

## **Empowerment of Rural Women through Micro-Credit by Rural Support Programs in Pakistan**

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*Women empowerment is an ongoing process that enhances women's ability to change those structures and ideologies that keep them subordinate and suppressed. This process enables women folk to gain more access to resources, better control over their lifestyle, effective role in household decision making, and greater autonomy. In recent years most of the rural support Programs (RSPs) working in Khyber Pakhtunkhwa province of Pakistan are using micro-credit as a tool for women empowerment. In this paper an attempt has been made to exemplify micro-credit Programs of a selected non-governmental organization working in the area which have enabled women to improve their self-respect and social-image. This has further enabled them to challenge and change the inequitable and hierarchical relationships in their society already dominated by male. The study shows that those women who have accessed micro-credit Programs have more income generating opportunities and are resultantly more empowered as demonstrated by participation in family decisions, improved health, and education of their children. The results could be generalized to micro-credit Programs of any RSP working in the area for empowerment of rural women through their micro-enterprise interventions.*

**Field of Research:** Economic Development

### **1. Introduction**

The economic side of development has two quintessential requirements, i.e. capital and the capacity to employ this capital into productive use. In the development sector, the former is sought to be covered under credit facility and the later under enterprise development facility. Micro-credit is a measure used for social and economic empowerment of poor men and women in a productive, equitable, and sustainable manner. It is efficiently productive because the recovery rate, as experiences show, is high. It is equitable because it provides access to capital for the poor who do not have assets to put as collateral for commercial borrowing. It is sustainable because it invents through a mechanism that is based on centuries old, time tested village institutions standing on firm foundations of mutual trust and inter-relationships.

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Micro-enterprise means set up of small business ventures. Providing small loans and saving facilities to the vulnerable who face problems in availing credit facility of commercial financial institutions has been promoted as a key strategy for reducing poverty in all its forms. Access to these facilities is seen as a way of providing the poor with opportunities of self-reliance through home-based entrepreneurship, cushioning the poor against economic shocks, and providing a means of social empowerment for poor women and men in their communities. Many micro-credit Programs exclusively target women to provide them with opportunities for self-reliance through home-based enterprises.

In the present time gender and development is one of the most important components of many Rural Support Programs (RSPs) working in Khyber Pakhtunkhwa<sup>1</sup> province of Pakistan; still rural women live extremely secluded and suppressed lives. This seclusion not only limits women to the four walls of their homes but also restricts them to certain well-defined and imposed roles and responsibilities. A general perception about rural women is that she is primarily home-maker rather than decision-maker.

In order to address the issue of gender disparity, the spirit of entrepreneurship has to be nurtured by promoting women empowerment through participation in enterprises. Involvement of women in enterprise is the most viable strategic tool for their empowerment since they become significant contributors in managing the household cash flow, which enables them to improve their status in the family and in community as a whole. Through their increased participation in the household economy they gain more confidence and play equal role in the household decisions.

### 1.1 Women Empowerment

Women empowerment is the participatory process through which women achieve gender equality and equity. The notion 'women are disadvantaged' means that they are unable to fully promote their own interests and lives a life of subordination (Mayoux 2006). One of the reasons of discrimination against women is the poor economic conditions in which she lives. To empower women means they should be initially empowered economically. Then they will ultimately be empowered in social, political, and institutional aspects of life. In broader perspectives, the empowerment of women is an essential prerequisite to combat the world poverty and to uphold human rights (DFID 2000).

Economic empowerment of women is essential for their overall empowerment. It implies a better quality of material life through sustainable livelihood - owned and managed by them. In a country like Pakistan, where the gender divides between men and women are so wide, providing skills and opportunities to be economically self-sufficient must go parallel with social and political empowerment.

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It is now globally accepted that sustainable development is possible only if the beneficiaries of the development Program participate in the process of development. This is why micro-credit schemes, especially for women, are kept as an important component of the development Programs in Pakistan. The government financial institutions like Pakistan Poverty Alleviation Fund (PPAF), Zarai Taraqiati Bank Limited (ZTBL), First Women Bank (FWB) and Khushali Bank (KB) give specific interest to micro-credit Programs for women. Alongside the rural support Programs (RSPs) working in Pakistan in general and in Khyber Pakhtunkhwa in particular give priority to gender development and address the issues of inequality largely through economic empowerment of women. The well known RSPs working in Khyber Pakhtunkhwa are National Rural Support Program (NRSP), Sarhad Rural Support Program (SRSP), Agha Khan Rural Support Program (AKRSP), Lachi Poverty Reduction Project (LPRP) (project winded up), Sungi Foundation, and many other local RSPs. This paper specifically takes one village as case study to assess the empowerment of women through micro-credit Program by one of the RSPs working in the area. For ethical purpose, the name of the RSP is not disclosed on request of the regional office of the organization. The results are however, generalized for all rural areas of Khyber Pakhtunkhwa where these RSPs are extending interventions for women empowerment through their micro-credit Programs.

### 1.2 The Approach

There are two processes that could be essential for women empowerment. Firstly, social mobilization as the poor women often lacks basic capabilities and self-confidence to harness their potential to combat the existing discriminations against them. Secondly, economic security is needed to enable women to get an equal and equitable position in their family and society as a whole (UNDP 2001).

The RSPs working in the study area adopt the same approach for rural women empowerment. They first help them to organize themselves into Women Organizations (WOs) at village level. Guiding and facilitating them to gain access to micro-credit schemes and undertake income generating activities are important ways to achieve the goal of economic empowerment. A large network of WOEs established by the RSPs can be found in Khyber Pakhtunkhwa. They work on a range of issues, which apart from income generating activities include education, health, agriculture, forestry, nutrition, and capacity building.

As part of the approach, entrepreneurship trainings are also given importance to make women an earning family member. Such trainings help women to transform their traditional roles into more productive functions at the household as well as community level. In rural areas of Khyber Pakhtunkhwa, women are mostly involved in livestock management and domestic poultry rearing apart from other household chores. With the enterprise development Program, new skills are also imparted to them to establish small self-managed home-based enterprises.

### 1.3 Problem Statement

Pakistan is the world 6<sup>th</sup> largest country by population (HDR 2009). The total estimated population of the country by July 2010 would be 177.28 million with the sex ratio as 1.07 male per female (World Fact Book 2010). This clearly conveys the message that almost half of the country's population is comprised of women folk. Despite of such large proportion of women population, Pakistan, based on the gender empowerment measure (GEM) is ranked as 99 amongst 109 countries of the world (HDR 2009). The total population of Khyber Pakhtunkhwa is 17.75 million. Khyber Pakhtunkhwa is predominantly occupied by Pakhtun,s tribe. The social structure of Pakhtun,s does not permit free mobility or employment of the women. The government faces numerous problems to safeguard employment opportunities for burgeoning population with strict social structures. The situation is even worse for the women folk who ultimately live a life of subordination and suppression.

In such situation, the role of private sector is of paramount importance to provide financial and technical assistance to women to generate self-employment and to improve their income level. The most relevant sector of attention is the informal sector which has been neglected for long. Most importantly, the informal sector is a potential area for economic take-off because of the women's widespread participation in the sector through which they demonstrate their ability to create positions of power and autonomy (O' Barr & Firmin-Sellers 1995).

### 1.4 Objectives of the Study

The study was carried out with the following specific objectives:

- To assess the role of the micro-credit organizations in economic empowerment of women in the area,
- To ascertain the impact of income generation on the overall empowerment of the women in the area.

## 2. Literature Review

The concept of women empowerment has been the subject of much intellectual discourse in the recent times. Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied (Kay, 2002). As defined by Kabeer (2001), the core elements of empowerment are agency (the ability to define one's goals), awareness of gendered power structures, self-esteem and self-confidence. Empowerment can take place at a hierarchy of different levels – individual, household, community, and societal – and is facilitated by providing encouraging factors (e.g., exposure to new activities,

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which can build capacities) and removing inhibiting factors (e.g., lack of resources and skills).

The women empowerment is an important issue in the process of development of all developing countries. Historically, women in Bangladesh are socially and economically neglected compared to men (MOWCA 2008). Disparities between men and women are eminent in sectors like education, health, employment and income opportunities, control over assets, personal security and participation in the political process. This makes the women folk as disadvantaged and less empowered (NWDP 2008).

The government of Ghana initiated the *Enhancing Opportunity for Women in Development's* (ENOWID) project to empower rural women. It was basically a micro-credit scheme initiated as a targeted intervention. The purpose was to integrate women into development process by having greater opportunities to have more access and control over resources (O' Barr & Firmin-Sellers 1995). The scope of empowerment here includes social, economic, political, and spiritual advancement among individuals within the households as well as communities (Cheston & Kuhn 2002). The ENOWID project, as a micro-credit intervention, was promoted as a launching pad for women's economic and socio-political empowerment. Later on, it became an essential component for many multilateral and bilateral donors and national governments' as part of their poverty alleviation and community development strategies (Mayoux 2001).

There exist strong inter-relationships at household and community level in the developing countries (Jan 2007). Nevertheless, household members have their own interests which they exhibit through conflictual negotiations and co-operation. In case of conflictual situation, bargaining power among household members plays an important role in reaching acceptable compromises. Dominance or 'power over' keeps men at the superior side in all aspects of life (Clark 1994; Kessey 1997). Giving example of the successful implementation of the ENOWID project, however, 90 percent of the Sunyani Gonja Muslim Women's fish sellers confirmed improved role in family decision-making process. This was a tremendous shift as far as Muslim women are concerned because they were considered less-important and marginalized as compared to men (Kessey 2005).

Another study was conducted by Hoque & Itohara (2009) in Bangladesh to assess the level of women empowerment in communities with and without micro-credit project initiated by a local NGO. The result of the study showed that among the respondent women only 21 percent were empowered. Nevertheless, 69 percent of the empowered women were from the project area. This result confirmed that micro-credit Programs have significant influence on empowering women in rural Bangladesh.

Similarly, several recent studies have reported that micro credit Programs initiated by RSPs and self-help groups have played valuable roles in reducing the

vulnerability of the poor women through assets creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening them through control over resources as well as increased self-esteem and awareness (Zaman 2001, Simanowitz & Walker 2002).

### 3. Methodology

#### 3.1 Location and Survey Design

This impact assessment study was carried out in 2007-08 to ascertain women empowerment through micro-credit intervention by RSPs in Khyber Pakhtunkhwa province of Pakistan. The paper exemplifies one village where micro-credit initiative was taken by a local RSP. Both primary and secondary data were collected for the purpose. For primary data a semi-structured questionnaire was constructed (Annex 1). All women in the village, who attained credit from the RSP constituted the universe of the study. The total number of beneficiaries' women in the village was 43 who accessed credit Program for development of agriculture, livestock, and micro-enterprises. A total of 25 women attained credit for enterprises development and they were all purposively taken as sample size for the study. The list of all these respondents and other relevant information were collected from the RSP field office in the area. Secondary data were also collected from the RSP office.

The study basically tested the following hypotheses.

1. Access to micro-credit has increased income of the household;
2. Increased income has empowered rural women in the area.

#### 3.2 Profile of the Sample Respondents

As discussed earlier, the population for this study comprised of all women in the area who procured microcredit from the concerned RSP. The selected respondents represented various age groups ranging from 18 to 45 years. However, majority of them belonged to the higher age groups. Out of the total sample, 7 percent female represented the age group of 18-25 years. All these female were unmarried. An encouraging point, however, was that these female had attained few years of schooling, all below middle school. Out of the rest, 38 percent and 55 percent women belonged to the age groups of 26-35 and 36-45 years respectively. Respondents in both of these groups were married. It is pertinent to state that people in the area as a whole belonged to low income strata. The average family income of the sample respondents was 2500 Pakistani Rupees (PKR). With the micro-enterprise ventures, their income raised to almost double, which played a key role in improving their socio-political position at the household level and in society as a whole.

## 4. Findings and Discussion

### 4.1 Sector Wise Disbursement of Credit

Most of the micro-credit programs of RSPs grant credit for agriculture, livestock, and micro-enterprises development. Table 1 exhibits sector wise disbursement of credit in the study area. The findings reveal that large number of credit transaction (both in terms of number of the recipients as well as amount of credit disbursed) was observed in micro-enterprises sector. A total number of 25 beneficiaries procured PKR 1.8 million during the study period. The sector was followed by the livestock development (10 recipients) and then agriculture development (08 recipients) where the beneficiaries procured a total amount of PKR 1.2 million and 0.75 million respectively.

**Table 1: Sector wise credit disbursement in the area**

Sector	Total Number of beneficiaries	Total loan disbursed (Millions PKR)	Recovery rate (%)
Agriculture Development	8	0.75	65
Livestock Development	10	1.2	60
Enterprises Development	25	1.8	84

Source: Field Survey 2007-08

One of the reasons micro-credit is seen as an effective tool for micro-enterprises development and poverty reduction is the high recovery rate of the credit granted. The results of the study show 84 percent recovery rate in micro-enterprises development which is quite satisfactory. The recovery rate in agriculture and livestock development was a bit low. This reveals that micro-enterprises development brings ready in-hand-cash to the beneficiaries which are used to meet other family expenditures as well as credit repayment at the same time.

### 4.2 Average Credit Procurement and Investment

Table 2 outlines detailed description of credit procured for various micro-enterprises in the area. The largest credit transactions were made for shop keeping in the villages. The average amount procured for shop keeping was PKR 35,000. The largest number of respondents (28 percent) procured credit to work as hawkers selling different items like clothes, cosmetics, edibles etc. in their own as well as nearby villages.

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**Table 2: Average credit procurement and monthly income from various Enterprises**

Name of the Enterprise	Total Number of women involved	Average credit procured / invested (PKR)	Average monthly income (PKR)
Shop keeping	6 (24)	35,000	6000
Tailoring and Embroidery	6 (24)	12,000	1200
Poultry farming	4 (16)	25,000	1700
Bee keeping	2 (08)	8,000	900
Vendoring	7 (28)	10,000	4500
<b>Total</b>	<b>25 (100)</b>	<b>18,000</b>	<b>2860</b>

*Note: percentage in the parenthesis*

Source: Field Survey 2007-08

The table further illustrates that the monthly income of the families increased due to these small businesses. The average monthly income of the women involved in shop keeping rose to PKR 6000. Women who were involved in vendoring added an average income of PKR 4500 to their family overall income pool. Similarly women involved in other enterprises also contributed enough amount of money to their household income.

The findings confirm that procurement of credit from micro-credit program and subsequent investment for small-enterprises development has increased income level of the beneficiary women. Thus the hypothesis that access to micro-credit increase income level stands true.

### 4.3 Training for Micro-Enterprise Promotion

It is not only the absence of money which causes poverty but the incapability of people to diversify income. If money is just transferred from one end to another, income is not diversified and no wealth is generated. Therefore apart from offering credit facility to women, most of the RSPs working in the area give greater importance to micro-enterprise development. In order to bear productive results, the training programs for the beneficiaries are of paramount importance for the RSPs. Table 3 provides an overview of different training courses organized by the RSP for local women with the aim to promote traditional enterprises by transforming them into income elastic ventures. A large number of women were trained in tailoring and embroidery, vendoring, and agriculture and livestock management. These skill development trainings help women not only to increase income but also transform their traditional roles into more productive functions.



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**Table 3: Training Women in Enterprise Promotion in the area**

Type of Training	Number of training Courses	Number of women Trained
Tailoring and embroidery	8	20
Poultry farm management	2	5
Livestock management	4	10
Food preservation	3	10
Silk worm rearing	2	4
Bee keeping	2	5
Vendoring	6	20
<b>Total</b>	<b>27</b>	<b>74</b>

Source: Field Survey 2007-08

### 4.4 Indicators of Women Empowerment

Participation in household decisions, improved education of children, health, nutrition, and availability of capital pool for difficult times were few important indicators used to ascertain women empowerment through micro-credit in the area.

One important indicator of women empowerment is the ability to make decisions within the household. Participation in domestic affairs can be found as an indicator of empowerment in several studies. Empowerment in this context refers to women's capacity to define their own life choices and to pursue their own goals (Bernhein & Stark 1988; Manser & Brown 1980; Sen 1990). This is attributed to the fact that they can work and earn money, therefore they are being given some recognition and role in the household decision making process. The findings of the present study revealed (Table 4) that 72 percent of women confirmed their active participation in family decisions after they set-up their businesses. A high proportion of 80 percent of women reported improved education of their children and improved household consumption. Similarly, 56 percent of the respondents reported improved health of the members of their family.

**Table 4: Factors indicating women empowerment in the area**

Indicator	Improved	Unimproved	Unaffected	Total
Participation in household decisions	18 (72)	0	7 (28)	25 (100)
Children education	20 (80)	0	5 (20)	25 (100)
Health of the family members	14 (56)	0	11 (44)	25 (100)
Household consumption	20 (80)	0	5 (20)	25 (100)
Capital pool for difficult times	15 (60)	0	10 (40)	25 (100)

*Note: percentage in the parenthesis*

Source: Field Survey 2007-08

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Another indicator of women empowerment, as found in different studies, has been cash-in-hand with women for rainy days. The findings of ESCAP project revealed that the income from micro-credit schemes enabled women to have cash-in-hand to meet the subsistence needs of their families during difficult economic times (ESCAP 2002). The findings of the present study also confirmed this situation. A total of 60 percent women reported that they had enough cash to meet the subsistence needs of their families in difficult times.

The results of the study depict that those women who actively participated in micro-credit Programs improved their household income. This economic contribution by women changed their position in the households and they were given due importance in household decisions, food choices, education of children, and health care of their families. Thus the hypothesis that increased income empowers women is hereby accepted.

The above discussion highlights that women in the area had personal, social, and economic benefits in wake of their participation in the microcredit program. The personal benefits they acquired were increased skills to run different enterprises after getting training from the RSP. This also inculcated a sense of independence and confidence in them which they entailed for hard times confronting their family. Economic dependence of women on men has been one of the major reasons of women subordination. The financial benefits that women assimilated as a result of the micro-enterprise ventures benefited them economically. Their role in contributing to the household capital pool became parallel to men, signifying their improved economic status in the family. This also contributed to improved consumption, health care, and education of their children. Their role as a family warden improved. Besides, they actively participated in the decision making process at the grassroots level, which signify their improved social status.

## **5. Conclusions and Policy Implications**

Women empowerment is a major development concern of the present time. Women empowerment could be taken as a process by which women gain greater access and control over material, financial and intellectual resources, challenge ideologies of discrimination and subordination and transform institutions and structures through which unequal access and control over resources is sustained and perpetuated.

Micro-credit schemes of RSPs are important for women economic empowerment. This eventually empowers women socially and politically. In the rural economy of Khyber Pakhtunkhwa with surplus labor, micro-enterprises development through micro-credit schemes by RSPs has created more jobs for women with relatively less capital investment. In many cases it has helped not only in poverty reduction but has given women due status in Pakhtun conservative society. The credit program of RSP in the research area was easily accessible for women to obtain credit on easy terms. Micro-credit scheme of the

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RSP in the area has no doubt helped rural women in self-employment generation and financially rewarding activities. Having an important contribution towards household's capital pool, women in the area became more recognized than before. Their role in family decision making, improved health and education of the family members, and nutritious consumption indicated her equitable position in the family and in society as a whole. The policy implication is that micro-credit programs for rural women should be strengthened both at the public as well as private level. This will not only empower women socially, politically, and spiritually but also will contribute to poverty reduction at the national level.

Despite of providing valuable information on women empowerment, the study poses some limitations. One of the major shortcomings of the present study was small sample size. Since this study was limited to interventions of one RSP in a particular village, the sample size was small, although all beneficiaries in that area were included in the sample. The findings could be more authenticated if the study is replicated in more than one villages and comparing micro-credit programs of various RSPs. In this case, the information obtained could be more generalized, representing beneficiaries of various socioeconomic and geographical contexts. Furthermore, taking larger sample size could provide opportunity for further quantitative research on women empowerment which could contribute significantly to the scientific literature on the issue.

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Annex 1

Questionnaire

Village name.....

date.....

1. Personal Information

- i. Nam of respondent.....
- ii. Age.....
- iii. Qualification.....
- iv. Marital status.....
- v. Occupation.....
- vi. Number of household members.....
- vii. Number of children.....
- viii. Occupation of household head.....
- ix. Family income.....

2. Information about NGOs working in the area

- i. Name of NGOs working in your village.....
- ii. Kind of activities they perform.....
- iii. Have they formed any:
  - Male CBO
  - Female CBO
- iv. If yes, name of CBO.....
- v. Are you a member of the CBO Yes / No
- vi. If yes what is your role in the CBO.....
- vii. If No,  
reason.....
- viii. What are the pre-requisites for membership in CBO.....
- ix. Are you satisfied with the performance of CBO Yes / No
- x. Your suggestions for improvement.....

3. Information about microcredit scheme of the NGO

- i. Is microcredit scheme of the RSP only for CBO members Yes / No
- ii. What are the pre-conditions for qualifying for credit.....
- iii. Did you ever apply for microcredit to the RSP Yes / No
- iv. If Yes, did you get it Yes / No
- v. How much amount (PKR).....
- vi. For which purpose:
  - a. Shop keeping
  - b. Tailoring / embroidery
  - c. Poultry farming
  - d. Bee keeping
  - e. Vendoring

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- f. Others (specify)
- vii. Did you use credit for the purpose Yes / No
- viii. If no, how did you use it.....
- ix. What has been the impact of microcredit on your household income.....
- x. Do you plan to get more credit in future Yes / No

### 4. Trainings by the RSP

- i. What kind of trainings the RSP arranges for the community:
  - a. Tailoring and embroidery
  - b. Poultry farm management
  - c. Livestock management
  - d. Food preservation
  - e. Silk worm rearing
  - f. Bee keeping
  - g. Hawking
  - h. Other (specify)
- ii. Did you participate in any training Yes / No
- iii. If no, why.....
- iv. If yes, when.....
- v. Did you feel it was beneficial for you Yes / No
- vi. How, explain.....
- vii. Do the RSP regularly arrange such trainings for village women.....
- viii. Do village women normally demand such trainings .....
- ix. Are you satisfied with the training mechanism of the RSP.....
- x. Any suggestion for the future improvement of the training program.....

### 5. Impact of microcredit on women empowerment

- i. Do you feel any change in your position at the household after contributing into household financial pool Yes / No
- ii. Explain please.....
- iii. How do you spend the additional amount.....
- iv. Is your husband facilitating you in this regard.....
- v. Remarks, if any.....