of Loanees Interviewed
Punjab Province	
Rawalpindi	25
Faisalabad	28
Multan	9
Lahore (Main Boulevard)	28
Sindh Province	
Karachi (Lyari)	36
Hyderabad	37
Larkana	37
Total	200

4. PROFILE OF THE LOANEES

4.1. Educational Level

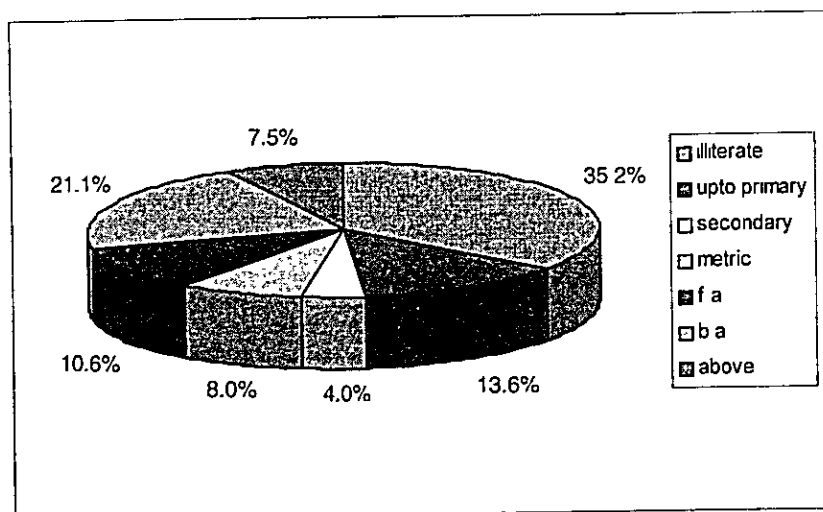
The majority of women in the sample have received some formal education. However, out of 199, 70 women (35.2%) were illiterate. It is noted that illiteracy among women borrowers from Sindh is much higher than among the women in the Punjab. Out of 70 illiterate women 60 (86%) of them belonged to the province of Sindh. The Larkana branch was found to be working in the most under-privileged area. 25 women out of the sample of 37 (73%) loanees in Larkana branch were illiterate.

Among the 129 literate women 57 (44.2%) were graduates or post-graduates, 21 women (16.3%) had F.A (twelve years of education), 16 of them (12.4%) were matric, 8 (6.2%) had secondary level and 27 (20.9%) had primary level education.

The level of education seems to have strong link with women's access to credit. The data of the Study shows that there are more women among loanees who had some level of formal education. Among literate women the high percentage (44%) of those women who had twelve or more than twelve years of education shows that educated women are more willing to apply for credit facilities. It could be because educated women have more access to information about credit facilities available for women and also they have less fear of dealing with banks and have more confidence in themselves to take decision about taking credit or starting a new business venture.

Figure No. 1

EDUCATION OF THE RESPONDENTS



4.2. Marital Status

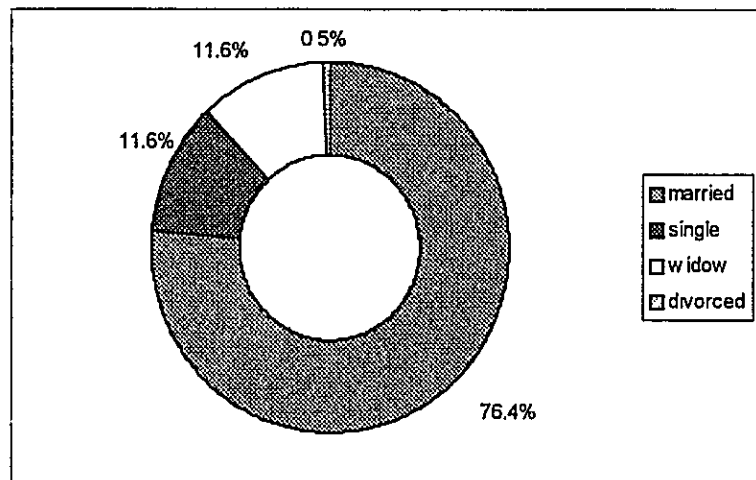
The majority of women in the sample were married. Out of 199, 152 (76.4%) were married, 23 (11.6%) were single, 23 (11.6%) were widowed and only one woman (0.5%) was divorced.

The high percentage of married women in the sample indicates that the marital status of a woman also plays a role in terms of her access to credit. In our culture the sexuality of unmarried women is guarded very strictly. Their mobility is usually restricted and they are discouraged from taking any economic role which would entail going out of the four walls of their homes and expose them to the market where they might need to interact with men. Single women are usually found to be engaged in economic activities where they had no male earning hands in the family or where the household was placed in extreme poverty.

A relatively large number of widows (23) in the sample shows that women have to take over the financial responsibilities of their families in case of their husband's death. They need capital to generate income for their families. They are more in need of credit as compared to married or single women.

Figure No. 2

MARITAL STATUS OF THE RESPONDENTS



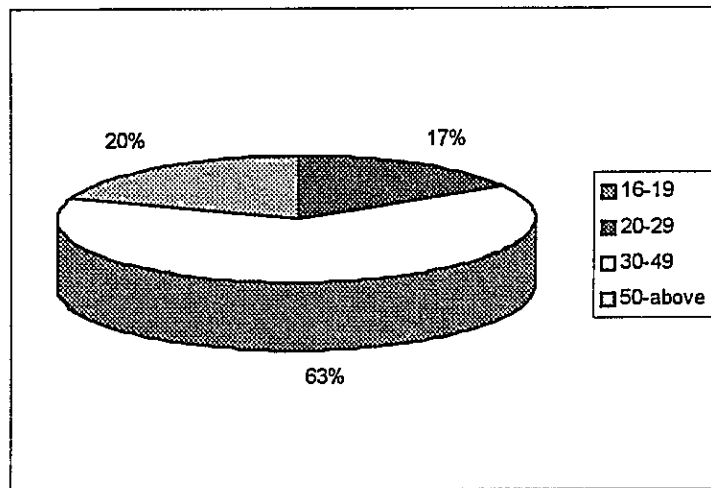
4.3. Age of the Respondents

There was not a single woman in the age group of 16-19. Only 16.5 of respondents were found in the age bracket of 20-29 who had secured loans. 64% of loanees fell in the age bracket of 30-39 and 40-49 and 19.5 of them were aged 50 or above.

The age structure of the respondents is consistent with the findings of marital status of respondents. The majority of women who benefited from the Small-scale Credit Scheme of the FWBL fell in the age bracket of 30-49. Women by this age are more likely to be married. Cultural norms define unmarried women as family's liability rather than an economically independent individual. In 'normal' family circumstances younger and single women are unlikely to seek credit or enter in income-generating activities.

Figure No. 3

AGE OF THE RESPONDENTS



4.4. Structure of the Household

It is noteworthy that out of 199, 131 (65.5%) borrowers were living in a nuclear family set-up, despite the fact that the extended family system is dominantly prevalent in the country. There were 68 (34%) of them who were living in extended family system. As far as the number of people living in the households is concerned, 107 (53.5%) women reported that 6 to 10 people are living in their households. In 43 families (21.5%) more than 10 people were living together, 49 families (24.5%) had less than 5 people living in the same house.

The data of the Study show that households with more than 6 members, irrespective of a nuclear or an extended family, are more likely to look for opportunities for an extra source of income and require credit facilities for this purpose.

4.5. Economic Background

The economic background of the respondents is assessed by looking at the overall monthly cash income of the household and the ownership of agricultural and non-agricultural property. There were only 23 households (11.5%) whose monthly income was reported to be Rs. 2,000 or less. 37% respondents reported the income of their household between Rs. 3,000-5,000, 18% households had Rs. 6,000-8,000 and 33% women had household income of more than Rs.10,000 per month.

The distribution of husbands/fathers occupation of the borrowers is shown in the table below:

Table No. 2
Occupational Distribution of Loanees' Husbands/Fathers

Occupation	Number	Percentage
Unskilled Labourer	36	21.0
Working with Respondent in her Business	26	15.2
Skilled Labourer	25	14.6
Unemployed	25	14.6
Government Servant	15	8.7
Shopkeeper	15	8.7
Retired Government Servant	13	7.6
Clerical	11	6.4
Farmer	5	2.9
Total	171	100.0

(28 of them reported their husbands/fathers had died)

As far as the status of property ownership of the household is concerned, 141 (70.9%) owned the house they occupied. 5% of women reported that their family owned agricultural land. 70% of the households which owned land had less than 5 acres. Another 10 (5%) women had livestock. 13 (6.5%) women reported that they owned one or more shops.

Table No. 3
Property Status of the Respondents

Property	Number	Percentage
House	141	70.9
Others (Jewellery, Car, Motorcycle)	15	7.5
Shop	13	6.5
Livestock	10	5.0
Agricultural land	10	5.0

The findings of the Study show that although the Small-scale Credit Scheme is primarily for those women who belong to households with a monthly income of Rs. 2,000 or less, there is very small percentage of women (11.5%) from this income group who have benefited from this Scheme due to various social and economic reasons which will be discussed later. However, it is found that the majority of women who used the credit facility offered by the Small-scale Credit Scheme of the FWBL and had a monthly household income of more than Rs. 2,000, were also in dire need of credit facilities in order to sustain or maintain their families. Because of poverty level of households and the absence of any other credit facilities available to these women, the Scheme cannot be subject to criticism for ignoring the criteria set for loances for this Scheme. However, it is suggested that in order to better cater to the credit needs of poor women whose family income is Rs.2,000 or less, there should be more flexibility in the terms and conditions of loan. Especially the guarantee of two officials should be relaxed and more group and NGOs guarantee should be accepted for providing loans to women from this income group.

4.6. Formal and Informal Skills Training

The majority of respondents did not have any formal training relevant to their small businesses. Out of 199 women, 60 of them (30%) reported that they had received formal and informal training before they started their businesses. The nature of these training entailed beautician courses, interior decoration, poultry raising, embroidery, cutting and stitching clothes. Women have received these trainings through their personal means. Some of them mentioned that they had been trained in poultry raising by an NGO working in their area. No one with the exception of one in the sample reported that they had received training from the FWBL.

5. ACCESSIBILITY AND UTILITY OF THE SMALL-SCALE CREDIT SCHEME

5.1. Decision to Get Loan

Financial institutions in Pakistan have traditionally ignored women's credit needs. The underlying assumption is that the household is women's rightful place and they do not need credit for fulfilling their domestic responsibilities. Gender biases have institutionalised discrimination against women in the working of financial institutions. The social environment which restricts women's mobility and gives them limited access to economic resources, discourages them for taking on productive roles in the formal economy. The prevalence of gender discrimination in the labour market forces women to confine themselves to the informal sector to earn their livelihood. There are approximately 3 million women in the urban informal sector alone. The collateral as a pre-condition for obtaining credit in the formal financial institutions excludes the majority of women as they do not have economic assets to pledge. As a result, women entrepreneurs have to rely on the informal credit resources and pay extremely high rates of interest ranging from 20% to 80%.

The Small-scale Credit Scheme of the FWBL without collateral is a timely and appropriate response to women's economic needs. This Study attempts to capture the process of women's decision-making to use the credit facility provided by the FWBL. The analysis of the data reveals that women who applied for loans can be divided into three categories:

- Women who were already engaged in micro-enterprises or income-generating activities and were in need of more capital to expand their running businesses.
- Women who were struggling to manage their households with extremely limited money and were aspiring to increase their household income by starting some kind of income-generating activity.
- Housewives from low and middle level income households, bored with the routine of their daily lives wanting to do something more exciting.

Almost half of the respondents were already running some kind of small businesses. Out of 199 women 95 (48%) women were in this category. 82% of them wanted to get loans to expand their business, 11.5% of them decided to take a loan as they wanted to buy modern machines for their business, and 6.3% of them said that they needed money to furnish their business place. The low rate of interest on small-scale credit scheme was an incentive for these women to apply for these loans.

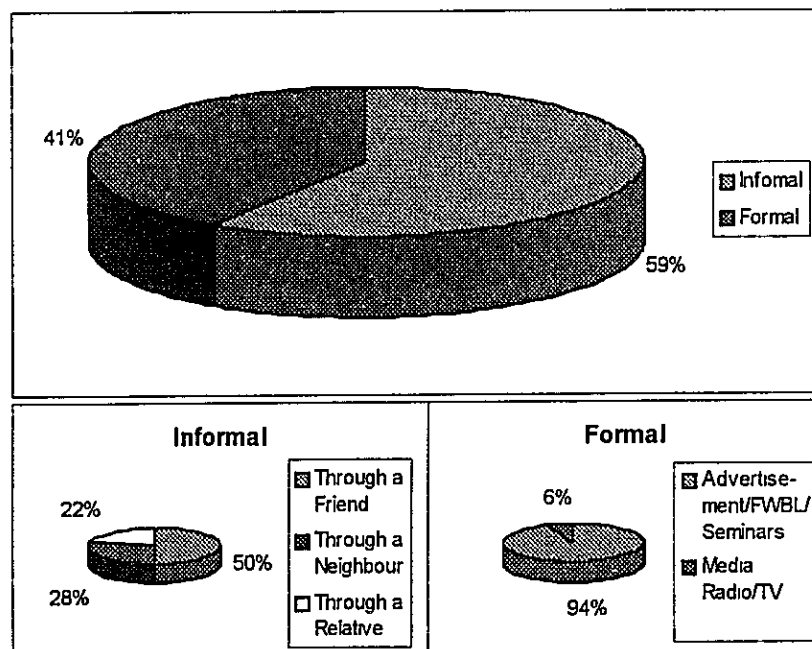
5.2. Accessibility to Credit Facility Provided by FWBL

Information is the most important factor in increasing women's access to credit facilities. The majority of borrowers covered under the Study came to know about the Small-scale Credit Schemes of

FWBL through the informal sources of information. Out of the sample of 199, 29.6% were informed about the scheme by their friends, 13% were told by their relatives and 16.5% of them came to know about the credit facility of the bank through their neighbours. There were only 38% of borrowers who said that they had learnt about the scheme either through the staff of FWBL or through the advertisement of Scheme by the FWBL. 2.5% came to know about the scheme through electronic media, television and radio.

Figure No. 4

SOURCES OF INFORMATION ABOUT FWBL CREDIT SCHEME

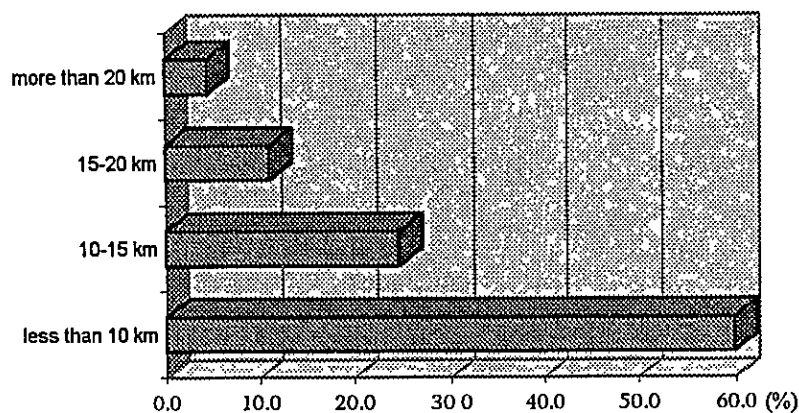


The weak publicity campaign of FWBL to disseminate information about the credit facility excludes those who live far from urban centres where the branches of FWBL are operational. When women were asked about their knowledge of other institutions giving similar loans, 92% of them had no information about it. 8% of them who responded positively to the question mentioned NGOs which offer women credit facilities rather than naming any formal financial institution.

The data of the Study shows that the majority of women who had secured loans do not live very far from the FWBL branches. Out of 199, 59.7% live within the radius of less than 10 Km from the branch. Another 24.6% of them live 10 to 15 km away from the branch. 11% reported that the branch from where they had taken the loan was situated at a distance of 15 to 20 km from their homes. Only 4.5% of them said that the distance of the bank from their houses was more than 20 km.

Figure No. 5

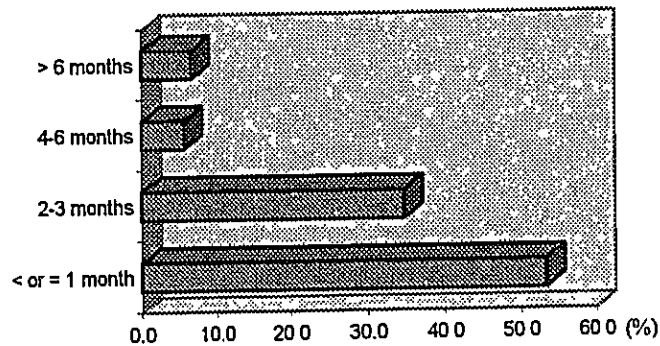
DISTANCE FROM THE FWBL LOCATION



The close distance of the FWBL branch to the majority of borrowers' living places does not mean that FWBL branches are easily accessible to women in terms of distance. Rather it indicates a problem of FWBL outreach. It was found that all branches of the FWBL, with the exception of a branch in Larkana, included in the Study, were not making enough efforts to reach women living in semi-urban and rural areas. The major reason for the weak publicity and insufficient efforts in reaching rural women, as mentioned by FWBL managers themselves, is that they had neither female staff available who could monitor these loans by visiting rural areas nor the transportation facilities for this purpose.

In response to a question whether it was easy to get the loan, 79% responded positively. Those who responded negatively, 13.5% mentioned the difficulties to find two government officials as guarantors who also had an account with FWBL. 11% complained that the FWBL took too long to sanction the loan. 53% borrowers had their loan applications approved within the period of one month. 34.6% reported that FWBL took two to three months to sanction their loan whereas 5.5% said it took four to six months. Another 6.5% reported that more than six months were taken to process their application for loan.

Figure No. 6
TIME DURATION IN PROCESSING LOAN APPLICATION



It was noted that all the FWBL branch managers were very selective in approving loan applications. In the absence of transportation and the mobile credit officers at the branch level, they were very reluctant to sanction loan to those women who lived either far from the branch or whom they did not know personally. They were concerned about the issue of loan recovery, therefore, they were entertaining only those applicants who they knew personally or their guarantors were known to the branch. Due to this practice many women have been excluded who do not live in the area close to FWBL and have no direct or indirect link with the branch managers.

The recovery rates in all the branches except a branch in Rawalpindi, are between 95-100%. The strict selection criteria of branch managers based on their direct or indirect personal knowledge of the client's background are the main reason for the high recovery rate. The branch managers mentioned that since they did not have sufficient staff and transportation, they were unable to visit each applicant in order to assess the viability of the business or the credit worthiness of the loan applicants. Therefore, they did not take any risk in sanctioning loans to women totally unknown to them. In case of those whom they had sanctioned loans, if there was any problem in repayment, branch managers would personally contact them, and pressurise them to pay their instalment on time. In the absence of transportation, and an additional mobile credit officer at the branch level, the clientele base of all branches has remained very small.

The majority of women who have taken loans from the FWBL, expressed their satisfaction over the terms and conditions of the loan provided under the Small-scale Credit Scheme. However, there were only 25% women who said that they understood the application form while 75% had difficulties in understanding the application form. Almost all those who experienced problems in understanding and filling the application form, said that the FWBL officer helped them in this process not only by filling the application form but also by explaining the terms and conditions of the loan.

In response to a question about the amount of loan, 72% women applied for Rs.25,000 which is the maximum amount available under the Small-scale Credit Scheme. 20% applied for less than Rs.25,000 and 7.5% of them wanted to have more than Rs. 25,000 of credit. 55% felt that the maximum limit of the Small-scale Credit Scheme was sufficient to fulfil their loan requirement whereas 45% had the requirement

for more than Rs. 25,000. Among those who needed more than Rs. 25,000, 58% mentioned their need was Rs. 50,000, and 37% wanted up to Rs. 100,000 and 5% wanted more than Rs.100,000.

The amount of loan received by 80% women in the sample is Rs. 25,000 whereas 20% women had less than Rs. 25,000 of loan. The instalment of those who had loan of Rs. 25,000 comes to between Rs.1200 to Rs.1500 per month, depending on the repayment period of loan. In terms of repayment, 47% said that they faced no problems in paying their instalments whereas 53% mentioned some difficulties in repayment. The majority of women in this category complained that the amount of instalment was quite high, and also that the FWBL started recovery soon after the release of loan. Without having any grace period, it becomes difficult for them to pay the instalments.

In response to a question whether they wished to acquire another loan from FWBL, 54% women responded positively while 30% responded negatively. 7% of them said only if they need more money, then they would like to apply. Another 7% said that only after full repayment of the first loan, would they think about getting more loans. 2% of them were not sure whether they would like to acquire more loans or not. The majority of women who expressed their desire to acquire more loan from the FWBL wanted it to expand their business.

The credit facility was extremely accessible to those who applied for the second or third time. All, without exception stated that they had no difficulty in securing another loan from the FWBL. All the repeaters mentioned the expansion of their businesses as the main reason for applying for an additional loan.

5.3. Profile of the Defaulters

Out of the sample of 21 defaulters, 73% were married and 27% of them were widowed. Among various reasons of default, widowhood seemed to play a significant role in women's ability to repay the loan. It was found that the poverty level of the households, headed by widows was higher as compared to married or single women's households. All widows interviewed for the Study reported that they had Rs.2,000/- or less monthly income for their households. Therefore, it can be inferred that the level of poverty is also a significant factor in women's inability to pay back their loans obtained through the Small-scale Credit Scheme of the FWBL. The terms and conditions of the Scheme need to be reviewed to make it more viable for the poorest households.

As far as the educational qualification of defaulters is concerned, 54.5% of them were illiterate while 27.2% had F.A. (twelve years of education), 9% had matric (ten years of education) and another 9% had secondary level of education. Formal education of women also plays a significant role in an efficient utilisation of loans.

36.3% of the respondents who were unable to pay back their loans fell in the age bracket of 30-39, 27.2% were between 40-49, 18.1% were in the age group of 20-29 and 18.1% were aged 50 and more. Age structure of the defaulters is almost the same as those who have either paid or are paying back the instalment of their loans regularly. Age variable does not have any correlation with women's ability to pay back loans.

63.6% of defaulters had acquired loan of Rs.25,000/, 18.1% had Rs. 20,000/, 9% had Rs.15,000/ and another 9% had Rs. 10,000/ of loan. The monthly income level of the households of defaulters shows that 82% of the respondents had monthly income of Rs.2,000/ or less, 9% had between Rs. 3,000/-5,000/ and another 9% had Rs.6,000/-8,000/. Level of poverty of the household is linked with women's ability to pay back their loans.

The analysis of the data on the nature of micro- enterprises of the defaulters reveals that with the loan obtained from the Small-scale Credit Scheme of the FWBL, 45.4% started *kiriana* (grocery) shops, 18.1% were making ready-made garments, 9% were stitching clothes, another 9% were running tuition centres, and 18.1% had bought buffaloes.

5.3.1. Reasons for Default

In response to a question why they were unable to pay back their loans, the majority referred to their unusual family circumstances. For example, 36.3% mentioned that their husbands died, and that they had to economically support their families. With the meagre income they were earning from their work, they could hardly feed their families. Because of the poverty level of the households, it was not possible for these women to pay the instalments of their loans. 18.1% of respondents in the category of defaulters told that their husbands became unemployed. 18.1% said that they themselves fell ill, therefore, could not work. 9% of the women said that they could not pay their instalments as their husbands became sick. 9% who used their loans to buy buffaloes reported that their buffaloes died. Another 9% informed that their shops could not make enough money to pay the instalment.

In response to a question whether the FWBL offered them any help to facilitate them to pay back their loans, all of them with the exception of one responded negatively. One woman who reported that the FWBL helped her, mentioned that the branch manager reduced the amount of her instalment. However, she was still unable to pay back her loan.

When these women were asked whether they would be interested to apply for another loan, 45.4% responded negatively whereas 36.3% expressed the desire to take another loan. All of them mentioned that they would like to use new loans either to restart their old business or start a new one.

5.4. Credit Utilization and Status of Training

Women's decision to choose the type of micro-enterprises they would like to be engaged in is influenced strongly by the socially ascribed status of certain jobs as 'proper' or 'improper' for women, women's social position and gender discrimination in the labour market.

The analysis of the data on credit utilization revealed that there were 3.5% women who had taken loans in their names but did not utilize the loan themselves. They gave the money to the male members of their families. Those who utilized the loan to start their own business or invest in already running business, the details of the nature of their projects are shown in the Table No. 4.

Table No. 4

THE NATURE OF MICRO-ENTERPRISE

Nature of Business	Number	Percentage
Stitching/Knitting	43	21.5
Petty Business/Shop	35	17.5
Ready made Garments	27	13.5
Livestock	26	13.0
School /Tuition centre	19	9.5
Boutique	11	5.5
Beauty parlour	9	4.5
Hawkers	8	4.0
Poultry	7	3.5
Selling things from home	7	3.5
Packing	3	1.5
Candle making	2	1.0
Interior decorator	1	0.5
Computer training centre	1	0.5
Photostat machine	1	0.5
Total	200	100.0

The information gathered on credit utilization indicates that there is a higher percentage of those women who were already in business, and that they had capital needs for expanding their businesses.

The data on selection of the area of business show that women's prior skills is a determining factor in this regard. Women's skills are usually related to their female domestic roles such as stitching, knitting, embroidery, cooking, and livestock rearing. In the absence of any opportunities for learning new unconventional skills, women usually use their domestic skills to earn money. 80% said that they chose their present area of business because they had prior skills. 11% reported that it was their husbands who decided for them. There were only 5% who chose the area of their business because of their own personal interest in the nature of the business.

In response to a question on the training they received for running their businesses, 72% of the respondents said they did not have any training. To a question whether they had training needs to improve their business, 58% responded negatively while 41% acknowledged that they had following training needs.

Table No. 5

TRAINING NEEDS OF WOMEN

Nature of Training	Number	Percentage
Business management	27	32.5
Designing in clothes	25	30.1
Marketing	9	10.8
Management and operation of modern machines	8	9.6
Beautician course	8	9.6
Computer training	6	7.2
Total	83	99.8

Despite the articulation of imparting training to women in the FWBL objectives, practically it is not catering for women's training needs. When women were asked whether FWBL offered them any training opportunity, all of them with the exception of one responded negatively. Only four women said that the FWBL does provide training in marketing and 11 of them acknowledged that the FWBL provides advisory services.

6. IMPACT OF SMALL-SCALE CREDIT SCHEME ON WOMEN

6.1. Economic Impact

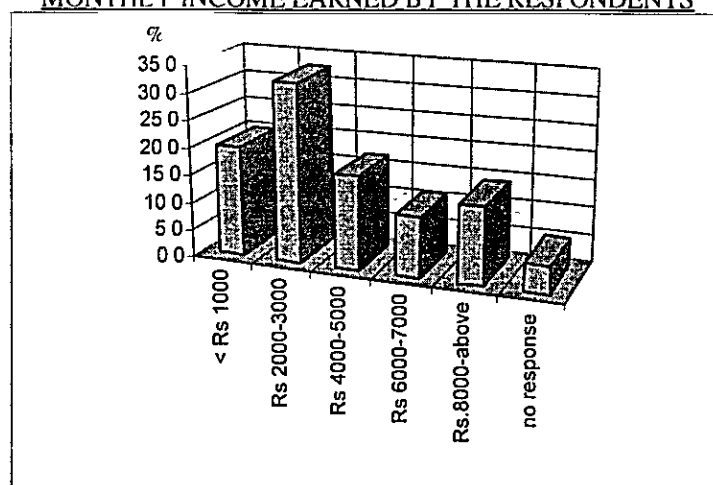
6.1.1. Impact on Income

Women have always contributed to the household economy through their labour in reproductive sphere by producing commodities for consumption at the household level. For the first time, the access to credit from formal financial institution of FWBL has created opportunities for many women to engage themselves in some income-generating schemes or micro-enterprise projects. Although the majority of women, especially those from smaller cities, have used their loan in activities that they have always performed at the household level. However, with the loan from the FWBL these productions are made not only for family consumption but also for sale. The cash income earned through these activities has made economic value of their work visible. The increased ability of women to contribute cash income to the economic resources of their families has positive social implication for women at the personal and household level. The majority of women attached a great value to their earning ability and they felt that their families were respecting them more than before.

As far as women's mobility is concerned, 56% of women reported that their businesses necessitate them to go out of their homes, 8.5% said occasionally they had to leave their homes 41% said that they do go alone to market and other places for business purpose, whereas 15.5% reported that a male member from their household always accompanies them.

Women's contribution to the household income is quite substantial. The Study found that 50% women were contributing Rs. 2,000-5,000 per month, another 25% women were adding as much as Rs. 6,000-8,000 and above monthly to the income of their households. However, in most of the cases women's income remains as secondary vis-à-vis the income of the male members of the household. Despite the extreme importance of women's income for the survival of the family and for maintaining the quality of life, the secondary nature of their income has limited social impact on gender relations within the family.

Figure No. 7
MONTHLY INCOME EARNED BY THE RESPONDENTS



Normally, women's access to cash income is through housekeeping allowance which they get from their husbands to run the household. The amount and pattern of housekeeping allowance, whether daily, weekly, monthly or irregularly, vary according to the income level of the household and the nature of gender relations in the family. After acquiring loans from the FWBL, in the majority of cases of married women, men continue to give them same amount of housekeeping allowance. Only 3 women (1.5%) reported that their husbands have stopped giving them money, and 8 (4%) said that the amount of their housekeeping allowance has been reduced due to their own additional income.

6.1.2. Expenditure Patterns

The expenditure patterns of the households are usually determined by the class and income level of the household. The expenditure patterns of women's income examined under the Study show that 66.3% women spend their income primarily on daily food, 39.7% spending on children's education and 59.8% using it towards the repayment of their loans. The desire to improve the economic status of their family has been mentioned as the main reason for many women to take on income-generating activities. Since women bear the primary responsibility for coping with everyday household subsistence, their priority areas of spending are usually food, healthcare, and education of their children.

Table No. 6

EXPENDITURE PATTERNS OF WOMEN'S INCOME

Expenses	Number	Percentage
Buying daily food	132	66.33
Returning loan	119	59.80
Children's education	79	39.70
Buying cloths for children	32	16.08
Saving	31	15.58
Children's healthcare	17	8.54
Buying jewelry	2	1.01
Buying property	2	1.01
Others	82	41.21

Note: The table is based on multiple responses

After meeting the basic household consumption needs, women also save some money from their income for the purpose of reinvestment in the business. Unmarried women are encouraged to save for their dowries by their families. In response to the question on saving, only 21.6% responded positively. The amount of their saving at the time of interview is shown in the Table below:

Table No.7

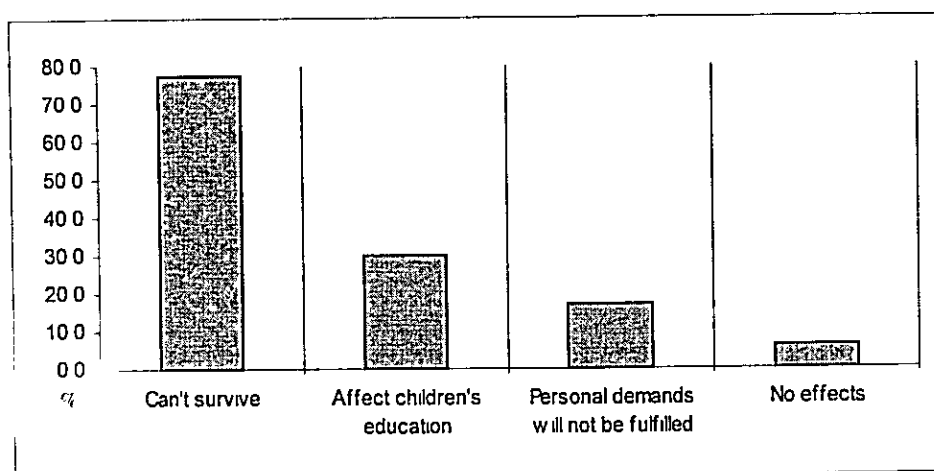
AMOUNT OF SAVING OF WOMEN

Amount (Rs.)	Number	Percentage
Upto Rs.1000	7	16.3
Rs.1001-2000	4	9.3
Rs.2001-3000	4	9.3
Rs.3001-4000	4	9.3
More than Rs.5000	24	55.8
Total	43	100.0

In the low-income households, the income earned by women is crucial for the survival of their families. In the middle or lower middle class it is crucial to maintain the quality and standard of lives. 40.2% women interviewed under the Study said that their families will not be able to survive without their incomes. 27.6% mentioned that the education of their children will suffer, and they will not be able to fulfil their children's demand for extra food, and clothes in the absence of their own income. 46.7% respondents felt that they will not be able to maintain their existing standard of living in their households. 11% said that it will not be possible for them to spend money on their personal needs. Only 6% mentioned that there will be no effect on their family even if their income stops coming to the household.

Figure No. 8

THE IMPORTANCE OF WOMEN'S INCOME TO THE HOUSEHOLD



6.1.3. Control over Resources

The issue of control over resources is central to the notion of women's empowerment. Control over resources is the means towards achieving greater equality. Women's access to economic resources through credit and micro-enterprise development may help reduce the poverty level of a household, but, without control over economic gains, it cannot truly contribute towards women's economic and overall empowerment.

Traditionally women lack control over resources in their households. Although the factor such as age and seniority of women do affect their level of control within their families, women generally lack control vis-à-vis men at the household level. There are usually two areas of decision-making in the household. One is where decisions are taken which has long-term effects on the well-being of the family members. Decision regarding investment, buying or selling property and buying expensive and durable goods are typically associated with men. Although women may or may not be consulted in these areas of decision-making, men usually have the final say in such matters. Women's access to cash at the household level is usually through the housekeeping allowance provided by men. However, they are free to make decisions about the items of daily consumption.

Traditionally women neither receive nor seek credit in Pakistan. Their increased access to credit and ability to earn money through micro-enterprise is a relatively a new phenomenon. However, it is noteworthy that as much as 73% women said that they had full control over their incomes and were free to decide where to spend their own income. 15% of women said that they made decisions together with their husbands. Only 7% reported that their incomes were totally controlled by male members of their family. However, some women have control over their own income because some men do not try to control women's income due to two reasons: (a) women usually spend their income on their families which reduces the financial burden on men as they are expected to take on the family's financial responsibilities; (b) men do not want to acknowledge that women are helping them in their traditional role to fulfil the financial responsibilities of their families, as it is against their male ego, so they do not actively try to control women's income.

The structure of the family is also an important variable in terms of women's control over their income. There are relatively more women in the nuclear household arrangement (77%) who reported that they decided independently about the use of their incomes, as compared to 69% of women living in extended/joint family system.

In response to a question whether they keep their income separate, the majority of women responded negatively. However, this has been done according to their own free will. Women see their families as extensions of themselves. Family interests are not seen as different from their own. The majority of women reported that they do and can spend their money on their personal needs, if they wish.

Control over the income women earned is a critically important step towards women's economic empowerment. However, what is more important is that this should lead to women's equal control over the overall economic resources of the household. This could be done through awareness of one's own rights and equality of income earned by male and female members of the household. Men's income remains the main income in the ideology and in the reality of households. Women's income is considered secondary and

supplementary, and it does not necessarily challenge the power relations within families which could lead to women's equal control over economic resources of the household. Thus, it is inferred that it is not enough for women to earn an income, and that women have to earn enough to sustain themselves and their families on their own to achieve true economic empowerment.

6.2. Social Impact

The social change is a process which is not linear and is difficult to measure in the absence of baseline data. The distribution of authority and control between males and females is based on their roles and responsibilities. When there is a shift in socially described gender roles, a subjective and an objective social changes are expected. Women's social status is based on their social and economic roles. Women's social status is lower than men due to their place in reproductive sphere where women's labour is not paid and recognised as productive. It is usually hypothesized that women's entry in the productive sphere will enhance their social status. This Study analyses the social impact of women's access to productive assets at two levels: (a) a change at the personal level and (b) a change in gender relations at the household and community levels.

6.2.1. Social Change at the Personal Level

The data obtained under the Study clearly indicate a significant social change in women's self-perception, their level of confidence and the sense of independence. The Study attempts to measure this subjective change through asking various qualitative questions. In response to a question "How do you feel about your earning?", all of them expressed a great sense of satisfaction over the fact that they could earn some money. The majority of them said that they felt confident, independent, proud and had more self-esteem. Respondents said,

"I am very happy that I can earn myself and I am not dependent on others any more".

"I feel so proud that I don't have to beg for money. I love to earn through my own labour, it has given me immense pleasure".

"I feel so good that I am helping my parents and I am not a burden on them any more."

"My husband had deserted me. I had no confidence. Now with the help of FWBL I have started a beauty parlour at my home and now I am earning decent money to look after my family. I feel very happy that I worked hard and now I can stand on my feet".

These are the expressions which were shared by most of the women interviewed under the Study. These quotes are quite representatives of the feelings of the majority of the women who were engaged in earning money. However, a small percentage of women (19%) said that they were not working by choice but out of necessity. 1.5% said that they felt very hurt when their hardwork is not recognized and appreciated by their families. 5% said they don't feel anything particular about her earning capability.

In response to a question whether their work had helped them to become more confident, 74% of them responded positively, only 14% of them said no and 11% expressed ambiguity. The cross tabulation of the variable of self-confidence with other variables showed that level of education, age and income level have some correlation with women's sense of confidence. Younger women in the age bracket of 20-29 responded more positively to the question than older women. Similarly, the data showed that when the education was cross-tabbed with women's feeling of confidence, graduates and post- graduates women responded more positively as compared to those who were illiterate. Lastly, women in highest income bracket of Rs.8000 and more were also high in percentage in responding positively to the question.

When women were asked to respond to the question, " Do you feel that you are more respected in the family than those women who are not contributing any income to their families?", the majority of them (85%) were of the view that they had more respect in their families as compared to those who were not earning. 10% said that it made no difference, whereas 5% responded negatively to the question. However, when they were probed to explain how their respect in the family had increased, they were unable to explain it concretely. The majority of them mentioned again their own feeling of self-respect rather than change in their relationship with other members of their families especially with males.

6.2.2. Social Change in Gender Relations

No significant change is identified in gender relations due to women's productive activities. Despite a significant change in women's self-perception, women could not transform their gender relations at the household level due to male resistance to social change. The findings of the Study show that men do accept women's new economic roles due to increasing poverty and high unemployment rate among men. This is evident in the findings of the Study. When women were asked how their husbands felt about their ability to earn, 63.3% women reported that they are happy/contented about the fact that they were earning. Only 13% women said that they were indifferent, and another 13% reported that the male members of their families were not happy with them. 3.5% said that their male members were actively against their working. However, regardless of women's increased earning ability men are not willing to renegotiate gender roles and responsibilities and are resistant to share their power and authority with women.

The change in gender relations is assessed through decision-making and domestic work patterns.

Decision-Making

The main concern of this section is to explore whether women's earning ability has increased their share in decision-making. As mentioned earlier, there are two types of decision-making areas in households and all decisions do not have equal value or importance in the family. There are certain decisions which are taken frequently but are not very important, whereas there are others which are taken infrequently but could affect the lives of the whole family in the long run. Decision-making in the traditional female sphere such as what food to cook may not accrue power to women or improve their access to the family's resources.

In response to a question whether there were any new decision-making areas in the family where they were included due to their earning ability, only 24% responded positively. There were only 4% of women in the sample who said that they were consulted by their husbands on business matters. 10% said that their opinion is solicited in all family matters. However, in the lives of the majority of the women, there was no change in the decision-making area.

Domestic Work

Domestic work is traditionally considered a woman's responsibility. However, women are increasingly assuming economic roles. The findings of the Study suggest that women's wage work has not been accompanied by a proportionate change in the gender division of labour. Only 23% women reported that their male members do help them in domestic work. There is still a big gender gap in attitudes towards domestic work. When women were asked whether men should help them at home, 62% of them responded positively. Respondents said:

"When a woman works like a man and earns money then he should also help her in domestic chores".

"Men and women should live like equal partners and men should share domestic responsibilities as women are sharing their economic responsibilities".

Since women's roles are changing, women aspire a change in men's attitudes as well. Education and marital status of women have positive effects in relation to women's progressive views on domestic labour. It is found that unmarried women have more liberal views regarding male sharing of domestic tasks. The data also suggest that women with high level of education are more inclined to desire a change in gender division of labour and want to negotiate with men for more sharing of domestic work.

The findings of the Study show that due to domestic ideologies and women's subordinate economic position in the gendered, segmented labour market, they have not been able to bring about significant changes in the imbalance of power. However, slight increase in their limited economic capacity and significant change in their self-perception have increased women's ability to negotiate a slightly better condition for themselves at the household level.

7. VIEWS OF THE FWBL MANAGERS

The views of the FWBL management at the head office, regional office, the branch managers and second officers of the branches, included in the Study were obtained in two areas: (a) the Small-scale Credit Scheme, and (b) institutional constraints.

7.1. The Small-Scale Credit Scheme

Regarding the usefulness of the Scheme for women, all of the management were of the view that this Scheme has been very helpful for poor women. It has helped women to enter in income-generating ventures, which has led to raise their family income and the quality of life. In response to a question whether the Scheme addresses women's needs, the majority of them responded positively. Those who answered negatively mentioned the amount of loan as too small. They felt that with the loan of Rs.25,000 it was difficult for women to start any new business.

The existing gaps to better meet the credit need of women from low-income groups were recognized as lack of the FWBL capacity to offer training opportunities to women in skill development, counselling and marketing. Women need to be trained to use new machines and learn new technologies. It was mentioned that the FWBL organized several training programs (the list of training is attached as Appendix 3) with the help of donor agencies such as UNICEF, SDC, CIDA and NGOs. However, in order to offer regular training and counselling services to women entrepreneurs, the FWBL needs a separate budgetary allocation for this purpose. The President of the FWBL mentioned that due to lack of funds, the FWBL is unable to offer sufficient training or other supportive services to women on a regular basis.

Seven out of ten FWBL bank managers mentioned that under the Scheme, the FWBL starts recovering immediately after the disbursement of loan which puts many women in difficult situation. They also mentioned that women, especially those belonging to rural areas have difficulties in bringing two guarantors to complete the formalities of the loan application.

In response to a question, how they publicise the Small-scale Credit Scheme, the majority of bank managers said that publicity is a responsibility of the Head Office, and it is primarily done at the Head Office level. It was noted that at the branch level, managers were not actively publicising the Scheme. They were doing it informally by contacting NGOs occasionally or informing clients who visit the bank . When the same question was asked from the President of the FWBL she said that they had extremely small budget for the publicity. However, they publicise the Scheme in newspapers, on T.V. radio and print brochures. Most of the publicity materials are printed in English. The Scheme is not well publicised in rural areas. Only two branches made contacts with NGOs and were publicising the Scheme through them. The bank managers mentioned several constraints in reaching out to rural women such as:

- Distance .
- Lack of transportation facilities.
- Shortage of staff.

- Family pressure on officers, not to go into rural areas.
- Some officers are not allowed to go out of the town or stay out late.

The bank managers suggested that more branches should be open in small towns and in rural areas to better reach female rural population. Some of them also propose that there should be either a separate office dealing with the issue or each branch should be given a vehicle, a driver and a mobile credit officer to perform this job.

Despite a good experience of collaboration of Larkana branch with a local NGO on the Small-scale Credit Scheme, most of the branch managers had not made any efforts to establish link with community based organizations. NGOs can play a very important role in increasing the outreach of the FWBL to rural areas. The partnership of the FWBL and NGOs would also help to keep the cost of micro-credit low and would ensure the better rates of return.

7.2. Institutional Constraints

Questions were included in the questionnaire about the administration and working of the FWBL and the constraints to understand the institutional base of the Small-scale Credit Scheme better.

One thing commonly mentioned by top management and bank officers was the disparity between the FWBL's policy and practice. They complained that mandate of the FWBL is that of a commercial bank but at the same time it is expected to function as a development bank. The FWBL has a much wider sphere of activity as compared to any commercial bank, yet its profits are expected to be equal to those of a commercial bank.

Another problem which was frequently mentioned by the managers was the shortage of staff, high turn over, untrained staff, and lack of childcare facilities for the staff. Unlike other commercial banks, the staff of FWBL is usually get on-the-job training. The senior staff of the branches are responsible for training the new comers. This not only affect the overall efficiency of the FWBL but also it takes much longer time for the new female employee of the FWBL to be properly trained.

The salary structure of the FWBL is not comparable with other commercial banks. Most of the branch managers complained that their staff did not get their due increments. The low salary structure of the FWBL is a disincentive to the professional women bankers to join the FWBL. Most of the branch managers and the top management working in the FWBL is on deputation from other commercial banks in the public sector including the President.

The FWBL is also facing a problem of high turn over of female staff. Because of family pressures many women leave their jobs after they get married. Women also leave their jobs in case of transfer of their husbands to another city or at the time of the birth of a child. Since FWBL does not provide any childcare facility for its staff, it becomes very difficult for nursing mothers to continue to work in the bank with young children. The problem of high turn over of FWBL can be managed by providing support services such as childcare facilities, provision of long leave, and making the job more attractive by giving better salaries to its staff.

8. GENDER ISSUES IN MICRO-CREDIT

Social position of women is ignored in the development efforts to increase women's ability to earn money through income generation or women's increased participation in the labour force. This does not necessarily lead to their economic empowerment and the overall empowerment of women. Women's subordination is not a result of women's economic dependence only, but an outcome of systematic discrimination against women at all socio-economic, cultural and political levels in the country. The recognition of the institutionalised nature of gender discrimination and identification of sources of disempowerment are essential before undertaking any development initiative to empower women. In the absence of a framework for understanding gender discrimination as systemic and structural, development efforts do not go beyond welfare provisions. In this context, the amount of credit, supportive service, and level of income earned through micro-enterprise are important to bring a visible change in women's lives.

Due to economic dependence, women find it very hard to challenge male power or negotiate equal gender relations. Therefore, economic empowerment of women is a priority area in the field of development. Women's economic empowerment will not only liberate them at the individual level, but will be imperative for sustainable development of a country. As in many other parts of the world, credit is increasingly and rightly seen as an important tool for the economic empowerment of women in Pakistan.

Nonetheless, if we do not go beyond the provision of credit for women and take the issues of access, participation and control and policy environment into account, it will become only a welfare activity and will fail to induce a sense of empowerment among women. Therefore, the framework of social relations, equality and empowerment should be used in providing credit facilities and ensure women's equality at all levels of empowerment i.e. provision of credit, women's equal access to it, women's awareness of their unfair economic status, their right to economic resources, their participation in micro-enterprise and taking control of the gains generated by them.

Since women usually lack marketable skills and have restricted mobility due to cultural norms, credit facilities alone cannot help a woman to initiate a successful enterprise. Women should be encouraged to undertake productive activities outside the home. Supportive services such as imparting them training in new skills, providing them with free advisory and consultative services, and helping them in designing and marketing and increasing mobility are essential in development efforts towards women's empowerment. Without these auxiliary services women tend to enter only those areas of conventional female business in which they have prior skills. Their entry in such productive activities might generate some income for them and reduce poverty at the household level, but it usually reinforces gender ideologies and does not lead to women's true empowerment.

The nature of women's work and the level of income are important factors in women's economic empowerment. If women are generating little amount of income from home-based micro-enterprise, it will have limited impact on women's empowerment. The findings of the Study support this observation.

9. A WAY FORWARD FOR THE FWBL

The objectives of the FWBL and the Small-scale Credit Scheme have been well stated in FWBL brochures. The FWBL's understanding of gender issues as reflected in FWBL's documents and identification of female entrepreneurs' needs in terms of training, marketing and advisory services are also found to be sufficient. However, FWBL has not been able to translate its policy objectives into practice due to financial and administrative constraints. It is suggested that without adding any new objectives or expanding its areas of activities, the only way forward for the FWBL is to concentrate on achieving their already well placed and well stated objectives and priorities. In order to implement the Small-scale Credit Schemes more efficiently, the FWBL needs to be strengthened in providing supportive services to female loanees. Especially, practical skill training in non-traditional areas will greatly help women to run successful enterprise and become economically independent.

The outreach of the FWBL branches examined in this Study was extremely limited and confined to only urban women. Furthermore, in urban areas, it has access to only those living in and around the vicinity of the FWBL. It is found that majority of women who benefited from the Small-scale Credit Scheme have already monthly income of their household more than Rs.2,000 prior to the acquiring of loan. However, it was found that women who took loan under this Scheme did not have access to any other institutionalised credit, so they also deserved to have an access to FWBL's easily accessible Credit Schemes.

There is no denial of the fact that women belonging to household having less than Rs.2,000 income per month are the most deserving target group. In order to reach these women in urban slums and in rural areas, FWBL needs to have more branches in smaller cities, and towns accessible by the rural population. The FWBL should also invest their resources in buying vehicles for all the branches to enhance its outreach. There should also be a mobile credit officer for each branch. Since FWBL's publicity campaign does not reach rural population, mobile credit service will be a critical step in increasing poor rural women's access to formal credit facilities. Although in theory, the FWBL does have mobile credit service for rural areas, it was lacking in areas visited under the Study.

In order to increase poor women's access to the Small-scale Credit Scheme, there should be flexible criteria. It will be extremely difficult for poor women to find two officials as their guarantors. In some branches group guarantee was practiced for poor women. In view of its positive effects in facilitating women's access to the Small-scale Credit Scheme, it is advisable to introduce group guarantee in all the branches.

As mentioned earlier the successful experience of the Larkana branch in Sindh of working in collaboration with NGO is extremely encouraging. The NGO was taking the responsibility of ensuring borrower's repayment. The NGO staff was not only monitoring the repayment schedule of loanees but also helping women in case of any problem in the running of their businesses. In case of delay in the payment of

instalment or default, the manager of the Larkana branch was informing the local NGO. The NGO staff was ensuring that those women who borrowed loan on NGO guarantee pay their instalment regularly and in time. Based on this observation, it is suggested that the FWBL should actively establish links with NGOs and community based organizations and disburse micro-credit through established and reliable NGOs. This practice will not only ensure the recovery of loans but will also keep the cost of the management of the micro-credit schemes low. Another initiative FWBL can take, as expressed by one of the bank staff, is an establishment of Business Project Cell where projects can be incubated, and later, sold to women entrepreneurs against loans. This would help reduce the risk or failure which usually discourage women to enter in new businesses.

ANNEX 1

**FIRST WOMEN BANK LIMITED BRANCH WISE POSITION
OF SMALL LOANS**

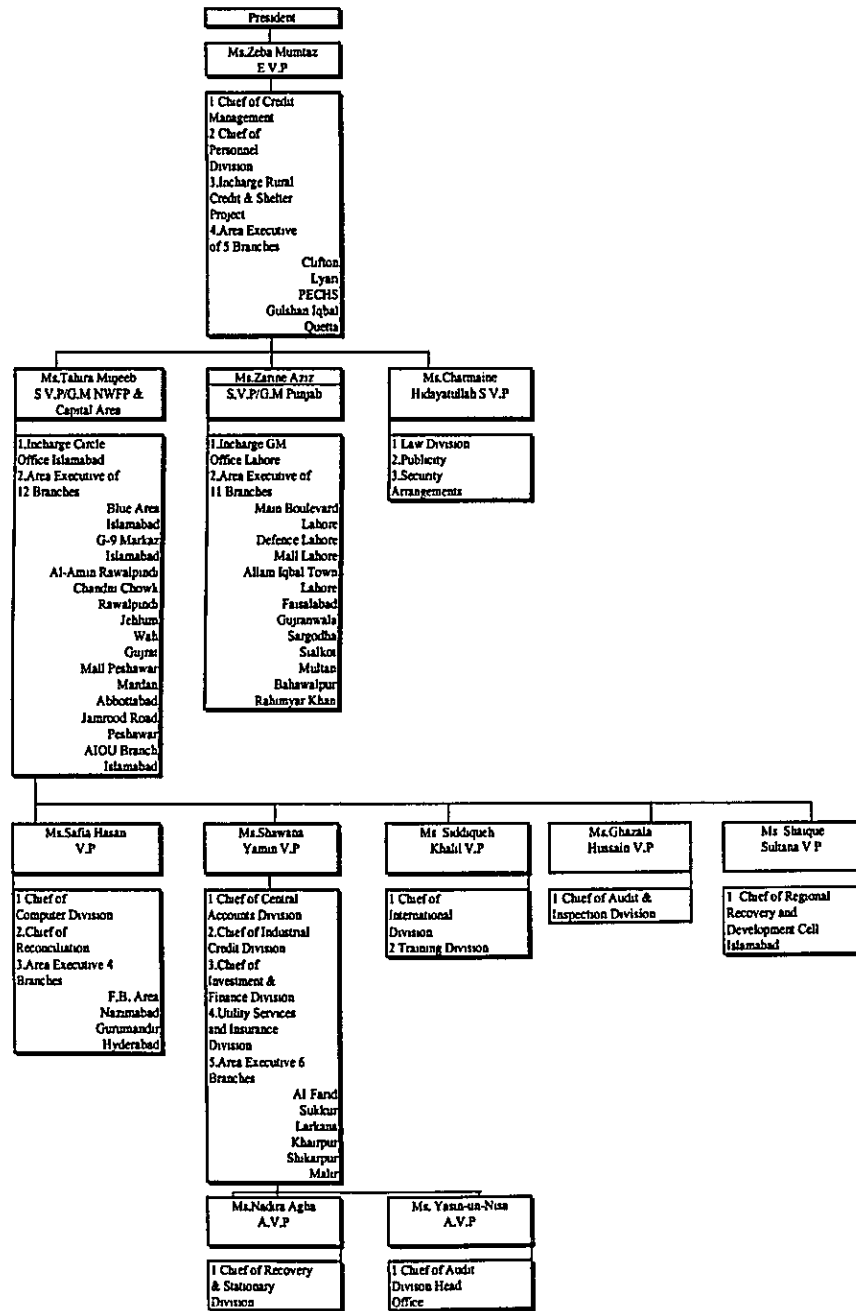
S.	NAME OF BRANCH	LOANS SANCTIONED		LOANS OUTSTANDING	
		NO	AMOUNT	NO	AMOUNT
PROVINCE OF SINDH					
1.	CLIFTON KARACHI	105	2,441,000.00		410,976.00
2.	GULSHAN KARACHI	114	2,812,000.00		558,372.00
3.	LYARI KARACHI	292	5,749,000.00		2,432,400.00
4.	P.E.C.H.S KARACHI	6	136,000.00		217,122.00
5.	AL-FARID KARACHI		7,327,000.00		2,015,883.00
6.	GURUMANDIR KARACHI	137	2,528,000.00		291,000.00
7.	F.E.B KARACHI	106	2,392,000.00		665,135.00
8.	NAZIMABAD KARACHI	81	1,544,000.00		179,765.00
9.	MALIR KARACHI	60	1,440,000.00		1,390,000.00
10.	SUKKUR		724,000.00		224,892.00
11.	KHAIRPUR	132	3,095,000.00		2,005,409.00
12.	HYDERABAD		5,949,000.00		2,060,634.00
13.	SHIKARPUR	12	290,000.00		403,197.00
14.	LARKANA	309	7,201,000.00		4,441,000.00
PROVINCE OF BALUCHISTAN					
15.	QUETTA	95	2,377,000.00		Data not available
PROVINCE OF PUNJAB					
16.	MAIN BOULEVARD LAHORE	229	4,946,000.00		1,679,438.00
17.	LAHORE CANTT	113	2,820,000.00		761,623.00
18.	AL. IQBAL TOWN LAHORE	1	25,000.00		130,000.00

An Impact Assessment of Small-Scale Credit Scheme for Disadvantaged Women

19.	THE MALL LAHORE	7	175,000.00		142,000.00
20.	FAISALABAD	248	6,200,000.00		1,884,000.00
21.	GUJRANWALA	35	855,000.00		300,340.00
22.	MULTAN	78	1,935,000.00		604,962.00
23.	BAHAWALPUR	12	300,000.00		162,977.00
24.	SARGODHA	18	450,000.00		231,204.00
25.	SIALKOT	45	774,000.00		Data not available
26.	REHIMYAR KHAN	NIL			
27.	JHELUM	11	250,000.00		157,200.00
28.	GUJRAT	3	75,000.00		75,000.00
29.	WAH	43	1,650,000.00		777,171.00
30.	THE MALL RAWALPINDI	350	4,978,000.00		1,701,615.00
31.	C.CHOWKE RAWALPINDI	74	1,764,000.00		694,623.00
ISAMABAD CAPITAL TERRITORY					
32.	BLUEAREA ISLAMABAD		3,837,000.00		
33.	AIOU ISLAMABAD	NIL			Data not available
34.	G-9 ISLAMABAD	13	310,000.00		92,131.00
NORTH WEST FRONTIER PROVINCE					
35.	ABBOTTABAD	84	1,975,000.00		753,915.00
36.	MARDAN	90	2,131,000.00		641,953.00
37.	THE MALL PESHWAR	136	2,955,000.00		873,337.00
38.	JAMROOD R PESH	NIL			
	TOTAL	3039	84,410,000.00		2269,205.00

ANNEX 2

ORGANIZATIONAL CHART FIRST WOMEN BANK LTD.



E.V.P - Executive Vice President
S.V.P - Senior Vice President
V.P - Vice President
A.V.P - Assistant Vice President

ANNEX 3

**WOMEN EXTREPRENEURS
POSITION AS ON 30TH SEPT. 1996**

Province-wise Breakdown	Number of Applications received	Amount of Applications received	Number of Applications approved	Amount of Applications approved	Amount Disbursed	Applications rejected	Total amount outstanding
Punjab	1739	41.292	1737	41.242	40.695	2	17.001
Sindh	2238	51.833	2232	51.783	51.203	6	17.296
Baluchistan	145	3.529	145	3.529	3.353	0	0.517
NWFP	330	9.091	330	9.091	8.434	0	2.269
Total	4452	105.745	4444	105.645	103.685	8	37.083

ANNEX 4

**AN IMPACT ASSESSMENT OF
SMALL-SCALE CREDIT SCHEME FOR WOMEN
PROVIDED BY THE FIRST WOMEN BANK LIMITED
QUESTIONNAIRE FOR BORROWERS**

Schedule No

Interviewer's Name _____

Name of the Bank's Branch _____

Date of Interview _____

Interviewer's comments _____

SECTION1: BIOGRAPHICAL DATA

- 1 Name of the respondent _____
- 2 Age 16 20 30 50
 19 29 49 above
- 3 Number of children Male Female
- 4 Marital status 1 Married 2 Single 3 Widow
 5 Separated 4 Divorced
- 5 Educational level 1 Formal 2 Informal
 Number of years
 If formal 1 Illiterate 4 Metric 7 Above
 2 Upto primary 5 F.A.
 3 Secondary 6 B.A.
- 6 Structure of the family 1 Nuclear 2 Extended
- 7 Number of people living in the house
 1) < 5 2) 6 - 10 3) > 10
- 8 Husband/Father's education
 1 Illiterate 4 Secondary 7 B.A.
 2 Holy Quran 5 Metric 8 Above
 3 Primary 6 F.A.
- 9 Husband/Father's occupation _____

SECTION 2: INFORMATION ABOUT LOANS

14 How did you learn about the FWBL small scale loan ? _____

15 How did you decide about taking the loans ? _____

16 How much loan did you apply for ? _____

17 How much loan did you get ? _____

18 Was it enough for your requirements ? Yes No

If no, how much was needed ? _____

19 When did you take the loan ? _____

20 How did you approach the bank? 1 Myself
2 Someone accompany me

21 Did you understand the application form ? Yes No

21a If not, then who helped you ? a) Bank b) Male member escorting you
c) Anyone else

22 Did the Bank Officers explain the whole process of loan taking ?
Yes No

23 Are you satisfied with the terms and conditions of the loan ?
Yes No

24 How far is the branch from your home from where you got the loan ?

- 1) less than 10 Km 3) 15-20 Km
2) 10-15 Km 4) more than 20 Km

25 Was it easy to get the loan ? Yes No

25a If not, what were the difficulties ? _____

26 How long did it take to process your application for loan ?

- 1) < a month 3) 4-6 months
2) 2-3 months 4) > 6 months

27 How much interest rate is charged ? 1) 10%
2) 11 - 15%
3) 16 - 20%

28 How much do you pay per instalment ?

- 1) upto Rs 500 3) upto Rs.1200 5) more than that
2) upto Rs 1000 4) upto Rs.1300

29 Do you have any problems in repayment of loans ?

Yes No

29a If yes, how is the bank helping you ? _____

30 Do you wish to acquire another loan from FWBL?

Yes No

30a If yes, why? _____

31 **IN CASE OF DEFAULTER**

a) Why did you fail to pay back the loan? _____

b) Did the bank offer any help? Yes No

c) If yes, then what? _____

d) Do you wish to apply for another loan? Yes No

If yes, then for what purpose? _____

32 **IN CASE OF A REPEATER**

a) How many times did you borrow? 1) 2 times 2) 3 time
3) > 3 times

b) Why did you want to borrow again? 1) Business expansion

2) First loan was not enough

3) Any other reason _____

c) Is it easy to get a loan a second time? Yes No

33 Are there any similar loans available from other institutions ?

Yes No

33a If yes, than name the institutions _____

34 Do you feel that loans are easliy accessible? Yes No

34a If not, suggest ways to improve the accessibility _____

35 What did you do with loan ? _____

36 How did you decide to do this business ? _____

37 Did you receive any training for this business ? Yes No

37a If yes, Nature of trainings _____

Training Institutes _____

Duration of training _____

38 Do you have any training needs in order to improve your business ?

Yes No

38a If yes, specify _____

39 Are you facing any problems with your work ? Yes No

39a If yes, than what are the problems that you are facing ? _____

40 What help do you require to improve your business? _____

41 Do you have any specific training needs? Yes No
If yes, what are these needs? _____

42 Does the bank offer any help?

1 Training Yes No

If yes, what kind? _____

2 Marketing Yes No

If yes, what kind? _____

3 Advisory services Yes No

If yes, what kind? _____

4 Others _____

42a Do you think that these trainings are helpful? Yes No

If not, why? _____

43 How many members of your family are involved in your micro-enterprise ?

1) Women _____ 2) Children _____ 3) Men _____

44 Does the nature of your work entail your going out of your house ?

Yes No

Sometimes

44a If yes, how far are the markets from your house?

1) < 1 Km 2) 2-3 Km 3) 4-5 Km 4) > 6 Km

45 How do you go ? 1) Alone 2) Some male member accompany

46 Do you have any savings? Yes No

46a If yes, how much?

1) Upto Rs.1000	<input type="checkbox"/>	4) Rs.3001 - 4000	<input type="checkbox"/>
2) Rs.1001 - 2000	<input type="checkbox"/>	5) > Rs.5000	<input type="checkbox"/>
3) Rs.2001 - 3000	<input type="checkbox"/>		

SECTION 3: CONTRIBUTION TO HOUSEHOLD ECONOMY, SOCIAL IMPACT

47 How much do you earn in a month?
1) > Rs.1000 4) Rs.6000 - 7000
2) Rs.2000 - 3000 5) Rs.8000 above
3) Rs.4000 - 5000

48 How do you spend your income?
1) Spend on daily food 5) Return loans
2) Save 6) Children's education
3) Buy clothes 7) Buying Jewellery
4) Buy property 8) Children's healthcare
9) Others _____

49 Does your husband give you money for household expenditure ?
Yes No

50 Has this contribution changed with the fact that you are earning ?
1) Stopped contribution 3) Increased contribution
2) Reduced amount 4) The same

51 If you don't work, how will it affect you and your family? _____

52 Is there anything you are able to do now because you are earning and have your own income?
Yes No

52a If yes, then what ? _____

53 Are there any households' chores done by the male members of the family?
Yes No

53a If yes, what? 1) cooking 3) laundry
2) cleaning 4) livestock

54 If not, do you think that men should help at home ?

Yes No

55 Do you keep your earnings separate from the household expenses ?

1) Yes 2) No 3) Sometimes 4) A little

56 Who decides about the use of your earnings ?

1) Myself 4) Mother-in-law
2) Husband/father 5) Others _____
3) Brother

57 Do you spend your money for your personal needs ?

Yes No
Sometimes

58 How do you feel about earning ? _____

59 How do the male members of your family feel about your earning ?

1) Very happy 3) Indifferent 5) Forbidding
2) Contended 4) Unhappy

60 Do you think that your work has helped you become more independent ?

1) Yes 2) No
3) Maybe

61 Do you feel that you are more respected in the family than those women who are not contributing to their household economy ?

Yes No

61a If yes, in what way ? _____

62 Are there any decision-making areas in the family where you have been included due to your earning ability?

Yes No

62a If yes, what are these areas ? _____

63 How has this extra work affected your health ? _____

64 Do you know about family planning ? Yes No

64a If yes, then when did you learn about it ? 1) Before starting this business
2) After starting this business

64b How did you come to know about family planning ? _____

65 Do you get any extra food for yourself ?

1) Yes 2) No

3) Sometimes

ANNEX 5

**AN IMPACT ASSESSMENT OF
SMALL-SCALE CREDIT SCHEME FOR WOMEN**

PROVIDED BY THE FIRST WOMEN BANK LIMITED

QUESTIONNAIRE FOR BANK STAFF

Schedule No

Interviewer's Name _____

Name of the Bank's Branch _____

Date of Interview _____

Interviewer's comments _____

BIO DATA OF THE BANK STAFF

1 Name _____

2 Age a 20-29 c 40-45 e > 50
 b 30-39 d 46-50

3 Marital Status 1 Married 2 Single 3 Widow
 5 Separated 4 Divorced

4 Children if any Male Their age _____
 Female Their age _____

5 Designation _____

6 For how long have you been working in FWBL ? _____

7 Previous job experience Yes No

1 _____

2 _____

3 _____

SECTION 1: CONCERNING LOANEES

8 In your opinion has this small loan scheme addressed needs of women of the low income group ?
Yes No

8a If yes, then please explain in what way ? _____

9 Do you feel that women have benefited from this scheme ?
Yes No

9a If yes, then how ? _____

10 What in your opinion are the existing gaps to better meet the credit needs of women from low-income groups ?

11 What are your suggestions to overcome these problems ?

SECTION 2: HELP OFFERED

12 What means do you use to publicise your small loan scheme ?

13 How do your officers approach women in the rural areas ?

14 Do you face any problems in reaching out to the rural population ?

Yes No

14a If yes, then what are the problems ?

15 In what way can the loans be made more easily available to the rural women give suggestions ?

16 In your opinion what are the additional needs of the borrowers in terms of improving their enterprise? _____

17 Is the bank offering any other assistance besides the loans in terms of :

1 Training Yes No

If yes, what kind _____

2 Marketing Yes No

If yes, what kind _____

3 Advisory service Yes No

If yes, what kind _____

4 Others Yes No

If yes, what kind _____

17b If yes, than how effective are these trainings? _____

SECTION 3: ADMINISTRATION

18 In your opinion is the present staff enough for the needs of the branch in terms of the area it covers?

Yes No

19 In your opinion are the number of branches in your city enough to cater for the population in terms of the loans disbursed ?

Yes No

20 What is the turnover rate of your staff ?

a. > than 40 %

c. 50-60 %

b. 40-50 %

d. < than 60 %

21 Is your staff trained by the FWBL ?

Yes No

22 What are the Institutional Constraints

Staff

1 _____

2 _____

3 _____

4 _____

5 _____

What are the suggestions to overcome them ?

Financial Constraints of the Bank

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____

What are the suggestions to overcome them ?

Management Problems

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____

What are the suggestions to overcome them ?

Job related problems

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____

What are the suggestions to overcome them ?

Social problems

- 1

- 2

- 3

- 4

- 5

What are the suggestions to overcome them ?

