

**CHANGING ROLE OF WOMEN IN
PAKISTAN :
A STUDY OF SOCIAL AND
ECONOMIC ACTIVITIES OF
WOMEN ENTREPRENEURS**

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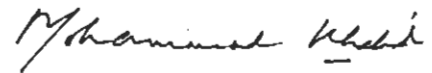
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APPROVAL SHEET

Certified that the study entitled "CHANGING ROLE OF WOMEN IN PAKISTAN : A STUDY OF SOCIAL AND ECONOMIC ACTIVITIES OF WOMEN ENTREPRENEURS" was carried out by Nasreen Aslam Sha'n under my supervision and fulfils the requirements prescribed by the University of Karachi for the Degree of Doctor of Philosophy in Social Work.

Approved



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Dedicated to the memory of

Dr. Akhtar Hameed Khan (1914-1999)

Teacher, philosopher, humanist

Abstract

The study entitled, "Changing Role of Women in Pakistani Society- A Study of Social and Economic Activities of Women Entrepreneurs," was conducted and reported by Nasreen Aslam Shah in this dissertation. The study examined the changing role of women in Pakistani society by reviewing the extent literature on the subject, and, by analyzing data from a survey of women entrepreneurs in Karachi, Pakistan. A purposive sample for the survey was obtained from the records two microcredit giving organizations- the First Women's Bank Ltd. and the Orangi Pilot Project, Karachi. The women entrepreneurs of the sample were engaged in a variety of micro-enterprises ranging from the manufacture of items of daily use sold in the market to running general stores and beauty parlours. They had obtained loans to strengthen and expand their enterprises. They were regularly paying back their loans which they were using for the purposes for which they had borrowed. They were running their businesses according to business principles. They came from marginally well-off households, owned their homes or their husbands did, their homes had electricity, gas and running water. They had contributed substantially to their household income over which they had complete control. They were investing their earnings in furthering their businesses, house repair, purchase of household items, on health and the education of their children.

Data from the sample of women entrepreneurs showed that they had gained self-confidence as a result of their experience as entrepreneurs; that they had won the respect of their families, kin groups and neighbourhoods; and, that they were hopeful for a better future for themselves and their families. The recommendations of the researcher include more focused and exclusive research on the evolution of entrepreneurial spirit among the women of Pakistan and special services to promote the cause of women entrepreneurs. The latter must include more and easy flow of credit, technical assistance, upgrading of their managerial and marketing skills, networking and regular exhibitions of products prepared by women entrepreneurs. Their delegations should also be sent abroad to explore the international marketing of their goods.

خلاصہ

تحقیق بہ عنوان ”پاکستان میں خواتین کا بدلنا ہوا کردار: کاروباری خواتین کا سماجی اور معاشی کارکردگی کا جائزہ“ یہ تحقیق نسرین اسلم شاہ نے پی ایچ ڈی کے مقالے کے لئے کی ہے۔ اس تحقیق کے لئے بنیادی مواد دوجھوٹے قرضے فراہم کرنے والے اداروں، فرسٹ وین نک لیئڈ اور اورنگی پائلٹ پروجیکٹ کراچی سے حاصل کیا گیا تھا۔ زیادہ تر کاروباری خواتین ایسے کاروبار میں مصروف پائی گئی تھیں جو کہ روزمرہ استعمال میں آنے والی اشیاء جو بازار میں فروخت ہوتی ہیں اس کے علاوہ یہ کاروباری خواتین جنرل اسٹور اور بیوٹی پارلر چلاتی ہیں۔

انہوں نے ان قرضہ جات کو اپنے کاروبار کو مستحکم بنانے اور پھیلانے کے لئے استعمال کیا۔ انہوں نے کاروباری مقصد کے لئے حاصل کئے گئے قرضہ جات کو باقاعدگی سے واپس کیا۔ اور وہ ان کاروباروں کو کاروباری اصولوں کے مطابق چلا رہی تھیں۔ ان خواتین کا تعلق اوسط گھرانوں سے تھا جن کے اپنے گھرتے یا ان کے شوہروں کے تھے۔ اور ان کے گھروں میں بجلی، گیس اور پانی کی سہولیات موجود تھیں۔

ان خواتین کا اپنے گھرانے کی آمدنی میں ایک خاصا محتول حصہ تھا جس پر انہیں مکمل دسترس حاصل تھی اور وہ اپنی آمدنی اپنے کاروبار کو مزید وسعت دینے، گھر کی مرمت، روزمرہ کی استعمال کی اشیاء کی خریداری پر، صحت اور اپنے بچوں کی تعلیم پر خرچ کر رہی تھیں۔ کاروباری خواتین سے متعلق جمع کئے اعداد و شمار سے ظاہر ہوتا ہے کہ ان میں سے اس کاروبار کے ذریعے خود اعتمادی پیدا ہوئی اور انہیں اپنے خاندانوں اور رشتے داروں اور پڑوسیوں کا احترام حاصل ہوا۔ اور وہ اپنے اور اپنے خاندان کے بہتر مستقبل کے لئے پر امید تھیں۔

تحقیق کی سفارشات کا تعلق پاکستانی خواتین میں کاروبار کرنے کا جذبہ اجاگر کرنے سے متعلق ہے اور کاروباری خواتین کی تحریک کو اجاگر کرنے میں اہم کردار ادا کرے گی۔ اس کے نتیجے میں کاروباری خواتین کو آسان قرضوں کی دستیابی، تکنیکی امداد، انتظامی اور کاروباری مہارت میں اضافہ اور ان کی وسعت اور باقاعدگی کے ساتھ کاروباری نمائش کرنے میں مدد ملے گی۔ بین الاقوامی مارکیٹ میں اپنی اشیاء کی فروخت کے لئے مواقع حاصل کرنے کے لئے ان کے وفود کو بیرون ملک بھیجنا چاہئے۔

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CHAPTER ONE

Introduction

1. Introduction

Interest in the economic contribution of women from the low and lower middle class women in the Third World is recent (1). This has led to policy and academic research on the subject as well as much social activism through Non Governmental Organizations(NGOs). Even the Third World governments have taken measures to aid the working women whether they are working in their own homes for the informal sector of the economy or in the factories for the formal sector. One of these measures is the institution of micro-credit or micro-finance services for the home based working women, many of whom can be classified as women entrepreneurs (2).

As an academic subject, entrepreneurial spirit and entrepreneurs themselves belongs to classical sociology and economics for the main reason that the modern capitalism has its roots in the entrepreneurial spirit which manifested itself in the eighteenth and nineteenth centuries Europe. Famous authors such as R.H. Tawny and Max Weber have rested their argument on the emergence of entrepreneurial spirit for the breaking up of the traditional economic and social order and the beginning of the new capitalistic order. In a sense Karl Marx's thesis is also based on the same argument with a difference that the human cost of this great change from traditional to modern society was too much. Marx saw the boundless greed and inhumanity of the new economic order and

the entrepreneur advocating that human suffering on account of modern capitalism was neither inevitable nor necessary (3).

However, recognition of the spirit of enterprise among the women coming from the low-income classes has its origins in the fight against poverty and gender discrimination (4). Women entrepreneurs are also seen by some as the spear-headers of a new social order in which legitimate opportunities for economic betterment are not denied to any one on account of gender and poverty (5). Home-based working women including women entrepreneurs are seen in a new perspective which is both feminist and economic. Home-based working women and women entrepreneurs (some do not make any distinction between the two) not only contribute substantially to the total household income but are also seen as more reliable and stable providers for their families leading to the proper physical and social development of children (6).

Micro credit and micro-finance services for the home based working women and women entrepreneurs from low income groups has been the focus of some research, discussion and action during the last two decades (7). The movement to arrange affordable soft loans for the poor actually began as an unconventional anti-poverty measure by an NGO in India (8). Soon, with the emergence of Grameen Bank in Bangladesh it became associated with the emancipation and empowerment of women. The reason was that women were the main participants and beneficiaries of Grameen Bank's participatory small loans programme for the poor (9). The idea of micro financing for the poor had coincided with women's development movement (10). Also, women's own traditional methods of participatory mutual financing to meet urgent family needs and arrange seed money for small enterprises fitted very well in the model developed by

the Grameen Bank and followed by many countries of the region and other parts of world (11). In Pakistan micro credit for the poor got introduced in the late 1980s, first by the First Women Bank and later Orangi Pilot Project in Karachi by late Dr. Akhtar Hameed Khan (12).

The Pakistani version of micro-financing or micro-credit for the poor was not essentially participatory in nature. An attempt was made by the FWB to use group responsibility to ensure repayment of loans taken by the poor. It is not known if the method of group pressure did work. Recently however, Grameen replicas have appeared in Pakistan aided and funded by international NGOs (13). Unfortunately, information about their operations is scanty and unreliable. There are web sites on the internet which claim to be either coordinating, data bank type of NGOs or actual micro-finance projects for the poor especially for poor women (14). Nevertheless, it is not known how many such Grameen Bank type NGOs or micro-finance projects are actually operating and whether they are operating as “banks for the poor” or handing out small loans to the poor on easy terms alone. Information about a Government of Pakistan sponsored bank and one private chartered bank for micro-financing and micro-business sometimes appears in the newspapers and web sites. Details of their actual operations are missing (15).

The clients of both the FWB (First Women Bank) and the OPP (Orangi Pilot Project) were mostly women who were given loans of maximum Rs. 25, 000.00 on low interest rates and on personal guaranty of a person acceptable to the lender. The programme was by and large a success and helped many women to strengthen their businesses, contributing to family income and raising the standard of living for themselves and their families.

2. Women Entrepreneurs

Women entrepreneurs from low income groups are a sub-group of the larger entity known as home based working women (16). The exact number of the latter in Pakistan is not known. The term “home based working women” applies to those women who process or produce marketable goods on behalf of (men) entrepreneurs based in the marketplace of the same town or city. They are paid their wages by piecework and are known to be exploited by the entrepreneurs.

According to Hamza Alavi, “In the case of lower middle class families we can identify a two-fold division. On the one hand there are families whose women are educated, sufficiently at least to hold down a ‘respectable’ job. On the other hand there are more traditional families whose women have not received a good education who therefore do not qualify for ‘respectable’ salaried jobs. In the latter cases women contribute to the family economy by taking in home-based work under a putting out system operated by entrepreneurs who are only too happy to exploit this extremely cheap source of labour” (17).

According to one estimate, about half of Pakistan’s home based women are women entrepreneurs (18). Basically, a woman entrepreneur works for herself. Unlike the piece-rate worker, the woman entrepreneur is supposed to own her own plant or tools, get work done or she works at her own place which may be a rented space or her own home, buys her own raw material, is independent in deciding which item to produce or process and finally does her own marketing. In Pakistan’s peculiar male dominated society, the woman entrepreneur may get substantial help from the men of the family for her contacts with the marketplace. Yet, ideally it should be the woman entrepreneur

herself who would be the decision-maker, investor, receiver of her income and the finally, it should be she herself who will have complete control over her income.

➤ The role of a lower middle class woman entrepreneur in the traditional Pakistani society is new and revolutionary. Otherwise as Alavi has said, “ It might be said that urban lower middle class women were among the most oppressed of women in Pakistan being confined to the ‘purdah and char diwari’ or the four wall of their home” (19).

It should be noted here that the women entrepreneurs are set apart from family labour such as in agricultural and traditional artisan families in the rural areas and small towns of Pakistan. Therefore, the women entrepreneurs as meant in this study are basically found in the urban centres of Pakistan.

3.The Research Problem-

In the patriarchal society of Pakistan, women in towns and urban centres have worked as part of family labour for centuries. They have even actively helped their men folk in making business decisions when necessary. In dire circumstances they have even taken charge of family as bread winners and heads of families. However, womanhood as a concept does not include all these. Women as a rule are not socialized as independent economic decision makers which is the core of the entrepreneurial spirit.

Women buying raw material, owning plant and machinery, employing workers if necessary, designing or having the product designed, supervising workers in the production process and marketing the goods and keeping business accounts and above all, having complete control over every transaction and the exclusive use of their own

income is a new phenomenon. The emergence of the woman from among the low and lower middle income groups as an independent entrepreneur is the sure evidence of a basic social change.

In the third world, women from the privileged classes have emerged as business and professional women no doubt. But, their activities even as politicians and heads of states are more a dynastic affair rather than basic social change involving change in the traditional role of women in the society as a whole. Therefore the study on which this work is based treats the emergence of women entrepreneurs as a large enough group from among the low and lower middle income classes and groups as a significant catalyst in changing the role of women in traditional societies.

The basic question to which this study addressed itself was: Was micro credit instrumental in strengthening the role of woman as an entrepreneur? By studying a sizeable sample of women entrepreneurs who took small loans from the First Women Bank and the Orangi Pilot Project this research made an in -depth analysis of the processes which go into the making of a woman entrepreneur.

4. Objectives of the Study

There were two main objectives of the study on which this dissertation is based, viz., a) to find out if the women's participation in the economy led to improvement in the standard of living of their families, and b) if the success in the business undertaking of the women entrepreneurs who took loans from the FWB and the OPP led to their enhanced social status in the family and community. These two objectives had to be broken into six components as below to make them more specific.

- a) To find out if the women entrepreneurs found the loans offered by the FWB and the OPP feasible. This includes the terms on which the loans were granted to women such as the amount of loan, time frame, interest rate, installments, guarantees attending on the loan and finally, the ease or difficulty with which the loans were disbursed. This last factor means the formality, bureaucratic procedures and the general attitudes of the persons handling the loan cases.
- b) To find out if the loans obtained by the women entrepreneurs were really used for the purpose or purposes for which these (loans) were originally granted to them. Also, that these loans were used by the applying women themselves or whether their names were merely used by men or the money was put to use in family business run by the men of the family. This also includes the typology of enterprises operated by the women entrepreneurs who took loans from the FWB and the OPP.
- c) To find out if the women entrepreneurs operated their enterprises according to business principles such as keeping separate business accounts and not mix them with the household income and expenditure, keeping track of investment and gross income, and, awareness that net income should be reinvested to grow the size of business.
- d) To find out if successful enterprise with the help of loans made the women entrepreneurs more self assured, confident and forward-looking in terms of business ability and potential.
- e) To find out if the success in the business enterprise of the women entrepreneurs led to the rise in the quality of the life in the household in terms

of better food, health care, clothes, education of children, home improvement and purchase of labour saving household items.

- f) To find out if the success in the business enterprise led to an enhanced status in the family, circle of close relatives and community for the women entrepreneurs who took loans from the First Women's Bank and the Orangi Pilot Project.

5. The Scope of the Study

Basically the study on which this work is based was conducted to delineate the change in the status of women in Pakistani society. As indicated earlier, women in the Pakistani society have never been socialized to participate in the market economy independently. The emergence of women entrepreneurs from among the lower and lower middle income groups of urban Pakistan is a significant development. A fuller understanding of this phenomenon is hard to achieve at this point in time. Neither is it possible for any single study to encompass the entirety of it. There must be a multiplicity of dynamics at work in the emergence of women entrepreneurs of the kind in question in a male dominated traditional society of Pakistan. It would require a series of studies to evaluate the full significance of their impact on the society as a whole within the framework of economic, social, psychological, ideological and cultural factors.

The scope of this study had to be limited for reasons of practicality and limited time and resources at the disposal of the researcher. Therefore, the study confined itself to the following specific variables and factors:

- a) Women entrepreneurs' own evaluation of the loans made available to them for business purposes.
- b) Socio-economic status and characteristics of the loan taking women entrepreneurs of the sample.
- c) Typologies of small scale, home based industries operated by the loan taking women entrepreneurs of the sample.
- d) Management practices of the women entrepreneurs of the sample.
- e) The impact of the economic success of the women entrepreneurs of the sample on their standard of living.
- f) The impact of the economic success of the women entrepreneurs of the sample on their own social status in the family, beradri and the community.

6. The Justification of the Study

Time, labour and expense that went into the making of this study will hopefully earn a doctoral degree for the researcher. Yet, it has been an abiding interest of this researcher to document the life of labouring women of Pakistan (20). The present work is also an important part of that endeavour.

By official statistics, Pakistan is an underdeveloped and low-income country. It has been asserted that the official statistics do not reflect the true picture of Pakistan's economy. Unaccounted and undocumented sector of the country's economy is much larger than the official statistics can ever represent. Interestingly, home-based working women and women entrepreneurs from among them comprise a substantial portion of Pakistan' informal, unaccounted and undocumented economy. It can then

safely be claimed that home based working women whether they work for exploitative male middlemen or whether they work for themselves, as women entrepreneurs are important contributors to poor people's economy, which may very well be the real economy of Pakistan. To document their work and their social achievements, therefore, is of utmost importance for the assessment of Pakistan's real economy. The theoretical and the practical policy gains from this research are obvious and cannot be overemphasized. If not now, at some point in future, the role these women are playing in contributing to Pakistan's economy and strengthening it will be recognized and appreciated.

7. The Basic Research Paradigm

The research on which this work is based was conducted in the context of micro credit made available to a limited sample of women from the lower and lower middle classes of Karachi. The FWB and the OPP could not possibly grant loans to the entire population of such women entrepreneurs of Karachi. Also the constraints of literacy, communication and social links made possible for only a "hand full" of women entrepreneurs to avail of the loans offered by the loaning agencies. It must be acknowledged therefore that the women in the sample taken for this study were self-selected. They could not possibly represent the entire population of women entrepreneurs from the lower and lower middle income groups of Karachi. The research paradigm for the research on which this work is based inevitably had to be like this:

- a) Small loans on easy and affordable terms granted to seriously committed women entrepreneurs from the low and lower middle income groups will meet their investment needs to operate and expand their home based industries.

- b) As independent and responsible borrowers they will utilize the loans granted to them for expressed purpose or purposes.
- c) The loans made available to the women entrepreneurs of the sample will find their maximum use in a variety of home based small enterprises, thus making it possible for the borrowers to make reasonable profit enabling them to repay the loans to the lenders in scheduled time frame.
- d) Success in their enterprises will raise the standard of living for the women entrepreneurs and their families.
- e) Success in their enterprises will enhance the status of women entrepreneurs in their families, circle of close relatives (beradri) and the community.

In other words, loans will lead to meet the business needs. Success in business will enable the borrowers to make profit, repay the loans and improve their standard of living. And finally, the whole experience will lead to the enhanced status of women in their families, among relatives and in their communities.

8. Hypotheses

The study on which this work is based was guided by the following hypotheses:

1. The women entrepreneurs (from among the lower and lower middle income groups) are conscientious borrowers in that they use the loans for the purpose/ purposes for which they are granted to them, and, return the loans as per the repayment schedule.

2. The women entrepreneurs do not mix business accounts with the household income and expenditure.
3. The women entrepreneurs contribute to household income and raise its standard of living.
4. The women entrepreneurs through their economic participation gain confidence, respect in family and better social status in beradri and the community.

9. The Key Concepts

From the title of the study, “ The changing role of women in Pakistan_ A study of social and economic activities of women entrepreneurs,” it is obvious that the terms “change, “role” and “woman entrepreneur” need clarification. There are several other concepts, which have been used in the course of the study on which this dissertation is based. Most of these concepts have been used in terms of their standardized usage in social science literature. Attempt has already been made to define the concept of “woman entrepreneur”. It is emphasized that by this term we mean only the woman entrepreneur from the lower and lower middle income groups as she is a sub set of the home based working woman from which is distinguished by her independence status, i.e., she works for herself and not for any middle man. The term “class” has been alternately used with the term “group”. The precise term “class” has wider sociological ramifications which are not relevant for this study although they are important in themselves and the general phenomenon of social change in the context of social class.

The term “role” is most widely used and understood term in sociological literature. The complementarity and reciprocity of “role” is understood. Yet, it is emphasized here that role is intimately associated with socialization. This means that the woman’s role in a traditional society like Pakistan is predetermined to be a passive role in so far as her economic contribution to the household economy is concerned though in times of crises that role is not foreclosed. Woman’s contribution to household economy and even her role as head of the household is not frowned upon under some dire circumstances. It is even admired and appreciated. This marginality therefore must lead to role change in the changing environments of stress of urbanization on family roles. In conclusion, the term “role” as conceived for this study is of necessity flexible and fluid.

The social and economic activities empirically are hard to separate. For the purposes of analysis the “economic” is distinguished from the “social” in the sense that what is economic may not necessarily be social though the distinction is only “academic”. Operationally, therefore, economic activities include all those that have income generation as an end while “social” activities will include those that are attendant on the economic such as the development of fellow feelings among co workers. In this sense; the household responsibilities of the women entrepreneurs will be regarded as social activities.

10. The Outline of Chapters

This dissertation is divided into five chapters. Chapter One has introduced the topic of the research on which this dissertation is based. This chapter also outlined the parameters of the study delineating the research problem, the objectives, the scope and

the research paradigm providing the framework of the study. It also includes the operational definitions of the terms and outline of the dissertation.

The Chapter Two is divided into two sections. The first section is descriptive of the First Women Bank and the Orangi Pilot Project, the two organizations pioneering micro credit for women in Pakistan. This is to provide a background of the study. In the second section of the chapter relevant literature on the subject of micro credit for women entrepreneurs will be reviewed, again, to provide a theoretical background of the study.

The Chapter Three, as is the convention, describes the methodology of the research on which this dissertation is based. In this chapter is explained the rationale of the research decisions which were taken while conducting the study, e.g., selection of the universe, size of the sample and the contents of the interviewing schedule used to conduct interviews with the women entrepreneurs of the sample. Also outlined in this chapter is the method of analysis while processing the data obtained for this study.

The Chapter Four includes the description of the data, their analysis and results thus obtained from them. In essence this chapter presents the entire data and their analysis drawing results from them.

In the fifth and the final chapter of this dissertation, the results drawn from the data are summarized and conclusions presented. This chapter concludes with policy and research recommendations based on the study.

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Joining pieces of leather to make bags

All Photographs have been taken by the researcher

CHAPTER TWO

Review of Literature

This chapter is divided into two sections. In the first section the literature bearing on the following topics related to the research on which this dissertation is based is reviewed:

1. The status of women in Islam.
2. The status of women in Pakistan.
3. The economic participation of women.
4. The home-based working women and women entrepreneurs.
5. Micro-financing for home-based working women and women entrepreneurs, and, its impact on society.

The second section of this chapter contains a description of the First Women's Bank Ltd. and the Orangi Pilot Project of Karachi, as the two micro-finance institutions. This was considered pertinent as examples of two micro-financing institutions for women entrepreneurs in Pakistan. And also, because sample for the research was drawn from the clients of the FWB and OPP.

Section 1

1. The Status Women in Islam

Pakistan is an Islamic Republic. The Muslims of British-ruled India had struggled to have a free homeland for themselves to protect the Islamic way of life which

they thought was not possible in a free Hindu dominated secular India. Thus Pakistan was achieved through hard political struggle and immense sacrifices. It is therefore logical and natural that Islam should and does provide cultural, moral, social and legal framework for the life of the citizens of the Islamic Republic of Pakistan whether they be men or women. Since the life of women entrepreneurs is circumscribed by the popular Islamic beliefs, it is necessary that the literature related to the status of women in Islam is explored in this chapter. It should be added here though that there is an enormously large reservoir of literature related to the status of women in the Islamic Law. Only a fraction of that literature can be reviewed here as representative of the printed word on the subject.

Pakistani society is a mixture of tribal, rural/agricultural and urban segments. Also, poverty and illiteracy are widespread in the country. Therefore, the issue of the status of women in Islam in Pakistan is clouded by heterogeneity of tribal/rural traditions, poverty and illiteracy in that order. Added to this is the historical fact of the evolution of Muslim belief system in the South Asian sub-continent, which is predominantly Hindu. This means that values other than Islamic have been assimilated in the common people's belief in Islam. Therefore, to define what is the Islamic way of life has been problematic.

Islam is the religion of about a billion peoples of the world divided into many cultural groups practicing many lifestyles. It is a living faith. There are many mutually recognized schools of Islamic jurisprudence, which differ with each other on matters of details, particularly in so far as personal law is concerned. There are sects, which violently disagree with each other on matters of Islamic Jurisprudence, for

example, the Sunnis and the Shiites. Not only that, opinions differ within sects, regions, countries and culture groups regarding the interpretation of traditional Islamic law in the framework of modern times and problems. Most problematic in our times is the religious and political revival of Islam, which is known as fundamentalism. The search for the pristine and unalloyed version of Islam which will restore the sovereignty of the Muslim peoples worldwide lost to Western colonialism and neo-colonialism has led many modern scholars of Islam to the rejection of ideas which developed in the West for example, the idea of human rights. Many Islamic extremists and hard liners see political ideas originating from the West as a conspiracy against Islam and the Muslims. It is in this light that the controversies over the rights of women should be seen.

Muslim women with the exception of a few countries like Turkey and pre-revolution Iran which adopted a western type secular constitution, suffer many legal disabilities in matters of gender segregation, education, employment, marriage, divorce and inheritance. Many of these disabilities are justified by some modern writers. For example, Shaista Ikramullah believes that a daughter sharing half inheritance that of her brother is compensated as she also inherits from her deceased husband's property besides receiving mehr or dower. In her own words, "As regards her father's property, if there is only one brother and herself, a woman has the right to one third and her brother to two thirds of the property. In the event of several brothers and sisters the same proportion prevails, that is to say that every brother has twice the amount of every sister. This apparent disparity in matters of inheritance is made up, when one remembers that husbands had to pay a dower (*mehr*) and if the mehr has not already been paid by the husband during his lifetime, it is considered, to be the first charge upon the husband's

property, and the other heirs cannot receive their portions until this due has been paid. Besides mehr the wife inherits one eighth of her husband's property" (1).

Ikramullah also points out that what distinguishes a Muslim Woman from her Western sister is Purdah (seclusion of women) and polygamy. She argues that both (purdah and polygamy) existed among the Christians and Jews in historical times. She infers that Muslim woman will also attain equality in due course of time (2).

Shaista Ikramullah, against the common non-Muslim perception that Muslim women are debarred from social and political participation, recounts how the Indian Muslim women actively joined the struggle for Pakistan. Again, according to her, "the creation of the new state brought enormous social and economic problems. Thousands had lost their homes and their means of livelihood. Because of this women were obliged to put aside *purdah*. They came out to earn their living. Women who were not obliged to do this also had plenty to do. They had to care for thousands of refugees and provide them with food, shelter, medicines and then later to find them some means of work"(3).

Shaista Ikramullah concludes that, "If there had been some religious prohibition, this change could not have taken place so quickly and without great opposition, for Pakistan is an Islamic country. This goes to prove my assertion that the life of women in Muslim society was a product of the economic conditions of those(early) times and not the result of a religious injunction" (4).

On the other hand, according to Rashida Patel, an eminent legal writer and a jurist herself, laws of Pakistan were distorted in the name of Islamization during the Martial Law regime of General Zia ul Haq in the 1980s. The imposition of legal

disabilities on women was both a negation of the 1973 Constitution of the Islamic Republic of Pakistan which guaranteed equality before law for every citizen of Pakistan ;and, the spirit of Islam. She cites several examples to prove that the framers of the so-called Islamic laws governing the life of Pakistani Muslim women in their zeal even circumvented laws enunciated in the Holy Quran (5).

“ To cite an example, the Quran clearly says:

For divorced women

Maintenance(should be provided)

On a reasonable(scale).

This is a duty

On the righteous (II:241)

Unfortunately this divine revelation is ignored by the man-made Muslim law as presently applicable and a divorced woman has no right to maintenance from her ex-husband” (6).

Muslim woman’s right to work and keep her earnings is strongly argued with citations from the Holy Quran by Sabiha Hafeez. Hafeez quotes the relevant verse of the Quran as follows:

“And in no Wise covet those things in which Allah Hath bestowed His gifts More freely on some of you than on others: to men is allotted what they earn, And to women what they earn: But ask Allah of His bounty: For Allah hath full knowledge of all things”(S.IV.32) (7)

Sabiha Hafeez further stipulates that: “ According to Islamic law, woman’s right to her money, real estate or other properties is fully acknowledged. She has full right to buy, sell, mortgage or lease any or all her properties. Her share is completely hers, and no one can make any claim on it including her father and her husband. Her possessions before marriage do not transfer to her husband and she can even keep her maiden name” (8).

Qamaruddin Khan has also argued that Islam accords perfect equality to women. It is only the interpretations of the Holy Quran and the traditions of the Prophet by male jurists that distorted the teachings of Islam regarding rights of women (9).

In his own words, Qamaruddin Khan says that, “before only a short time had passed when the Muslims changed the teachings of God and His Prophet, and misinterpreted all those verses of the Quran in which injunctions about women had been given, and made their women more deprived and more enslaved than ever. And since the Quran, the *Hadith*, and history were interpreted only by men (males) they diverted every divine law to their own advantage, and snatched from women all those rights which had been granted to them by God” (10). He then goes on to enumerate the erroneous beliefs held by Muslim about the position of women in their religion. For example, “The status of woman is inferior to that of man, and for the same reason she has less rights.” And that, “Woman has been created for the comfort and enjoyment of man, and therefore, she is destined to remain under his subjection” (11).

Most relevant to the modern understanding of the status of women in Islam is found in Fatima Mernissi’s book Women in Islam. According to Mernissi, distortions appeared during the lifetime of Muhammad the Holy Prophet of Islam

himself. The Hypocrites started a campaign of vilification against the person of the Holy Prophet himself by harassing the ladies of His house and other respectable women in the streets of Medina with the result that respectable ladies were advised not to go about the streets of the city as freely as they used to. In other matters, tribal values triumphed against the teachings of a perfectly egalitarian new faith of Islam. Mernissi has pointed out to the temporal nature of some verses of the Holy Quran. Some repressive ordinances curtailing the rights of women against the right of men found in the Holy Quran, according to Mernissi, have temporal significance and are in contradiction with the other verses which clearly call for perfect equality between the sexes (12). In Mernissi's own words, "In the struggle between Muhammad's dream of a society

in which women could move freely around the city (because the social control would be the Muslim faith that disciplines desire), and the customs of the Hypocrites who only thought of a woman as an object of envy and violence, it was this latter version that would carry the day. The veil represents the triumph of the Hypocrites. Slaves would continue to be harassed and attacked in the streets. The female Muslim population would henceforth be divided by a hijab into two categories: free women, against whom violence is forbidden, and women slaves, toward whom t'arrud is permitted" (13).

Just as Fatima Mernissi has made her point by her scholarly research in the history of Early Islam., Khalid Ishaque, an eminent Muslim jurist of Pakistan insists that the modern Western woman should not be a model for Muslim women because, "In

the West, woman is simultaneously a competitor and a sex object, discriminated against in the first capacity and abused in the second” (14).

Khalid M. Ishaque further underlines that,

“To be able to become true companions and not to remain mere sex objects, to be able to become good mothers and not mere unpaid servants, women need education, training and status in society which is denied to them without any valid reason. Allah has given women, like he has given to men right to acquire knowledge to earn and to retain a part of their earnings: this is denied to a large sector of Muslim women” (15).

Discriminated against by her society, no one is more hurt than the Muslim woman who knows the Quran as well as any man and has researched the clues why and how the Muslim woman has been cheated out of her rights given to her by Allah. Fatima Mernissi says: “a modern Muslim man only accepts his wife as veiled, crushed, and silent” (16). Sabiha Hafeez cannot conceal her sentiments of disgust against the Muslim man when she says: “What-ever woman earns is her own. She can have her own bank balance. Her income is definitely not to feed her lazy, drug addicted, good for nothing husband” (17).

One can conclude from the above that a feminist reinterpretation of the Holy Quran and the early development of the code of Islam is needed to restore the rights of women guaranteed by Allah and His Prophet. Instead of looking to the Western experience of feminism and women’s liberation movement, the Muslim women should

make it sure that their rights as they are enshrined in their faith should be restored and executed under the supervision of women judges and administrators. To achieve this goal universalization of education and the preparation of proper reading material are the preconditions.

2. The Status of Women in Pakistan

Pakistan was carved out of a predominantly Hindu India. Islam was planted on the Indian soil more than a thousand years ago. This foreign religion has had its impact on the Hindu faith, but, in the process, Hinduism also left its imprint on the belief system of the Muslim people most of whom themselves were converts from Hinduism. Islam being an extremely tolerant religion had allowed the new Muslims the practice some of their social customs which were thought at that time, centuries ago, to be harmless. The status of women was one of these.

The status of Muslim women in pre-modern India depended on their social and economic standing. The nobility and the middle classes educated their girls at home in religious sciences, language, literature, poetry, calligraphy and painting. Yet, social restrictions imposed on their mobility confined them to the four walls of their palaces and mansions. Only in rare cases women of high birth took the mantle of direct rule over their subjects. Of that, there are several illustrious examples.

For the women of the masses, whether Muslim or non-Muslim life was governed by tradition and custom. Even the Muslim women were not expected to have any say in the choice of a husband. They were not allowed to remarry in widowhood or divorce. The Hindus treated their divorcees and widows more harshly. Among them,

widow burning known as Sati was very common. A widow who preferred not to be burned along with her dead husband lived the life of an outcaste, shunned and considered a defiler.

Social reform movements in India had begun in early nineteenth century. Raja Ram Mohan Roy, one of the earliest and foremost Indian social reformers made a plea to the British, in 1830 to ban Sati and make it punishable by death for the perpetrators (18). Anuradha Gupta, in her article claims that “among all the luminaries of modern India - and that includes Gandhi-Rammohan alone was committed to advancing the feminist cause without any compromise. Alone among his contemporaries, he stormed the citadel of superstitions to call for an end to the practice of widow burning, Sati” (19). She calls Raja Ram Mohan Roy the “First liberator of India,” and then goes on to quote a lady who was a contemporary of the Raja. “What would have happened to me if no Rammohan was born? For I became a widow at the age of 13. (20).

Raja Rammohan Roy himself said, as quoted by Gupta: “At marriage the wife is recognized as half of her husband. but in after conduct they are treated as worse than inferior animals. For the woman is employed to do the work of a slave in the house, such as, to clean the place very early in the morning, whether cold or wet, to scour the dishes, to wash the floor, to cook night and day, to prepare and serve food for her husband, father, mother-in-law, and friends and connections. (21).

The social conditions in India have improved beyond recognition after Raja Rammohan Roy's times one hundred and seventy years ago. Yet, the status of common Indian woman has not changed much. According to Rekhadevi Raju who conducted an anthropological study of four hundred tribal and village women of South

India in the 1980s, “ The position of woman is ideologically meant to be inferior to that of man in these societies.” She then goes on to say in the way of conclusions from her studies, “ Thus in tribal society, a woman is considered impure, weak, unproductive, and unskilled. Latent in this blatantly unjustified assumption is the male dominance and clear bias. In reality however, it is the women who perform almost all tasks in the family life-bearing and rearing children, domestic work, farm labour and gleaning the forest produce. Most of the men drink, and gamble and some even philander. Further, women are made to believe from childhood that man can do whatever he chooses. Thus, many tribal women consider man’s weakness and vice including brutality as masculine qualities” (22).

In fact the position of the Indian woman has not remained static. With her low status in the society she has become more vulnerable in the rapidly changing economy of her nation. This comment is borne out by Neera Desai and Vibhuti Patel who say, “ On the one hand growth of economic development and socio-political movements resulted in generating a liberal attitude towards access to education and employment for middle class women. These currents further led social awareness against inhuman, anti-woman social practices like Sati, widow burning, female infanticide, prohibition of widow remarriage etc. While on the other hand new problems have been created, such as dowry murders, increasing sexual atrocities against women, marginalization of women workers, religious revivalism, caste and communal riots leading to devaluation of women” (23).

The status of Indian Muslim women, in many ways, was not very different from their Hindu sisters of the India of Raja Rammohan Roy, viz., early nineteenth

century. There were however, important differences. Islam had granted rights to women, which could be denied to them but not justified. The best or rather the worst argument against implementing Muslim Women's rights in India could be the citation of patriarchal and social class norms but never ideological precepts.

The lives of upper class Muslim women in India were illustrative of the equality they enjoyed with men in education and cultivation of fine arts, which included poetry, literature, painting, calligraphy and music. Many of them were adept horse riders and well versed in martial arts. The privileged lives of the ladies of the Muslim elite of India have been amply documented. Their personal accomplishments and their patronage of artists, writers, painters and men of religion are well known as well as their collection of books and personal architectural undertakings (24).

The history of the development of the Indian Muslim women's consciousness, their modernization and social participation is intertwined with the history of Indian Muslim's political development. The latter culminated in the struggle for an independent homeland for the Muslims of India. The Indian Muslim women had to play a very significant role in the political struggle for the independence of Pakistan. Many political commentators and leaders of Freedom Movement have believed that the achievement of Pakistan would not have been possible without the full participation of the Indian Muslim women.

In general, the Muslims of India were late in recognizing the social restrictions and deprivations of their women. But when they did, they lost no time in promoting the cause of gender equality and political emancipation of women. In the early twentieth century famous Muslim intellectuals such as Maulana Shibli, Maulana Hali,

Syed Mumtaz Ali, Sheikh Abdullah, and many others took up the cause of modern education for Muslim women. They founded reform societies, schools and literary and social magazines for women (25). Soon, educated Muslim women themselves started taking part in the movement for political rights and education for women.

The leaders of the All India Muslim League, a party which was destined, under the leadership of Quaid-e-Azam Mohammed Ali Jinnah, to lead the Muslims of India to achieve an independent homeland for themselves was never behind in promoting the cause of women. "In June, 1932, the Working Committee of the All India Muslim League passed a resolution in support of women's rights which stated that, " all political and social obstacles and disqualifications in the way of female suffrage in the struggle for social and political emancipation should be removed and they should be considered equal to men and be given adequate representation" (26).

By the late 1930s, the Muslim women who had attained their political education through their participation in the All India Muslim League had organized women's committees throughout the length and breadth of British ruled India. It is interesting to note that despite purdah (sexual segregation), they had started taking out protest marches and political processions. In this, they had surpassed their Hindu counterparts who were known to be more educated and progressive than Muslim women. For example, while wearing burqas (veil) they took out a protest march in the streets of Lahore on 23rd April, 1940 demanding lifting of ban on a Muslim political party. They were severely criticised by the Hindu press of the day (27).

It is widely acknowledged that the Indian Muslim women participated fully in the struggle for Pakistan. Without their contribution, achievement of an

independent and sovereign homeland for the Muslims of the Muslim majority provinces of the British ruled India is unthinkable. Sarfraz Hussain Mirza sums up the part played by women in the achievement of Pakistan in these words:

“In conclusion it can be said that Muslim women did not lag behind in any hour of trial during the freedom movement. Whenever and whatever the situation might have been, they never failed to respond to the call of the nation. The darkest picture of the miseries which Muslim women faced were during the monstrosities of the partition riots. The nation had been put on a trial; tension was mounting and hardships were accumulating, yet women made sacrifices by losing their honour, property, brothers, husbands and sons. This was all they had and that too they presented to the nation” (28).

On August 14, 1947, Pakistan had become a free and independent largest Muslim state in the world. The British ruled India was divided into two nations: Pakistan and India. Partition of India and exchange of populations at an unprecedented scale was accompanied by communal riots, mass killings and heinous crimes the likes of which had not been witnessed and experienced by humanity in modern times. In her biography of Begum Ra'ana Liaquat Ali Khan, the wife of the first Prime Minister of Pakistan, Mehr Nigar Masroor, herself an eyewitness to the events, wrote:

“Nearly one million Muslim men, women and children were killed and over seven millions fled from their homes in India to the newly established state of Pakistan” (29). And, “The mass exodus took place amidst brutality on an unprecedented scale. Atrocities and rape were practiced as never before, and in some instances were the result of massed planning. The horror seemed unending. “The refugees came in waves of thousands, wounded, ragged, hungry, plagued by disease without money, clothes or food.

Thousands lay dead or dying in the streets, cholera broke out, vaccine became difficult to obtain (a small consignment was received from Haffkine Institute in Bombay), hospitals were overcrowded and still this tortured humanity poured in. There was scarcity of transport to provide relief services. It became an enormous problem merely to move medicines, food, clothes and blankets to the needy” (30). Again: “At the lowest end of the tormented victims were the women. subject to all that their men endured and then physically violated also.

“Assault on women took many forms. Many men engaged in multiple rape of a woman; others, high on charas and bhang (derivatives of cannabis), forced women to dance in the naked to the accompaniment of their lewd remarks” (31).

The response of Pakistani women, those who were spared the trauma of Partition, migration and miseries suffered by millions of their compatriots, was unprecedented.

“The impact of the crisis was dramatic.” Mehr Nigar masroor wrote, “Women left the seclusion of their homes to come forward to help. Without any training or experience, they worked in refugee camps, collected and distribute food, clothing, and medicine and money. They helped in hospitals and camps, opened and ran dispensaries, clearing centres and homes for the abducted women” (32).

Middle class and urban women did all this as a spontaneous reaction to the miseries they saw which attended the advent of the establishment of Pakistan. However, within months and a couple of years more organized and institutionalized social services appeared under the dynamic leadership of Begum Ra’ana Liaquat Ali Khan. Again in Masroor’s words:

“The Pakistan Women’s Volunteer Service came into being; after five to six months in the field, the Pakistan Women’s National Guards was set up in January 1948 and proper training imparted. Physical training, elementary welfare duties, advance courses in nursing, ambulance driving, shorthand and typing, signalling and air raid precautions all began to be given.

“Begum Ra’ana Liaquat along with the others took her turn in tending the sick, visiting camps, organizing the transport, and driving out at night in trucks which toured the streets and outlying areas of the city, distributing clothes and blankets to those who could not reach the camps. Many institutions came into being: an Employment Bureau, Lost and Found Bureau, Marriage Bureau, Widow’s Home and a Home for Abducted Women. It was estimated that sixty thousand Muslim women and girls had been abducted. They had to be found and brought back and then their relatives searched and the family rehabilitated”-(33).

In February, 1949, under the leadership of Begum Liaquat, All Pakistan Women’s Association was founded to continue and expand the network of social services beyond emergency and on permanent institutional basis. “Women from all corners of Pakistan were represented, Punjabis, Sindhis, Pathans, Baluchis, Bengalis, Kashmiris, all who were born on the soil of what was now Pakistan, and also those women who had migrated to this new land in pursuit of the idea- women from U.P., Bihar, Hyderabad (Deccan), South India, and even as far as Burma” (34).

“Christians, Hindus, Buddhists, Parsees, Memons, Ismailis, Bohris, Khojas and Kutchis-all have been and remain even today an integral part of this fabric of womanhood. The APWA has remained like a tapestry, the pieces or strands being derived

from a thousand sources” (35). And, this is no exaggeration. All Pakistan Women’s Association, better known throughout Pakistan as APWA, is the largest women’s NGO in the country with a consultative status with the Government of Pakistan and is an affiliate of the United Nations (36).

It is ironic that the women of Pakistan who had struggled as hard for the freedom of their homeland as men and suffered as much, even more because they were women, were ignored when political conditions became stable and the new nation embarked on its career as a sovereign entity. The sacrifices made by them and their contributions to enable Pakistan to function as a nation and a society were set aside and forgotten. The political instability, successive military takeovers and coming into power of authoritative chauvinistic male dominated governments weakened the cause of women. Regressive and oppressive policies regarding the life of women, sometimes in the name of Islam and sometimes shamelessly in the name of tribal traditions were not only made, but also, put into practice with vengeance. This, in the backdrop of successive governments which cared little for their declared policies regarding education, health and social welfare. Persecution of women has been a serious pursuit of almost every government of Pakistan after the assassination of the first Prime Minister of Pakistan Mr. Liaquat Ali Khan in 1951.

During the struggle for Pakistan, its founding father, Quaid-e-Azam Mohamed Ali Jinnah, in his memorable address in Aligarh in 1944 had said, “ It is a crime against humanity that our women are shut up within the four walls of the houses as prisoners. There is no sanction anywhere for the deplorable conditions in which our women have to live. You should take your women along with you as comrades in every

sphere of life” (37). More than four decades later, the Report of the Commission on the Status of Women, 1985 had this to say: “ Bought and sold, beaten and mutilated, even killed with impunity and social approval dispossessed and disinherited despite legal safeguardd” (38).

One should not be misled by the stereotype, which emerges from the above two quotations. Khawar Mumtaz and Farida Shaheed in their book, Women of Pakistan: Two Steps Forward, One Step Back? which is a situation report they wrote on behalf of the Women Action Forum(WAF) during the worst days of military dictatorship which had passed many anti-women ordinances, stipulate that, “Depending on her geographical location, a Pakistani woman can find herself in a tribal, feudal or urban environment. She can be a highly qualified and self-confident professional, or a self-effacing peasant toiling alongside her men folk; she can lead a highly cloistered life cut off from all decisions and information in the urban lower middle class ghettos of respectability or in the wide expanse of the nomadic regions, or she can be a central figure of authority in the limited circle of influential women in government and business circles” (39).

Unfortunately, there is no coherent and internally consistent ideology, which defines the legal status of women in Pakistan. There is the constitution of the Islamic Republic of Pakistan, which guarantees equality before the law for all the citizens of Pakistan. This very constitution then attaches qualifications to this proviso in the name of several contingencies. Then there is a persistent effort to bring laws of Pakistan in conformity with the Shariat or the so-called Islam law. There is a profusion of interpretations of the writ of the Holy Book and the sayings of the Prophet of Islam

(pbuh). And, last of all, but most important than the laws of the land and even the injunctions of Islam, are the customs of the male dominated patriarchal Pakistani society.

Pakistan inherited its legal system from the British who had tried to synthesize the western legal concepts with those of Muslim ruled India and customary laws of the Indian Muslims. In the words of Mr. A. K. Brohi, an eminent jurist of Pakistan, “ The law that was applied by the British Indian Courts was not Muslim Law *stricto sensu* but was, what may be characterised as, a cross-breed, a hybrid, resulting from the interaction of the Principles of Muslim Law with the rules of Muslim Law as these were adopted and applied by the British Indian courts pursuant to the powers conferred on them by several legislative enactments defining their powers and jurisdiction to apply Muslim Law in the determination of controversies before them” (40).

Women in Pakistan do have the right to inherit and hold property, the right to work and earn and keep their earnings. However, their rights in many other spheres are not compatible with the norms of justice, equality and democracy. These rights have been described, discussed and commented in ongoing public debates in Pakistan.

There is no doubt that several attempts have been made to improve the legal status of Muslim women in Pakistan. Yet, as Rashida Patel in her book, Socioeconomic, Political Status and Women & Law in Pakistan, says: “ There remains today, after nearly three decades of the achievement of Pakistan the urgent need for reforms in law relating to marriage, divorce, maintenance, guardianship and custody, family relations and responsibilities, inheritance and all ancillary disputes. The cry for reform continues” (41). Again, Rashida Patel by way of concluding her argument says:

“There have been some changes in the interpretation of specific laws brought about by the judicial decisions of the superior courts in Pakistan. These decisions constructively changed part of the degenerating effects of the former misinterpretation and misconceptions of Muslim Law. But these changes by judicial decisions are few and far between and the women of Pakistan continue to suffer from age-old customs and traditions and are borne down under the weight of misinterpreted Islamic Law. Concepts of Muslim Law, based on misunderstanding of Islam, and the so called ‘ Anglo-Muhammadan Law’ continue to be applied in Pakistan” (42).

3. The Economic Participation of Women

Work is an essential component of human life. Basically, work is a sociological concept in that each society defines work in the framework of its social structure. (Woman’s work in Pakistan is not considered work. One or two references can be inserted here). The most modern sounding and gender-free definition of work is that of the feminist writer, Alice Kessler-Harris who in her book, *Women Have Always Worked* describes work as, “a source of identity, helping all of us to locate ourselves within the society and to feel a sense of value as contributing members. It enhances self esteem offering a sense of mastery over self and society. Work provides economic security and, a frequent correlate, family stability. It can help create a sense of power and structure. Within its sphere, people decide where and how to live. Without work, rootless-ness threatens and, as in periods of economic depression, vagrancy replaces community building” (43).

Brownlee and Brownlee in their historical overview of woman's role in the American economy believe that the changing social values rooted in the changing American family structure and ideology defined what is woman's work (44).

At the beginning of the twentieth century, Brownlee and Brownlee say, "census takers found women employed in a myriad of diverse occupations. They worked as architects, chemists, engineers, lawyers, surveyors, shippers of farm products, railroad conductors, electricians, road machinery operators, blacksmiths, mechanics, metal molders, meat cutters, bartenders, law-enforcement officers, stevedores, and teamsters. However, the participation of women has been diverse throughout the history of the American economy, extending well beyond household tasks and occupations traditionally considered woman's work- occupations that seemed suited to the presumed physical, psychological, and intellectual inferiority of women and that *appeared* to extend logically from household responsibilities: nursing, elementary school teaching, manufacture of textiles and clothing, domestic service, and prostitution" (45).

William Chaffe makes the same point, viz., the changing role of the American woman in the national economy has been concomitant with the changing pattern of the overall economy and the American family structure. Demographic dynamics have also played their part in defining the role of the American woman in American society and economy (46). Thus the basic changes in the community's economic and social structure determine the woman's economic and social participation. This is borne out, negatively though, in a study of residual families of male migrants working in Dhaka, Bangladesh, conducted by Mahmuda Islam (47). The absence of their migrated husbands and sons did not essentially alter the circumstances in which women

lived because the migration itself was minimal and the village community was governed by norms by which the affluent landlords lived. Thus, despite the economic benefits of men sending their money home the women's physical and social participation was curtailed and they were subjected to even closer surveillance by the elders of the family as that was the norm of the affluent. Mahmuda Islam concludes that, "All women, however, continued to remain under supervision of the male guardians: subordination of the women was not perceptibly altered; home continued to be the domain of female activity and hardly any woman could be engaged in activity outside the households" (48).

Kristen Westergaard confirms the conclusions reached by Mahmuda Islam by saying, "the traditional division of labor in Bangladesh along sexual lines, allocates the work of women to tasks performed within the family *bari* (homestead). This segregation in the economic sphere is duplicated and reinforced at the ideological and political level.

"The powerful ideological operator in Bangladesh is very much related to the Muslim religion.. The religious norms as regards women prescribe that women observe *pardah*, i.e., that they should not be seen by males outside the family" (49). Westergaard's allusion to religious norms should be read as cultural norms as explained by Mahmuda Islam in the previous citation and the discussion in this chapter on the status of women in Islam.

It is interesting that Perveen Ahmad reached different conclusions in her study of Bhadun, a village seventeen miles north of Dhaka, Bangladesh. In this religiously heterogeneous community in which Muslims, Christians and the Hindus lived together about 80% women work in their own homesteads for cash earnings. Although

work outside the home was still frowned upon and domestic service was positively disliked, women have the support and respect of their men in their decision to make some money besides fulfilling their household duties. Most important of all, the status of an earning woman was enhanced in the family and community (50).

According to Perveen Ahmed, “ Men in the majority support women in their work because they are aware of the benefits she can bring through her paid activity.

“70% Muslim men expressed their support as emerging from the need for extra family income. Hindu men agreed to this reason to a higher degree at 84% and Christian men gave this reason to a much lower degree at 47%” (51).

However, Perveen did find cases of men maltreating their earning women. Nevertheless, she concluded that the stage was set for the enhanced status of the working woman (52). Economic pressures and contact with the outside world contributed to women’s relative freedom. Perveen reflects that that was not all.

“Although it is known that the need for money often overrides social constraints, it is also a known fact that in extremely orthodox societies men have been known to cause family suffering, rather than family ‘dishonour’. A recent case in point is the Afghanistan situation where it is reported tribal women in refugee camps have been known to be dying for lack of medical attendance, because their men will not allow them to be seen by outsiders” (53).

It is possible to suggest that the changing pattern of economy, society and polity no doubt are the contributing factors, which determine woman’s participation in the economy; cultural flexibility too is a prerequisite. In an anthropological study of Mandar women of South Sulawesi, Indonesia, Toby Volkman found that women had

abandoned weaving which used to be their chief occupation and took to trading in fish which was traditionally the male preserve. Toby Volkman ascribed this to women's desire for freedom and mobility. She says, "The fluidity and flexibility of Mandar society are revealed in this account: the readiness of women to spring into action and virtually to invent new roles, to create new ways of working and being in the world" (54). In fact it was not only the flexibility of Mandar society alone, which made the quick and easy switch over from weaving to trading in fish possible for women. Significant technological and economic changes were taking place in South Sulawesi. "More recently," according to Toby Volkman, "some Mandar fishermen have turned to shark fishing and to the cultivation of agar agar as new form of marine production. In the Majene area, the most dramatic and substantial change has been the boom in Mandar's raft scad fishery, an expansion that has taken place since then middle 1970s" (55).

Negative impact of technological improvements on women's economic participation is effectively brought out by Jahanara Huq in a well researched article. She cites a World Bank report in which it is asserted that, "about two million women must have lost productive employment by the introduction of mechanical rice milling" (56). Ironically, on the other hand, "little or no technological improvement has been made where women have been working in large numbers. No improvisation is made to improve productivity. With small improvisations in tools and implements, the productivity of women could have improved substantially" (57). As a result of the introduction of mechanization in Pakistani agriculture, Jaweria Khalid found out in her study of a village near Islamabad that women became alienated with land and agriculture. "Capitalist trends in agriculture are increasing in this village." Khalid writes, "Today, women are less

associated with fields and are deprived of the feeling of being a part of the land and the agriculture. Men consider themselves the owners of the land as well as machines. This has reduced the status of women because the men do not consider themselves dependent on women's farm labour. This trend has made women feel isolated in terms of economic and household decision-making" (58).

That women contribute significantly to household and national economies is no longer an issue. Their work status is being recognized by economists and public spirited bodies such as NGOs, and the governments of many countries of the world. Many governments of the world have taken positive steps against gender discrimination in hiring, firing and wage structures. Pakistan too has taken a few steps, which will be discussed later in this chapter.

There are emerging global issues which merit mention in reference to the economic participation of women in Pakistan. Very pertinent in this connection is the analysis of women's position in a debt ridden economy and an action report by June Nash. She focuses on the case of Bolivia's debt crisis and the political response by women of poverty groups who are hit the hardest. The policies dictated by the World Bank and International Monetary Fund result in the withdrawing of subsidies, and cut backs on social services as also increase in unemployment due to downsizing of public sector industries, inflation etc. The wayward governments of the Third World and notoriously dictatorial regimes have been encouraged by the international financial institutions in the past to incur national debts, which have now become too heavy for these governments to repay. Commenting on Bolivia's debt crisis, June Nash writes, "Although the debt crisis cut across class strata, its impact on different sectors of the

economy and on different regions of the country has effected women in very different ways. Women are the major force in the urban markets, both as sellers and buyers. As sellers, they feel better than fixed-income workers or professionals, and, as buyers. they organized boycotts of speculators” (59). Nash, who herself took part in the women’s protest movements, concludes that, “women have promoted survival strategies where they could; and where there was little chance, of success in customary economic solutions, they have turned to political mobilization. The threat to life promotes the mobilization of women as autonomous political figures” (60).

The international perspective on why women must work to earn cash is rapidly changing. In the past, woman’s economic role was seen as supplementary and supportive of the male head of the household in low-income groups. Still it was the male head of the household who was considered primarily responsible to sustain the family. It is being argued now that woman is as responsible as the man in raising the family. Woman’s contribution to the household income which is considered to be 25% on the average as will be seen later in this discussion is being valued more than ever. Migration of males and its impact on the woman’s role has been mentioned above though the primacy of the social structure was still seen as paramount. In many cultures, for example in African countries, large scale migration of men to urban areas has led to desertion and divorce resulting in increase in percentage of families headed by females. In Ghana, Cynthia B. Lloyd and Anastasia J. Brandon found that at least 30% of households were headed by women. But, in the other 70% of the households “ where a man is reported as the head, his spouse plays a primary economic role in a significant percentage of households particularly in households with older male heads, whose spouses are likely to

be of working age because of large age differentials between spouses” (61). They also found that women’s “access to the cash economy contributes importantly to the economic standing of households in which children are being reared. The adjusted consumption levels of household members are highest in those households where women have a primary work role either as cohead with their husband or as primary head of their own household” (62).

In India and Pakistan, the feminist researchers and activists still feel the need to convince their governments and the opinion makers at large that women are in fact an important part of the economy and that they must find gainful employment. Suchitra Anant, S.V. Rao and Kabita Kapoor, the compilers of a bibliography of published works about women’s participation in the Indian economy write: “Those who have been studying the condition of women especially amongst the very poor in India, feel a sense of urgency as they perceive the survival crisis in the lives of these women. They see that these women are losing their place in the job market. They are often nutritionally deprived- and they are not yet sufficiently organized to make a noise about their condition” (63). Women’s contribution to the national economy is notoriously underreported and remains undocumented. On the other hand, Suchitra, and others also state that, “ it is not only because of failure of the methodology of investigation but also because of the respondent’s self perception (64).

Researchers see a decline in the economic participation of women in India. Sudan and Gupta observe that, “A macro-analysis reveals that women’s economic participation has been declining since 1921, both in percentage of workers to total female population and in their percentage to the total labour force. The percentage share of

women in the total labour force declined from 34.44 percent in 1911 to 13.95 per cent in 1981. The percentage of women workers to the total female population declined from 33.73 per cent to 19.77 per cent in 1981. This decline has been even more precipitous in recent years” (65). And, according to Suchitra and others again: “Most studies indicate that the majority of Indian women work- i.e., they are engaged in some regular economic activity- and yet they form the majority of those who are seekers of work. This paradox can be explained if we look at the issue as a crisis in the lives of poor women. The majority of these women are actually underemployed - their wages are low, the work is not adequate and yet they must work in order to bring in some real or monetary income every day. These women are often the sole supporters or primary breadwinners in their family. Since they are in low skilled low paid jobs, they are the first to be disengaged from employment as soon as ‘modernization’ takes place” (66).

Similar trends in the economic participation of women in Pakistan in the official statistics have been noticed by Z. D. Faruqi. The percentage of females in the total employed labour force, as he reports, was 8.78 in the 1961 Census. In 1981 it fell to 3.55% (67). Faruqi observes that there has been a percentage increase in almost all major occupational groups for women except in the agricultural sector which fell from 64% in 1973 to 38.14% in 1981. This trend he ascribes to a seasonal underreporting. On the other hand, it has been observed above that mechanization in agriculture has led to a decrease in the participation of female family labour. However, Faruqi does concede that on the basis of empirical evidence, there is “an increasing participation trend for women in various non-agricultural occupations in the urban areas as well as in non-farm

activities in the rural areas.” He finds it most pronounced in the occupation of professional workers and production workers (68).

Nasira M. Shah who made a comprehensive study of Pakistani women, has concluded her observations on the economic participation of women by asserting that the data from various national censuses put the female work participation somewhere between 5 to 10 percent. Actual rate according to Shah may be about twice these figures. May be around 22%. Like many other observers of the economic participation of Pakistani women she too mentions the factors underlying underreporting: definitional problems, response to interviews by the male heads of households who are reluctant to admit that females in their households earn to supplement household income. In the body of her report Nasira M. Shah cites a micro-study in which it was found that about 80% of rural women were involved with one or the other agricultural work as unpaid family labour Drawing upon an other study she observed that 57% of the rural women were engaged in nonagricultural activities. Nasira M. Shah ruefully remarks: “Female work is not a highly valued activity in Pakistan... It may be concluded that for an average Pakistani woman work participation is a status reducing rather than a status enhancing activity and women who can afford to stay out of the labour force do so” (69).

Farida Shaheed and Khawar Mumtaz in their status report wrote for UNICEF, Pakistan on women’s economic participation elaborate in detail why and how government figures on women’s economic participation could not be relied upon. Yet, they also put the figure of full time women workers at 20 to 30 % of the total labour force while they considered the number of part-time women workers much higher. Like others cited above they too make the observation that: “Women have been disproportionately

effected by mechanization and technological innovations both in the rural and urban areas” (70). What appears to be illustrative of discrepancies in the Pakistani women’s work situation on the other hand, Shaheed and Mumtaz, citing a World Bank report wrote that there had been a dramatic increase in the number of women in technical and professional occupations in Pakistan, viz., from 31,674 in 1961 to 127,442 in 1981 a fourfold increase in two decades (71).

At the other end of the spectrum, making reference to a micro study of labour conditions in Lahore, Shaheed and Mumtaz report that “jobs for women are at the lowest rung of the employment ladder, and women’s wages are also starkly lower than those of men. In spite of the low wage rates, these women contributed an average 25% of the household income.” (72).

Citing a World Bank report again, Shaheed and Mumtaz mention in their status report that informal sector of Pakistan’s economy employs 70% of all urban labour force and about two million women. In their own words, “majority of the women in the informal sector are *home-based workers*. According to micro-level studies home-based workers constitute 53% of all employed and 77% to 83% of employed women in the informal sector. The World Bank estimates that approximately 1.5 million women are home-based workers with about half (750,000) working as piece-rate workers and the other half as micro-entrepreneurs. In fact, the World Bank assesses home-based work as the most important source of women’s employment after agriculture” (73).

According to Amra Saeed who wrote a situation report on Pakistani women’s development for the UNICEF Pakistan: “Women’s waged work in both the formal and informal sectors remains largely invisible in macro data and mainstream

policies. The largest concentration of work of urban women in waged work is in teaching and medical professions. The newer areas of work opportunities since recent times also include architecture, banking, accounts, interior decoration, home-based small business, engineering, travel agencies, secretarial jobs, civil services, civil aviation and in some industries such as packaging, textiles and garments. In the rural areas, women help out in family owned farms. From the woman's point of view, helping their menfolk on farms becomes an extended household job" (74).

4. The home-based working women and women entrepreneurs

How the World Bank reached the estimate that there were 1.5 million home-based working women in Pakistan in 1989 is not known. Even if the estimate had some validity in 1989, it should be accepted with qualifications in the year 2001. It cannot be said with any certainty that the number of home-based working women increased in Pakistan during the last decade of the twentieth century. However, it can be conjectured that the economy of the Third World in general and that of Pakistan in particular is worse off than before. There may be widespread underemployment and unemployment, it is the woman who feels compelled to feed and clothe the family, particularly the young children. As one feminist writer says: "Economic opportunities are limited for men, for women, even more limited." And yet: "Women have more time for work, their attention is focussed on achievement for lack of entertainment" (75).

Home-based working woman's entry into the workforce through the so-called urban informal sector of the economy is made possible due to many factors. One of these is the very nature of the informal sector itself. In a very convincing article, Ray

Bromley who basically contests the validity of the concept of informal economy, characterizes it by seven of its aspects, viz., ease of entry, reliance on indigenous resources; family ownership of enterprise, small scale of operation, labour intensive and adapted technology, skills acquired outside the formal school system and unregulated and competitive market. Bromley suggests that the dichotomy of formal informal sectors cannot be sharp and definitive. Neither can the formal be separated from the informal. (76. Bromley, Ray, " Introduction - The Urban Informal Sector: Why Is It Worth Discussing? pp. 1033-1040) The so-called formal sector units can find the home-based work done by women the easiest and the cheapest without assuming any social responsibility like providing safe and comfortable work environment, health services, paid holidays and pension etc. Only in rare cases, international pressures against child labour and human rights violations can force the formal sector entrepreneurs to set up work centres for adult women (77).

That "Putting out" type of work, and "piece rate work" done at home by women is exploitative and that the home-based working women are the lowest paid among women working outside their homes is the most common observation as shall be discussed below. Alavi's observations in this connection have already been referred to in the first chapter of this dissertation. However, women's home-based work is more outspread throughout the length and the breadth of Pakistan than is realized by urban-based social researchers and writers. There are some micro-studies, which indicate that home-based women's work is not confined to urban areas. Nasreen Aslam Shah, for example, found in a study of a fishing village near Karachi that 48% of the women of fishermen's families she interviewed were home-based working women. They were

engaged in several income-generating activities to supplement the household income because incomes of the husbands from fishing was inadequate and irregular (78). Similarly, in a study of women's life in a small village in Thatta district of Sindh, Pakistan, Nasreen Aslam Shah found that almost all the women of the village were engaged in agricultural work in one way or the other. All the 55 adult women of the village were skilled in embroidery and stitching and wanted work using their skills. But, there were no significant opportunities. Even so, 32 (58.2%) did manage to earn a little extra for their families from non-agricultural home-based work (79).

There is an other successful rural enterprise managed by two German NGOs based in Berlin and Heidelberg which merit mention at this point. In this project, women of Thatta Ghulamka of Okara District in Central Punjab make Punjabi traditional dolls redesigned by German ladies and marketed by them in Lahore and elsewhere. Incomes from the proceeds have benefited the women of Thatta Ghulamka and another adjoining village (80).

It will be very difficult to know the full extent of women's home-based work in Pakistan for ideological as well as methodological reasons. Weiss made the detailed and in-depth study of twelve home-based working women in the Walled City of Lahore. This study was actually a narrowing down of a broad-scope study of 100 households of the City out of which she had found about a quarter of households of home-based working women. Of the background of these working women, Weiss says: "As ideal Muslim women are physically veiled, so too are their productive contributions 'veiled' in popular cultural assessments and official documentation. Idealized notions in which Muslim women are care for by men in their families so as to preserve the family's

izzat (respectability) and *sharafat* (honor) are often inconsistent with the realities of every day life for many women and actual roles they perform” (81).

It is not simply a question of concealing women’s contribution to the household income to the outsiders. Two German commentators of the Pakistani social realities observe more critically that “women look after livestock they cannot buy or sell in the market.” And again, “purdah encourages the practice of payment being made to the male head of the household even for work done by women” (82). Home-based work for Klein and Nestvogel is: “Contract work which can be performed under the ordinances of Purdah” (83).

Just as rural women in Pakistan have always participated in agricultural work, so have the women of traditional artisan households assisted their husbands, fathers and brothers as family labour. Traditional family in Pakistan as elsewhere in the world has been a production unit. The change is coming, but the pace of change is still slow. Sather and Kazi, who studied the productive and reproductive behaviour of women in Karachi in 1988 observe: “We saw hand looms in Orangi and Banaras (Colony) where banarsi cloth and saris are made skillfully with delicacy. In these areas women are working as technical assistants or are fully assisting their husbands on the hand loom. In the houses women work as helpers in packing and stitching for 5-6 hours. These women do not work for money, because they consider it as house work and are doing it since childhood” (84).

From the extent literature related to the home-based working women, it is difficult to know how and when women started doing for cash earnings working within the confines of their homes. It is interesting to find in one important study of women’s

life in a slum of Karachi in 1970, women's home-based work does not seem to be significant. Emmy B. Kunst, a Dutch social researcher wanted to have, "a general idea about the way of life, thoughts and feelings of the women of Azam Basti" (85). She did not find many home-based working women in Azam Basti, a slum of Karachi. When she asked if women of the Basti (settlement) had a daily routine, which they followed. She received this interesting answer, "We have the whole day in which to do the work, so we work, sit, and eat whenever we feel like it and we sleep when we feel sleepy." Continuing her narrative, Kunst says: " Naturally, this only applies to women who do not do any work apart from housework. The small number of Muslim women, who try to get an additional income by doing some work in the home, cannot afford to take much rest. Neither can the Christian female sweepers; who work outside the locality" (86).

It is only from indirect references that one can guess when the home-based work for women caught on like a 'movement'. A study was made about women working in the informal sector of the economy by SPARC (Society for Promotion of Area Resource Centres) an NGO of Bombay (now Mumbai) in 1987. It studied several categories of women: domestic workers, vegetable and general vendor, construction workers, fish halipati, paper and metal scrap collectors, home-based workers, prostitutes, basket weavers and factory workers. These were the women who lived on the side-walks of the city and some who were relocated at an inconvenient distance from it. About the work of home-based working women the report says: The home-based working women did Raakhee work (87), packing steel wool, tailoring, finishing products, bag making etc. Many women have had a tradition of 'putting out' work: their mothers may have been

doing it or their husbands lose their jobs and find some home-based work in which they expect the women to help.

And, “the women who do this type of work appreciate the independence and time-management which is possible. But since they live in small, cramped areas, storage of raw material is difficult; this in turn is perceived as negative by the manufacturers who (despite this) prefer to give the work to slum and chawl women (88).

It is interesting to note that in this study, most home-based working women had Muslim names. One can conjecture that Purdah had something to do with their decision not to work outside their homes despite exploitative low cash returns. It appears though from the above two citations that home-based work for women may have been a tradition in some low-income families for generations, it became widespread in the urban areas about a quarter of a century ago.

Farida Shaheed and Khawar Mumtaz conducted a study of home-based working women in a low-income neighborhood of Lahore probably in 1978 or possibly in 1981 (The publication bears no date). The researchers took a sample of 300 households, which yielded 204 who did what the researchers called “Piecework Labour” at the time. They found them to be illiterate by 62% and the sole breadwinners for their families by 92%. Despite low wages the home-working women interviewed for this survey reported positive feelings about their work and wanted their daughters to learn some trade to support themselves and their families. In fact women who did not do any work for cash expressed the desire to do the piecework labour if they had the opportunity which came through some women of the neighbourhood who had acted as ‘middlewomen’.

A significant finding of the study done by Farida Shaheed and Khawar Mumtaz was that the home-based working women (doing piecework labour) were isolated from each other due to Purdah. Also having no information about the worth of their labour, they were exploited. Their isolation from each other did not allow them to get together for collective bargaining for better wages. In this study, Farida Shaheed and Khawar Mumtaz come to the conclusion that: "Psychologically the women have gained in terms of self-confidence and a feeling of independence. Socially most of the women have benefited by fewer quarrels with their husbands and a happier home atmosphere" (89).

Farida Shaheed and Khawar Mumtaz's conclusions are confirmed by Nasreen Aslam Shah in her case-histories of young women doing home-based work. Shah concludes that: "The woman has developed the insight and has changed her manners and pattern of living. This change has obviously occurred due to her working for economic prosperity and supplement the family support with her husband" (90).

In another study conducted by Nasreen Aslam Shah which focussed on young home-based working women, it was found that majority of them had been doing home-based work for more than five years. Only 21(34.43%) of them received their wages directly. For others, head of the household, brother, sister or parents received wages on their behalf. Interestingly, 29(47.54%) of them claimed that they had gained confidence in themselves as a result of their ability to earn through work (91).

In a study of 265 self-employed women of katchi abadis (squatter settlements) of Karachi, Nasreen Aslam Shah found that 50.56% of them were illiterate, 19.25% barely literate with religious education, 9% had middle school education and

only one (0.3%) was a college graduate. According to Shah, the illiterate self-employed women felt they could do better if they had some education (92).

Although the home-based working women are generally found to be the lowest paid among women workers, their contribution to household income is substantial. For example, Sather and Kazi found in their study entitled *Productive and Reproductive Choices of Metropolitan Women: Report of a Survey in Karachi* that: "At the bottom of the scale were women from poor households who were mostly uneducated and working in low income occupations. These included factory workers, women in informal sector jobs such as domestic servants, casual labourers, vendors as well as women engaged in income earning activities at home such as tailoring and embroidery. Across this group *monthly earnings were lowest for the home workers* (emphasis provided). But, on the other hand, the husbands of home-based working women earned more than those of other categories of working women. That made the mean income of the households of home-based working women comparatively much higher (93). Irons, televisions, radio cassette players, commonly found in households of lower income working women were found more in the households of home workers as compared to the relatively poorer groups of non-home workers of the informal sectors (94).

It seems plausible to suggest that the relatively better household income of the home-based working woman is a function of husband's better income. This fact brackets the family with the lower-middle class or marginally upper-lower stratum of the society. It should be borne in mind that the notion of respectability is always lurking in the background of the home-based working woman despite her exploitation at the hands of the middleman or even a male member of the household. This was not the case with

the women of Musa Colony, a slum of Karachi dominated both by ethnic and illegal Begalis. According to Nasreen Aslam Shan who studied 100 poorest of the poor households of this locality, some women from these families worked for wages. Others could not do so for lack of skills and knowledge about work opportunities. However, even in case of families in which women did some work, they were so poor that they could not send their children to school and afford proper medical care in case of sickness (95).

The terms used for the home-based working women have been changing. For example 'piece-rate workers' has been in use for some time and so is 'self-employed women'. In the SARC study of Bombay's women workers of the informal sector the term initially conceived was 'piece-rate workers' which the researchers changed later to 'home-based workers' to accommodate traditional home-based working women such as tailors and basket makers (96). In fact, there have not been enough micro studies to allow refinement of concepts use to differentiate one category from the other.

Nasreen Ayub in 1994 made a comprehensive study of 265 'self-employed women' living in 80 katchi abadis (illegal/unauthorized squatter settlements) of metropolitan Karachi. She found that these home-based working women (self-employed) who were illiterate by 50.6%, worked for 10 to 12 hours every day to make Rs. 180 to Rs. 3500 per month. A little more than half of them (52.45%) earned between Rs. 180 to Rs. 1000 per month only. Ayub developed a typology of work done by the self-employed women in her sample. All the work that they did, for example making of boxes, bags, decorative items, articles of daily use, toys and artificial jewellery etc., consisted of mostly manual work and low level technologies.

What made these self-employed women in Ayub's sample more like piece-rate workers was that they (73.6%) purchased the raw material from the very contractors who bought their products (97). Almost all the respondents in Ayub's sample (90.2%) claimed they spent their earnings on the family while 50% said they spent their money on the purchase of household items (98). Those who said they spent their income on the education of their children were 34% of Ayub's sample (99).

The findings of another major study of home-base working women in Karachi, conducted by Shahnaz Kazi and Bilquees Raza in 1988, confirmed and added to the major conclusions of Ayub's survey of 1994. Initially, Kazi and Raza took a larger sample of 1000 working and non-working women for comparison out of which 680 were working. From this sub-sample of working women the researchers found 247 home-based working women. The others were working both in the formal and informal sectors as factory workers and those who worked outside their homes like domestic workers. Kazi and Raza's home-based working women were living in Orangi, Lyari, Golimar and various other katchi abadis spread across Karachi. About 82% of the sample women were illiterate and about the same percentage (80%) were not allowed to work outside their homes. Refusal to let the women of the sample to work outside home was related to higher household income.

The income generating activities of the home-based working women of Kazi and Raza's research included sewing and embroidery, food processing which meant cleaning and peeling of garlic, dried fruits, prawns etc., weaving of banarsi cloth, making imitation jewellery, artificial flowers and other decorative items, opening cement bags, packing biscuits and handkerchiefs etc. The most important findings of Kazi and Raza's

research related to the income of the home-based working women, their total household income and their share in it which find confirmation in similar studies. In their survey, the home-based working women earned much less money per month than their counterparts working in factories and those working outside their homes in the informal sector. One striking finding was that the per capita income of the home-based working women was higher than those of other workers despite the fact that the household size of the home-based working women was bigger against the same of the others, viz., 7 against 6.5 for the workers in the informal sector jobs outside home and 6.2 for female factory workers. Also, the home-based working women had larger burden of housework as compared to others (100). In conclusion, Kazi and Raza remark: "The demands of seclusion and restricted mobility of these (home-based working) women leave them vulnerable to exploitation by middlemen as a source of cheap labour" (101).

Sociological significance of the emergence of the woman entrepreneur from among the ranks of lower and lower middle class home-based working women, and, self-employed women has been commented upon in the introductory chapter of this dissertation. Its development-related importance has not inspired much research however. There are a couple of research endeavours which deserve comment. Richard P. Daub and Doris L. Daub made a study of India's public policy to promote small scale industries and whether it encouraged entrepreneurial spirit which the authors believed was of vital importance to India's industrial development. They were interested in the socio-economic characteristics of the emerging entrepreneurs. But first they were concerned about the definition of who was an entrepreneur. Entrepreneurship is, quoting Joseph Schumpeter, a well-known American economist, the authors write, "to reform or revolutionize the

pattern of production by exploiting an invention, or, more generally, an untried technological possibility for producing a new commodity or producing an old one in a new way, by opening up a new source of supply of material or a new outlet for products, by organizing an industry, and so on.” As if this definition sounded too academic and abstract, Daub and Daub settle for another definition by Arthur H. Cole, “included (are) in this definition of entrepreneurs all those who ‘initiate, maintain, or organize a profit oriented business unit for the production or distribution of economic goods or services’. Cole also saw the entrepreneur as *the* ‘central figure in modern economic history, and, to(his) way of thinking, *the* central figure in economics (Emphasis provided) (102). The authors observed many weaknesses in the public policy of India meant to promote small-scale industry. They particularly pointed out to bureaucratic delays and a complexity of rules and regulations, which did not help in the realization of government’s policy toward the encouragement of small-scale industrialists. However, they concluded that: “We have also seen how, once such a process is set in motion, an atmosphere is created that feeds on itself, encouraging new people to try. The elaborate division of labour, the availability of markets, the atmosphere of success, and the affluence that creates new markets all contributed to an ongoing system that facilitated industrial activity” (103).

Daub and Daub were not interested in woman entrepreneurs. Vijayalakshmi, an economist from Madras, India, makes a profound remark, though in a lighter vein, that if, “entrepreneurship is defined as the ‘ability to co-ordinate and organize, manage and maintain and reap the best out of even the worst situation is nothing new to women.” And that, “the best and the most versatile example of a woman

entrepreneur can be found in the daughter-in-law of a joint family in the Indian society” (104).

A very important study, though only indirectly related to the topic of the research on which this dissertation is based, was conducted by D. Lalitha Rani, an Indian economist who focussed her research on women entrepreneurs exclusively. Rani took a sample of 100 enterprises owned and managed by women in Visakhapatnam, a densely industrialized city in South India. According to the 1981 Indian Census, as mentioned by Rani, there were 1.5 million self-employed women representing only 5.2% of India's total self-employed. Self-employed women were involved mostly in traditional occupations along caste lines such as spinning, weaving, fish cutting, basket making, mid-wifery, barbering etc. But, “Women entrepreneurs in India represent a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. Women endowed with high drive, creativity, innovation and those who are keen on achieving on their own are taking on the challenging role of entrepreneurship” (105).

However, the group of women entrepreneurs studied by Rani was quite different from the women entrepreneurs of the study on which this dissertation is based. Rani's sample consisted of those concerns, which had an investment of over Rs. 50,000, had at least two employees and had been in business before 1991. It is interesting to note that she found 200 such concerns in Visakhapatnam.

The women entrepreneurs studied by Rani had been in business mostly from 1981, were mostly from higher castes, mostly college graduates, married, belonging to 30-39 age group, and, mostly belonging to nuclear families of 4-5 size (106).

The study closest to the research on which this dissertation is based was conducted by Mohammad Solaiman entitled "Growth of Entrepreneurialship in Changing Society of Bangladesh: Rural Women Entrepreneurialship," published in an academic journal in 1997 (107). Solaiman's definition includes creativity, initiative, new ways of production and or marketing, drive, ability, ambition and technical know-how. However, he does add the need for what he calls the, "necessary support from the congenial environment of the country" (108). Solaiman took a sample of 100 women entrepreneurs from five villages of Chittagong district of Bangladesh. The enterprises these sample women ran were poultry farming, mat making, rice husking, cane and bamboo working and net making for fishing. Solaiman assessed the potentiality of his sample women for entrepreneurship development and found them to be positive. He attributes the emergence entrepreneurial spirit among poor village women to the policies of his government (109). In conclusion, Solaiman recommends the introduction of entrepreneurial courses in schools for school and college drop-outs, as also financial support to protect women entrepreneurs from money lenders and bank red-tapism, information and marketing skills, and, access to improved technology and networking.

There is a very strong case that support services to the working women in Pakistan be provided. As Khawar Mumtaz says in an essay:

"There are whole ranges of studies which disprove the myth that women do not work, that men are the providers. There are more and more female-headed households. More and more women are supplementing a husband's income without which the family cannot have even a minimum quality of life. There has to be a multi-pronged approach to empower women. Education is one imperative. But women have also got to be

introduced to skills. The need is for very strong state and private sector intervention to provide the skills to enable women to cope with their lives, to facilitate their activities” (110).

5. Micro-financing for home-based working women and women entrepreneurs, and, its impact on society

The provision of micro-financing services for the poor in general is now considered a major instrument to eliminate poverty from the world. The earlier term, micro-credit, has been recently replaced with the wider connotation of micro-financing or banking for the poor to include savings and insurance also to serve the needs of micro-entrepreneurs. A formal definition of micro-finance has been suggested by Binns: “Microfinance is the provision of savings, credit and/or other financial products in small amounts to primarily poor customers conventionally believed not to have the capacity to save as well as considered unwilling and unable to pay the high interest rate required to cover credit transaction costs. However, some microfinance intermediaries have achieved financial sustainability by using unconventional techniques, charging cost recovering interest rates and obtaining high level of repayment” (111).

The NGOs and many governments of the Third World have caught on with the idea of providing credit facilities to the poor to enable them to attain self-reliance. The urgency to have poverty liquidated from human society can best be interpreted to mean that poverty is a big challenge to the sustainability of free market economies which thrive on the buying power of the people. The World Bank and many multinational NGOs are keen to finance smaller NGOs known as intermediaries to access

the poor as customers to 'buy' their 'products' which means accepting their loan packages. High pressure 'social' salesmanship is illustrated by one example from Guinea. A website on the internet shows the picture of a happy looking woman in front of her restaurant: Café-Restaurant- Le Golf. The caption says: A shining example to other local businesswomen in Mamou, Madam Bah has improved her own business and increased her family income through microfinance loans from PRIDE/Finance. The narration below explains: "Back in 1992, Madam Bah enjoyed only modest success as a seamstress with a very small restaurant. When she heard about PRIDE, she got together with a group of unemployed friends to secure a group loan. 'Thanks to the training I received, I was able to make my business successful.' She reinvested in her restaurant by buying bigger pots and pans to serve more customers, and a freezer for food storage. She has also turned her modest sewing business into an active sewing school." This all began with a \$150 loan from PRIDE/Finance, "a successful micro-finance institution supported by USAID/Guinea" (112).

Madam Bah's success story finds an echo in Lahore, Pakistan. "Kashf is encouraging the entrepreneurial spirit: Khurshid Baji, starting a business from the scratch to minimize risks and avert disaster in her household observed: "I have been able to command respect from my mohallah wallas (neighbours) through my self reliance and grit and thank God that I had Kashf to help me out. I really want to grow my business. I want to get my house fixed. And more than that I want to ensure that my daughters acquire the skills of the day. I want them to do computer classes and be equipped to meet the modern day." About itself, Kashf says: "One of the Kashf's core values is to become a part of the solution and not of the problem-this generates proactive management and

planning at all levels. As a result, **Kashf was also nominated by the Grameen Foundation, USA, for the Microfinance Excellence Award 2000, for its active involvement and promotion of microfinance in Pakistan” (113).**

The number of microfinance institutions has grown over the last three decades. Not all of them are sustainable. According to Binns again, “Sustainability and viability remain an exception. It is estimated that only three dozen projects are presently sustainable representing 0.5% of the 7000 or so existing microfinance programmes while 90% will never reach sustainability (Richard Rosenberg)” (114).

It is interesting to note that the main argument offered by microfinance institution is about the poor and more so the poor women being denied credit by normal banks. Though it is conceded that small transactions cost more and that is why banks are shy of lending money to the poor. Male dominance of banks and prejudice against the poor are mentioned frequently to explain why poor women are denied access to the financial resources of their societies. Besides, the poor have no collateral to offer as security against the loan. Yet experience is cited to assert that the return rate on smaller loans and especially those granted to poor women are higher than bigger loans taken by the rich and the powerful. Many proponents of the poor people’s credit worthiness have been inspired by a time-honoured and universal institution of mutual aid through creating a common pool of cash. This institution known as *bisi* or *kometi* in Pakistan, *sandouk* in some parts of the world, *dhikuti* in Nepal, ‘share’ in Thailand and *seettu* in Sri Lanka and so on has been the actual basis of microfinance projects (115). In Nepal there are plans to link *dhikuti* with banks (116).

Although Grameen Bank of Bangladesh together with its many replications throughout the world instantly comes to mind when discussing microfinance for the poor or banking for the poor. It seems that Indonesia's Badan Kredit Kecamatan (BKK) is one of the earliest microfinance institutions to encourage micro-enterprises. BKK began in 1970 as a project of the provincial government in Central Java. It lends small amounts of money at nominal interest rates to the rural people who want to expand their businesses. The borrower has only to get a letter of recommendation from the village chief. No other guarantee or collateral is required. It is noteworthy that most of BKK's clients are women entrepreneurs who are mostly petty traders selling fruits and vegetables. Not only that, "BKK itself is to a large extent staffed by women as well. Ninety percent of tellers and 10 percent of branch managers are women."

According to BKK, women, "not only manage economic activities better, but also use the income more wisely. Women use the increase in income to send their children to school, to look after their children's health, whereas men are likely to spend it on themselves- they may waste it on cockfights, or if they ever use it for their children, they buy toys etc."

BKK had (by February 1995 when this article was extracted from the Daily Yomiuri Newspaper of Japan) 510 branches and more than 3000 village agencies. Each branch was making profit, had its own building and some of the branches were equipped with computers. It served about 500,000 clients. The average size of a loan was about US \$ 370 in 1995. It is noteworthy that about 95 percent of loans were returned. If a borrower does not return her loan the bank staff keep visiting her, "together with the

village chief, we discuss the rescheduling of the loan. But if we visit the debtor's house too often, the debtor feels ashamed and eventually agrees to pay in most cases" (117).

Microfinance can be part of a larger and comprehensive movement. In this case, to elevate the status of self-employed women in the caste ridden Indian society. SEWA (the Self Employed Women's Association) is such an example. Chronologically, SEWA started its life in 1971 and registered next year as a trade union of the self-employed women based in the western Indian city of Ahmedabad, an industrialized textile city in Gujarat. Exploited by government functionaries, middlemen and money lenders, these self-employed women who constituted more than half of self-employed population of India which itself was 90% of India's total employed, consisted of three basic categories. First were the street hawkers and vendors of vegetables, fruits, fish, eggs, ready-made clothes, utensils and other household items. The second were the home-based working women like weavers, garment makers, food processors and finally, the manual labours like agricultural workers, construction workers, head loaders, cart pullers etc. They were organized according to their different trades.

In 1974, SEWA bank was established as a cooperative bank exclusively for self employed women with a membership of 4000 women. The objectives of the Bank were:

1. To provide facilities for savings and fixed deposits accounts, thus inculcating thrift in women managing their savings and ensuring safe custody of cash.
2. To provide credit to further the productive, economic and income generating activities of the poor and self-employed.

3. To extend technical and management assistance in production, storage, processing, designing and sale of goods and services.
4. To provide facilities to redeem jewellery from pawnbrokers and moneylenders.
5. To adopt procedures and design schemes suitable for self-employed women, like collecting daily savings from their places of business or home, or providing savings boxes and giving training in banking procedures.

Initially, the SEWA bank backed applications of women for loans from commercial banks who were required to set aside a quota for small loans. In 1976, SEWA bank started functioning fully as a bank. Through its intensive field management, thoughtful and humane attitude to serve the needs of poor self-employed women, the performance of SEWA bank is much better than that of the public sector banks (118).

The founder of SEWA, Miss Ela Bhatt had begun her professional life as the head of the women's wing of Textile Labour Association, a trade union of textile workers founded by Mahatma Gandhi in 1918. Ela Bhatt's job was to look after the welfare of women relatives of textile workers. Experience, however, showed Miss Bhatt that poor women needed economic empowerment more than conventional welfare services.

Committed to the Gandhian philosophy of bringing change in the Indian society through non-violent means, she took up the cause of the oppressed self-employed women who mostly belonged to the lower castes of the Hindu society (119).

Smita Srinivas has summed up her description of SEWA in the following words: "From 1972, the women of SEWA have come a long way. Today SEWA has over 220,000 members and has 362 producer groups and 72 cooperatives. The name SEWA

(meaning *assistance* or *duty* in Gujarati and Hindi) now brings to mind women with increased leverage in the economic market place, women who are more aware of their rights under the law, and women who have growing societal visibility. Low-income women have organized to claim a much stronger bargaining position in the economic arena. Women and their families now have hope of appropriate health and child care services” (120).

SEWA's example has been followed and adapted by many individuals and groups in India. The establishment of Cooperative Development Foundation, Indore Mahila Cooperative and Working Women's Forum are some of these which are mentioned in this reference (121).

Working Women's Forum (WWF) based in Madras in South India is another micro-finance institution exclusively for working women who appear to be self-employed women and women entrepreneurs by their trade description. Much like SEWA on account of its ideological commitment and its comprehensive approach WWF has a different methodology to meet the micro-finance needs of working women. WWF started its life in the mid-seventies in an interesting manner. A group of 30 women organized themselves under the guidance of a social and political worker of Madras, Jaya Arunachalam. They met a bank manager and received a loan of Rs. 300 each after guaranteeing as a group that loans will be returned at the stipulated time. The idea worked. The rate of repayment of 95%. By 1978, 800 working women organized themselves into 40 groups to receive loans on group guarantees. This then became their approach to the credit needs of working women. Thus the Working Women's Forum was born with the following formally adopted objectives:

- ❖ To create an association of women employed in the unorganized or informal sector;
- ❖ To identify and address the critical needs of working women;
- ❖ To mobilize working women for joint economic and social action by exerting group pressure to demand their social and political rights;
- ❖ To improve the entrepreneurial skills of working women through training, material inputs, credit and extension services; and
- ❖ To organize support for social services necessary for working women and their families (e.g. child care, education, health, family planning) etc.

Some of the trades operated by the member women of the WWF are worth mentioning as a contrast to the situation of working women in Pakistan. These are: vegetable vendor, junksmith, aluminium utensil seller, silk trader, waste paper shop owner, carpenter, stationery shop owner, flower seller, brush maker, rice trader, scrap iron shop owner, wood box maker, meat shop owner, sweet stall owner, tailor, hay seller, cart loader, cycle shop owner, foot wear shop owner, coffee powder seller and cardboard maker. The total list includes about 60 trades operated by the member women of the WWF.

It is important to note that the WWF has adopted some ideological positions formally. These are:

- ❖ Pro-women: Exclusive mobilization of women who provide the backbone of family income and welfare.
- ❖ Anti-caste and pro-secularism: Support of cross-caste and cross-religious groupings of women, inter-caste weddings and religious tolerance.

- ❖ Anti-politics: Strict avoidance of involvement in party politics yet mobilization of women around issues affecting women and the poor.
- ❖ Anti-dowry: Organization of mass demonstrations against dowry, rape and divorce.

The approach of WWF to the credit needs of the members remains the same as when it started out as an organization. It relies on the existing institutions like the provision in each bank to keep a certain portion of its capital by law for micro-finance to meet the needs of micro-entrepreneurs, even if that provision exists only on paper. The WWF activates and utilizes it for its members. The groups are formed. They assess the credit needs of each member and her ability to repay the loan. Then they meet the local organizer of the WWF who examines their decisions and takes them to the local branch of the Bank of India. All the members of the group apply for loans at the same time. The loans are granted at 4% payable in ten months. The group leader undertakes to collect and deposits the repayments every month. She may collect the repayments from each member daily or weekly depending upon the preference of the individual member.

The group leaders, who were 329 at the time WWF's case study was put on the Internet, comprise the Governing Board of the Forum. They meet each month to coordinate the work of groups and discuss the problems faced by groups and individual members. They serve as a linkage between the Governing Body and general membership. The group leaders are volunteers but are entitled to larger loans (122).

The Grameen Bank of Bangladesh is by far the most well known of micro-finance institutions in the world. It became synonymous with micro-credit for the rural poor of Bangladesh. Since more than 90% of Grameen Bank's clients happened to be

poor village women, it became associated with their empowerment and emancipation from generations of poverty and degradation. Yet, it is unbelievable that it did not take too long for the Grameen Bank (GB) to be catapulted to fame and become worthy of emulation throughout the world.

The Grameen Bank's actual start can be traced back to 1976 with the launching of an action research project by Professor Muhammad Yunus of the University of Chittagong, Bangladesh. Through his research project, Professor Yunus wanted to test his rural credit design. Having arrived at positive results, the project was extended to a much wider geographical area of rural Bangladesh. The main features of the research project were: a) extension of banking facilities to the rural poor; b) eliminate the exploitative money lenders from their lives; c) design an organizational format which can not only accommodate poor village women, but it should be such that they can self-manage it; and d) reverse the age-old vicious cycle of poverty: low income- no savings- no investment-low income, into: low income- injected credit- investment-better income-savings-investment-better income. The continued success of the Grameen Bank project from 1976 to 1979 and the support of the Central Bank of Bangladesh and some commercial banks of the country led to the establishment of Grameen bank of Bangladesh as an independent chartered bank. Since then there has not been any looking back. The official information on the GB's website claims that: " GB is the largest rural finance institution in the country. It has more than 2.3 million borrowers, 94% of whom are women. With 1,128 branches, GB provide services in 38,951 villages, covering more than half of the total villages in Bangladesh. The repayment of its loans, which average US \$ 160, is over 95%.

“Grameen Bank’s positive impact on its poor and formerly poor borrowers has been documented in many independent studies carried out by external agencies including the World Bank, the International Food Research Policy Institute (IFPRI) and the Bangladesh Institute of Development Studies (BIDS)” (123).

There are several factors, which are unique to Grameen Bank, and in which it can be called the real pioneer. The first of these is the trust in the poor and confidence that the poor are bankable. These concepts have been backed with practical steps such as organizing the ‘poorest of the poor’ into small groups of five and motivating them to have faith in themselves. The second of these is the sense of mutual support and security, which is invoked to trust each other. The poor must assume responsibility for each other. Very important for those who work with the poor for their emancipation from poverty is to understand that group solidarity is an asset and is in fact a better collateral against a bank loan than any other item of value. This principle also counters the indifference bred by the struggle for survival, which becomes a second nature to those who have suffered poverty for generations. The third factor which made the Grameen Bank unique among the institutions meant to serve the rural poor was the consistency of attention paid to the poor by way of orientation courses, meetings and liaison with the borrowers before and after the delivery of the loan amount. During these meetings the purpose is to explain the basic principles and rules of banking with the GB.

It is no wonder then that, according to the Grameen Bank website report, more than “4,000 people from some 100 countries have gone through Grameen’s training/ exposure programs over the last ten years. Some of these visitors have returned to their countries and replicated the Grameen Bank financial system to help the poor

people in their own country to overcome poverty. A total of 223 Grameen replication programs in 58 countries have been established during the last decade. Taken together, they have reached several hundred thousand poor borrowers with credit around the world.”

Grameen Bank, it appears from their Internet pages, is not simply a credit delivery financial system for the rural poor. It is an expression of an overall philosophical outlook, which aims at liquidating poverty from Bangladeshi rural scene. The famous sixteen decisions of Grameen Bank look like a new orientation to life against the so-called culture of poverty, which becomes the mindset of the poor. The very first ‘decision’ is: “ We respect the four principles of the Grameen Bank- we are disciplined, united, courageous and workers- and we apply them to all our lives.” The sixth and the seventh say: “ We intend to have small families. We shall reduce our expenses to a minimum. We take care of our health.” And, “ We educate our children and see that they can earn enough money to finance their training” (124).

Very early in its career the Grameen Bank found that women were the overwhelming majority of their clientele and that their repayment behaviour was much better than that of the male borrowers. According to one statement: “Women were given equal access to the schemes, and proved not only reliable borrowers, but, *astute entrepreneurs*. As a result, they have raised their status, lessened their dependency on their husbands and improved their homes and the nutritional standards of their children” (Emphasis provided). In addition to the new orientation to life and much needed credit, women are provided with training in maternal health, nutrition and childcare to “ generate greater demand for basic health care services” (125).

Several studies have shown that there is a positive impact of Grameen's 'banking for the poor'. "At the household level, the benefits from program participation includes changes in income, employment, asset accumulation, net worth, and other household welfare indicators (such as contraceptive use, school enrollment of children, etc.)." And that: "a program participating household owns 56 percent more resources and 51 percent more net worth than a non-participating household" (126).

By 1991, the Grameen Bank experience had been replicated in the form of projects, two in Malaysia, two in the Philippines, and one each in Indonesia and Sri Lanka. It will not be out interest to present their summary descriptions.

Amanah Iktiar was a project of Centre for Policy Research, Science University of Malaysia. By June, 1991 the project had disbursed loans to 5,523 women and only 95 men. The average size of loan was equivalent to US \$ 166. Amanah Iktiar had 392 centres in 885 villages. A fixed amount was charge as interest on each loan. Another project in Malaysia was known as Projek Usahmaju administered by Rural Development Corporation or KPD IDS (Sabah). This project had also disbursed loans to 1,940 women borrowers and 93 men borrowers by June, 1991. The average amount of loan was US \$ 300 at 7% interest rate. The number of villages covered by Projek Usahmaju was 291.

In the Philippines, Project Dunganon of Negros Women for Tomorrow Foundation was initiated in May, 1989. By September, 1991 it had disbursed loans to women borrowers only who were 2,695 in number in 51 villages and 108 centres. The average size of loans was US \$ 49 at 20% interest rate. The second project in the same country was Ahon sa Hirap, Laguna which was started in January, 1989 by the University

of the Philippines. By August, 1991 this project had given loans to 80 men and 202 women in 17 centres situated in 16 villages. The average size of loans was US \$ 53 at 16% interest rate.

In Indonesia, the Centre for Agro-socio-economic Research, Agency for Agricultural Research and Development, Ministry of Agriculture started a project entitled Karya Usaha Mandin in January, 1989. By July, 1991, this project had disbursed loans averaging US \$ 35 to 230 women and 40 men at 40% interest rate in 17 centres situated in 6 villages.

In Sri Lanka, a Grameen Bank replica was started by Redd Barna, by the name of Savecred in February, 1989. By June, 1991 Savecred had disbursed loans to 1,059 women and 125 men. The average size of loans was US \$ 52. The Project had set up 31 centres in 6 districts of Sri Lanka (127).

From the above description of the early Grameen Bank replications in the countries of the Region it can be deduced that borrowers were mostly or only women. The loan size was small with affordable interest rates. The seemingly high interest rate (40%) in Indonesia is not high in the backdrop of 10% daily/weekly/monthly interest rate charged by moneylenders in most countries of the region including Bangladesh India and Pakistan. Having no other information in the summaries, it can be surmised that the Grameen philosophy and methodology was adhered to in the replications mentioned above.

As we know now, many more GB replications were to follow in the coming years across regions and even continents. Within Bangladesh there are several 'intermediaries' and independent microcredit institutions both foreign originated and

indigenous. India, for obvious reasons: the volume of poverty and the state's ideological commitment to liquidate all kinds of discriminations and consequent deprivations based on caste, poverty and gender, is a fertile ground for voluntary and state sponsored social action. In fact, it appears that the both coalesce at some point because there is no conflict in their objectives.

Micro-financing of women entrepreneurs in Pakistan leaves much to be desired. The sample for the study on which this dissertation is based was taken from two institutions, one voluntary, the Orangi Pilot Project and the other, a state owned institution: the First women's Bank. Fuller descriptions of these two important microfinancing institutions makes up the section two of this chapter. It must be said here, however, that though the both may have been inspired by examples from India and Bangladesh, they lacked ideological and methodological commitment. The both were illustrative of going through the motions which were bureaucratic in approach and which were circumscribed by tokenism. The both did not make any headway perhaps because the Pakistani intelligentsia and the political elite are quite comfortable coexisting with mass poverty.

There are isolated reports about the delivery of microfinance services to women entrepreneurs but no real and concrete information about its scale and term is available.(128.Kashf, Sungi) The government of Pakistan, as if to register its concern about the plight of the poor and their need for easy credit, has made a few statements of intent to establish microfinance institutions. The critics, however, believe that these schemes are being launched for the benefit of bureaucracy (129).

There is one web site on Internet about a proposed information centre for microfinance services for the poor/women entrepreneur in Pakistan. It seems though that this foreign-backed NGO is still busy making appeals to get some information about the position of microfinance in the country (130).

The case studies of SEWA and the Working Women Forum illustrate that there are alternate ways of providing microfinance services to the struggling and poor women entrepreneurs. It is amply proved that given the chance, women entrepreneurs are better endowed than their men counterparts to pursue their economic and familial goals with a single mind and unflinching determination. Jaya Arunachalam, the President of Working Women's Forum asserts quite convincingly that, "poor women do not live in poverty by choice, but are victims of systematic social exclusion, inadequate policy options, lack of protective measures in their work environment, not only in India but all over the developing world" (131).

Is microfinance the final solution to end poverty from the face of the earth? Will it make any substantial contribution to change the situation of desperate yet aspiring women entrepreneurs from poverty groups who badly need some modest capital to climb out of poverty? In real terms, women entrepreneurs can make progress in an expanding economy, formal or non-formal. Some feel that the economies of some debt ridden Third World countries, already finding it difficult to meet the day to day cash needs of their governments and armies, are groaning under the oppressive financial regimes imposed by the World Bank and the International Monetary Fund. These countries do not have much breathing space to galvanize their economies. Kevan Bundell's is one lonely voice of dissent among the optimistic technocrats who believe

microfinance is the final answer to end poverty. Representing Christian Aid, an international NGO, Bundell says that, “ if microcredit programmes for the poor are to succeed, then changes will be necessary in the North’s macroeconomic approach to the countries in which they are to be promoted.” Furthermore: “ The debt burden carried by many developing countries should be cancelled or substantially reduced, particularly by the multilateral debt owed principally to the IMF and World Bank, but also bilateral debt owed to Northern governments and commercial debt” (132).

Another critic of microcredit for the poor village women of Bangladesh by the Grameen Bank finds many faults with the notion of empowering women. Para Tearl from Genderwatch feels that GB favours poor women in its dealings because they are not mobile. They cannot run away if they are unable to repay their loans. They are easier to locate and intimidate because they will always be found at home with their children. According to Teare the Grameen Bank. “has two million clients and is an internationally acknowledge success. But its emphasis on giving women their share of poverty, and its attempts to make a virtue out of the symptoms of inferiority fits in with a world that has given up on the goal of economic development as we have known it in the past.” Teare believes that “The key to Grameen bank’s popularity in the powerful capitals around the globe is that it is a Southern ‘success’ story which helps to excuse the failures of the North” (133).

Section 2

Orangi Pilot Project

The Orangi Pilot Project, commonly known as OPP is situated in Orangi Township in the District of Karachi West, adjoining Nazimabad. The OPP is considered as one of the largest squatter settlements of the world, and the only largest “Katchi Abadi” of Pakistan.

The OPP in one form or the other sprang up, after the cessation of East Pakistan, in 1971. It was inhabited in an unplanned and haphazard way. A large segment of land was lying in the vicinity, which now forms the Orangi Township. When the refugees from the former East Pakistan started moving out from East Pakistan and pouring into West Pakistan in 1971, created huge problem of rehabilitation and settlement. The Govt., therefore, allowed them to settle down in Orangi. The refugees started settling there as and how they got access to it to settle down under all types of adverse circumstances. There was no water, electricity or any other essential needs of life. However, gradually over the period of time, Orangi started growing fast.

The OPP was sponsored by (Late) Mr. Agha Hasan Abidi of BCCI. It began working from 1st April, 1980. It has regularly published a Quarterly Progress Report (QPR) which contained tables of work and financial statements. By including both current and cumulative figures, every QPR presents an upto date review of the progress.

Since 1980 OPP has developed these programs:

- Low-Cost Sanitation – 1981
- Women Entrepreneurs – 1984

- Health and Family Planning – 1985
- Low-Cost Housing – 1986
- Family Enterprize – 1987
- Social Forestry – 1990
- Rural Pilot Project – 1992

Efforts are being made to make the programs autonomous with their own managing bodies, budgets and audits.

The following managing bodies are now operating:

- i. OPP Council receives funds from BCCI – INFAQ and other donors and distributes to the Programs.
- ii. OCT (Orangi Charitable Trust) - 1988
- iii. OPP – RTI (Research and Training Institute) – 1989
- iv. KHASDA (Health and Family Planning) – 1990
- v. Rural Pilot Project – 1992

Since 1985 OPP has developed several times more and now has attracted the attention of other donors besides BCCI – INFAQ who are the basic and major donors of OPP.

The OPP has developed its various programs more or less autonomous right from start, but now the efforts have been made to make all its major programs more independent and autonomous with their respective separate and specific program. Managing bodies are separate and operating independently through their own managing bodies. In other words every program is self-managed and independent from each other.

Accordingly the following managing bodies are now operating:

- i. OPP Council – It receives funds from BCCI – INFAG and other donors and distributes to the Programs.
- ii. OCT (Orangi Charitable Trust) – 1988. This institution was created to establish a Trust to run the programs of OPP.
- iii. OPP – RTI (Research and Training Institute) – 1989. It was set up in 1989 to sponsor research activities in OPP to explore the various socio-economic needs of the Project areas through various social and economic needs of the people of the area.
- iv. KHASDA (Health and Family Planning) – 1990. The section envisages to study the problems to general health problems of the people.
- v. Rural Pilot Project – 1992. Established to look after its programs in rural areas.

The following Table indicates the statistical position of the income and expenditure of OPP during the period between 1980 – 1994

Orangi Pilot Project Income and Expenditure audited Figures 1980 to 1994

YEARS	INFAQ	INCOME OTHERS	TOTAL	EXPENDITURE
1980-81	494220	45000	539220	187766
1981-82	900000	25921	925921	452496
1982-83	1800000	11998	1811998	1320037
1983-84	2000000	3319	2003319	1977586
1984-85	2204000	456079	2660079	1856676

1985-86	2000000	921394	2921394	2085179
1986-87	1998000	1319866	3317866	2355914
1987-88	2000000	1866439	3866439	3784915
1988-89	2000000	1375637	3375637	3485389
1989-90	2120000	1984309	4104309	3982682
1990-91	3409812	4840426	8250238	5938697
1991-92	4669000	4755864	9424864	7410261
1992-93	5288335	5967135	11255470	16224548
1993-94	8114500	4176972	12291472	11637239
Total	38997867	27750359	66748226	62699385

(134)

The Orangi Pilot Project ever since its start, developed at a steady pace. Programs after programs its activities have covered almost all the major aspects of social and economic problems of Orangi Township.

The administration of OPP diverted its attention to research and explored the subtle and avert problems of the people of Orangi. Through research studies and extension approach developed viable models for tackling the four major and basic problems of Katchi Abadis in general and Orangi in particular. These specific problems are sanitation, health, education and employment.

OPP's first program, the sanitation problem, which OPP implemented and the local participation made it successfully possible to bring the desired change in sanitation of the areas where it was started. The entire locality, where the sanitation program was launched, changed altogether. Sanitation program being the first program

and its success altogether changed the attitude of the people of the locality. They came forward on their own initiative and contributed according to their capacity and resources to build the lanes and drains for the disposal of garbage and draining out the waste water, which otherwise stayed stagnant in the lanes and created heaps of dirty water and garbage in streets.

The entire program was low-cost and within the reach of the residents. Those, however, who could not contribute to the program financially they contributed their labour and thus participated practically in the program. The low-income house-owners of the lanes with their own contribution of money and labour constructed 5256 under-ground sewerage lines and 80,503 sanitary latrines upto 1995. They have invested about Rs. 62.73 million of their own in this project. The project was appreciated by UNICEF and other international agencies.

The World Bank and UNICEF have appointed OPP – RTI as consultants being paid for the replication of the OPP's approach of low-cost sanitation projects in Sukkur and Hyderabad. The Sindh Katchi Abadis Authority and Karachi Municipal Corporation also replicating the OPP approach of low-cost sanitation. Consequently large number of trainees in this field are being sent to OPP to get training on the implementation of low-cost sanitation.

The sanitation program has thus changed the physical look of Orangi and the OPP has successfully acquired the position of developing an approach of low-cost sanitation for low-income group residents of Katchi Abadis every where in Pakistan.

Linked with the basic programs of low-cost sanitation is the program of health. The health program basically envisages to provide better health and hygiene

facilities to the people of low-income group in Orangi, and for that matter in other Katchi Abadis.

OPP realizes that health is essentially related with better sanitation which ensures less disease and infection. Therefore, the OPP's health program is basically based on the provision of modern sanitation, teaching disease prevention and providing immunization and family planning services to the people. In order to educate and motivate the illiterate and semi-literate residents of Orangi during the past ten years period innumerable educational and motivational meetings with the residents were held in the lanes. Such meetings were basically meant for the housewives but were attended by their male members as well. Such meetings were motivated meetings and efforts were made through these meetings to motivate housewives and their menfolk to realize the importance of good health and hygiene. As a result of such meetings the Orangi People got awareness about the various health and hygiene problems.

Further, in this regard studies and surveys were made to monitor the progress and change effected by this program. It was, however, found that the attitude of the people had changed and they became more conscious about their health. It was also seen that the incidence of diseases also was reduced to a large extent. The prevalence of disease and illnesses was largely due to bad sanitation and inadequate health habits and health facilities. After the implementation of the health and sanitation programs, the health condition of the people improved greatly.

The health and hygiene program implemented in Orangi included better sanitation and family planning. Sample surveys after implementation indicated that the condition of general health improved, and people have been adopting family planning

devices to large extent. A sample survey indicated that 596 private clinics and 38 MCH Centres have been set up in Orangi. The motivational programs of OPP being carried out by trained TBAs and Motivators have brought awareness and the mothers are now willing to pay for the contraceptives they are using for birth control.

Regarding the educational program: the OPP has motivated the residents to send their children to schools. A sample survey in 1991 has indicated that there were 509 formal private schools which were run by the tuition fees paid by parents for the schooling of their children. These schools were run privately and their condition was not upto the mark and satisfactory. The OPP tried to help and upgrade these schools. The following measures have been taken by OPP to help these schools to upgrade and improve in their performance:

- a) By giving loans for physical improvement (by February, 1995 ninety four schools have borrowed Rs. 2.79 million and repayed Rs. 1.79 million with Rs. 380.239 markup).
- b) By encouraging school associations, which have arranged Teachers Training through Allama Iqbal Open University Courses (OPP gives loans to teachers). Introduced computer classes in thirty schools with assistance from TVO, and improved English teaching with assistance from the British Council.
- c) Recently a proposal has also been sent to INFAQ Foundation for upgrading libraries and laboratories in ten schools. (135)

These efforts have positively upgraded the provision of education at school level and has improved the number of children in OPP schools both for boys and girls.

Employment is another important sector which needed to be looked after among the major problems of Orangi as in other Katchi Abadis. It was observed that in Orangi Town, as in other Katchi Abadis, the problem of employment was very acute and significant. Not only youths, who were adequately educated or un-educated and the younger people and their families faced the impact of unemployment problem, equally as in other areas of Karachi.

In Karachi, especially in Orangi Town, the problem is acute due to the scarcity of employment opportunities. The educational level of majority of youths and young adults was also not very high or adequate to get any gainful employment. Therefore, the pressure of unemployment was great on the families. This problem was identified by OPP and some way out had to be devised early to solve the problem of unemployment.

The OPP, consequently decided to provide opportunities for self-employment. In Orangi, as in other Katchi Abadis, the working class people usually engage themselves in some type of income generating activities to supplement their family income. It has been observed that in Orangi the working class and lower middle class people set up one or the other type manufacturing units like Khaddis (hand operated looms) or moulding press etc. and manufacture at moderate scale commodities which they market in the city. Usually they stitch baby garments or embroidery works and market them in the city to the whole sellers or retailers in the major markets of Karachi.

The OPP decided to help such entrepreneurs to develop and expand their home-based business and manufacturing units. Such family enterprises are set up usually by modifying their homes into petty workshops or manufacturing units where usually the entire family is engaged in running such home-based family units. Thus they make their females active economic partners. In this way they make their production comparatively cheaper due to less overhead costs and cheaper labour. Their production, due to competitive, rather cheaper price, are much demanded and carry reasonable margin of profit as well.

Such home-based enterprises have potential for expansion as well. If they could get facilities of loans they may expand their enterprises further and make it more profitable. Unfortunately they cannot get loans from Banks due to their difficult and strict formalities. In 1987, therefore Orangi Charitable Trust (OCT) was set up in OPP to meet the need of small entrepreneurs for loans to expand their enterprise.

The OCT, in order to lend money to the OPP entrepreneurs, borrowed money as loan on usual terms and rules and regulations from the Banks and lent them to the small family entrepreneurs and family units without any collateral or red tapeism. The OCT in lending the money as loan without any sort of collateral or security deposit or any personal surety was aware of the great risk involved in the repayment of loans, yet they lent the money on the concept of honesty. They thought that if the money lender is honest and maintains the dignity of dealing, the borrowers would also respond in the same way. Their formula, however, worked and honest borrowers were located and identified by the OCT workers and in this way the OCT's loan program processes and gave positive results. The loans were returned without much difficulties.

The loan program of OPP run by OCT gave formidable economic help to the family enterprise. The volume of loans and re-payment increased steadily. During 1987 to 1995 about 3159 loans were given amounting to Rs. 48.50 million, while Rs. 31.35 million have been repaid with Rs. 7.33 million markup. As a result of loan scheme most of the loanees prospered and increased their business and production units. They have become role models and got appreciation from the visitors and loaning agencies. All sectors of Orangi are appreciating the achievements of the Family Enterprise.

The Orangi Pilot Project is one of the largest project of squatter settlements. Its growth had been enormous and in about two decades it has developed in size and population. It started with the task of upgrading of sanitation in Orangi Township which happens to be one of the largest squatter settlements. With this modest start, however, today the OPP has grown to cover almost all aspects of development. It has now spread its programs which covers various aspects of social and economic problems of the people of Orangi Township. The economic program particularly has been the major source of change in Orangi.

The OPP's economic program envisages to set up community based enterprises with close and active participation and involvement of the local people. In spite the fact that majority of the inhabitants of Orangi Township belong to the poorer class, they have developed the Township physically, economically and community participation in all programs, and have set up a unique example of development through self-help.

The squatter settlements (Katchi Abadis) may be elsewhere also, particularly in developing countries like that of ours. However, the rapid growth of

Orangi Township is a unique example of squatter settlement, which grew into a sub-urban city of its own type where the residents themselves developed it, with their own manpower and financial resources.

The settlers in Orangi Town belong to a mixed population consisting of working class and lower and middle class, but the majority of them belong to working class, skilled and unskilled labour class and artisans who have established themselves on self-help basis. The population is cross-cultural and represent almost all the cultures and areas of the country. The OPP, therefore, represents the entire working and lower and middle class population. It shares the major problems of the slum dwellers and has provided a viable example of development strategies for squatter settlements (136).

Female Entrepreneurs

In Katchi abadis females are becoming active economic workers instead of remaining confined dependents. OCT has made special (and very expensive) efforts to help women workers and women entrepreneurs. Since 1987 OCT has loaned Rs. 18.42 million to 1202 lady entrepreneurs. Loans have been taken for stitching centres (288), consumer stores (160), schools (152), embroidery workshops (54), dairy cattles (55), clinics (47), garment factories (58), small business (79), women work centres (19), industrial homes (8), beauty parlours (10) and many other ventures.

Contrary to our expectation the recovery from the ladies has been not better but worse than the recovery from men. The percentage of female bad debts is 13.25% while the percentage of male bad debts is less than 8%. There are three reasons for this poor performance:

1. It is more difficult and very expensive to supervise female loanees.
2. Some of the female loanees were used by their crooked males to swindle

OCT

3. Our lady supervisors proved sadly incompetent.

However inspite of losses and dropouts ten years of costly efforts have created at least 300 competent and loyal female clients who are taking more loans and keeping in close touch with OCT's office. We will try to use them as the organizers of new applicants into disciplined groups under their supervision. Besides this most valuable asset of a growing group of competent women entrepreneurs, OCT now also possess well trained and dedicated lady staff members – accountant, loan officer, computer officer and loan supervisor. The secretary of the OCT is also a lady. OCT accounts and computer office looks very female friendly (137).

Loan recovery markup and bad debts female entrepreneurs –Sep 1987 to July 2001

Year	Loan (Rs) Amount	No. of Units	Repaid (Rs) Amount	Bad Debt (Rs) Amount	B. D. Units	% of amounts	% of amounts
87-88	74,600	9	74,600	32,240	4	43.22	44.44
88-89	288,000	13	288,000	38,550	3	13.39	23.08
89-90	160,000	17	160,000	43,194	6	26.90	35.29
90-91	1,563,580	121	1,563,580	470,013	53	30.06	43.80
91-92	1,700,400	110	1,700,400	547,709	53	32.21	48.18
92-93	2,016,447	129	2,016,447	449,771	37	22.31	28.68
93-94	1,900,000	139	1,900,000	202,219	30	10.64	21.58

94-95	2,240,950	146	2,054,948	353,741	41	15.79	28.08
95-96	2,125,230	197	2,054,352	154,819	35	7.28	17.77
96-97	2,139,250	125	1,934,437	71,679	14	3.35	11.20
97-98	2,315,000	113	1,913,570	110,404	10	4.77	8.85
98-99	1,266,000	57	1,102,460	28,875	4	2.28	7.02
99-00	638,500	26	513,710	0	0	0.00	0.00
01-02	71,000	5	0	0	0	0.00	0.00
Total	18,499,557	1207	17,277,104	2,503,214	290	13.53	24.03

(138)

First Women Bank Limited

The awareness among women regarding their rights has improved their socio-economic status, not only in the developed countries but also in a number of developing countries. However, in Pakistan the women remain in disadvantaged position economically and are unable to achieve their rights and privileges even though they are entitled for such according to religion and constitution. The Pakistani women have progressed educationally and socially over a period of two decades or so. Yet it is a fact that the Pakistani women have to be really independent economically. No doubt they are doing jobs outside home and earn their own income but they are not independent to use their income by themselves. They simply add to the family income with their parents, if they are unmarried, or their husbands after their marriage. They are responsible to spend their income as their parents or husbands wish.

The lack of assets ownership has been the main cause preventing women to participate in economic activity. The persistent handicapped position of women in the country had developed attention of all the concerned towards raising the status of women. The NGOs and other feminist organizations became conscious of the fact that the women in Pakistan should get due recognition of their status and efforts should be made consciously to raise and protect the status of women.

Several NGOs like APWA and other feminist organizations as well as the government became concerned about the economic status of women in the country. They thought that the women status has to be changed and it was considered that they should be made economically strong and useful, so that the women may contribute in the economic growth of the country.

Since the employment position in the country is acute and there are not enough employment opportunities for young man, what to speak of young woman. Therefore, in this regard the only remedy was to create opportunities of self-employment and enterprizes whom the women could be involved as self-employed entrepreneurs. The only way to provide entrepreneurship to women was to encourage them to start one or the other type of enterprize for which basically they needed capital to invest in the enterprize they decide to start.

One of the major motivation for women to become entrepreneur was the provision of money for which they needed any type of credit system. The indigenous credit system of "Beecee" was not very effective because it could not generate large sum of money , enough to start any enterprize. The Banks were not ready to provide credit to low-income class without collateral and other type of guarantees and securities for the

repayment of their loan. The usual Banks traditionally granted loans to the affluent class of women for their conventional enterprizes like Boutiques and Beauty Parlors. The poorer class and lower middle class women were deprived of any credit facilities for their enterprizes.

The Govt. recognized the need of such a Bank which could provide loan facilities to the deprived class women for their various indigenous enterprizes without much of formal credit rules and regulations. Therefore, for this purpose and need a full fledged Women Bank was established to cater to the banking needs of low income group women exclusively, so that these women could deal with women for their banking needs. Women Bank is exclusively controlled, managed and run by women workers where the needy women could deal comfortably.

Thus the First Women Bank was established as a sixth Public Sector Commercial Bank on 2nd December, 1989, under Banks Nationalization Act of 1974, with a paid up Capital of Rs. 100 million (now it has enhanced to Rs. 200 million). At that time 5 major conventional commercial Banks having a network of more than 7000 branches all over the country were present. The First Women Bank Ltd. not only provide the conventional banking services but also some non-traditional services with the basic aim of developing entrepreneurship among women.

The First Women Bank, Ltd. (FWBL) has its own Board of Directors headed by the President of First Women Bank Ltd. as its Chairperson and the Presidents of all the shareholding banks as Directors, and also a Federal Government Nominee. The Registered office of the First Womer Bank Ltd. including Central Office is located in Karachi.

The First Women Bank Ltd. has been established with the purpose of providing all banking facilities specially the credit facility to women to operate in a very exclusive and congenial atmosphere where women deal with women and can discuss without embarrassment their financial problems.

The usual commercial banks normally do not entertain women for credit of their enterprise. First Women Bank Ltd. has been set up to cater the financial needs of women for setting up any type of income generating activity by the low-income group women. Thus the First Women Bank Ltd. ensures to the low income group women to start any income-generating activity for themselves and their family. They also provide marketing and consultancy support and some sort of training so as to ensure the success in their projects.

Aims and Objectives of the Bank

The First Women Bank Ltd. is offering all conventional services which are offered by commercial banks all over the world. However, the basic aim of the Bank is to enable low and middle income women to have economic improvement through their induction in economic process. The women are motivated to take up income-generating activities by making to them available easy credit facility. Beside the credit facility, the First Women Bank Ltd. also offers the following income generating activities to women:

1. Entrepreneurial skill development training programs to enable them to update their management, marketing, technical and behavioral skills.
2. Develop market for the products of the clients through product display counters/windows arranged at leading branches of the Bank.

3. Identify market outlet by arranging exhibition of client products in leading Five Star Hotels and also do funding to such clients who want to display their products in exhibitions abroad.
4. Run computer literacy programs for orientation of women entrepreneurs to latest technology needed for their business management.

Beside credit facilities the Bank also provides special credit facilities to poor women and students from low-income groups who cannot afford any collateral for securing loan from any financial institutions. Under this scheme loans upto Rs. 25,000/= are allowed to the poorest of the poor without collateral simply against group guarantee.

Management Policy of the First Women Bank Ltd.

The bank is being run and managed exclusively by women. Secondly, the Bank floats from time to time such credit schemes for the benefit of women entrepreneurs which suit their specific needs and requirements.

In order to inculcate saving habits the Bank offers scheme with high return of their savings.

The services of the Bank, including its credit facilities, are also extended to rural population though its Branches are located in big cities, yet this facility is allowed to the rural based clients as well.

The First Women Bank Ltd. also extends its credit and financing facilities to the groups of women entrepreneurs who get together to start any specific enterprise collectively. Other financial institutions, however, generally do not finance such group enterprises.

The Banks risk in such extended facilities is quite high yet the Bank has ventured upon providing financial facilities to low income group women yet the recovery rate is high and satisfactory.

Operational Strategy

The operational policy of the Bank envisages to focus on the socio-economic status of women and no discrimination of sexes among clients. Nevertheless, the women have priority over man and the women entrepreneurs have priority over all, particularly the women who are involved in any type of enterprise. Those enterprises also get priority, which are owned by women entrepreneurs, and those business organizations where 50% or more share holders are women, and where more than 50% employees are women.

Credit facilities are preferably provided to women at grass-root level with poor economic status. The terms of credit implies to soft-term loans as:

- a) Loans on very low mark up
- b) Loans on very nominal
- c) Collateral or no collateral
- d) Loans on easy repayment system
- e) Loans on rescheduling facilities

In this regard the policy of the Bank is to reach out to girls and women who are recently qualified and finished their Degree education recently. The bank puts all its efforts to encourage young girls and women enterprise.

Some of the schemes launched by the First Women Bank Ltd. to accommodate the women entrepreneur from the grass root level are:

1. "Small Loans for poorest of the poor" the maximum loan size under this scheme is Rs. 25, 000/=
2. "Small loans for low income women" this scheme was launched in collaboration with Ministry of women Welfare, Islamabad.
3. "Micro credit program" small loans are provided to people for self-employment project that generate income.
4. "Prime Minister's self-employment scheme" the unemployed women can start their own business by borrowing Rs. 30, 000/= from the First Women Bank Ltd.

Other schemes introduced by the First Women Bank Ltd. are :

Family Group Saving Accounts

Instant Profit Saving Certificate

Deposit Multiplier Certificate

Home Management Deposit Account

Student Saving cum Financing Scheme

Women's own Saving Scheme (139)

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36. It seems necessary to explain why copious quotations have been taken in this chapter from one source. Mrs. Mehr Nigar Masroor, the author of the book from which quotations bearing notes no. 29-35 have been taken was an eye witness to the sad events which attended the partition of the Indian sub-continent into India and Pakistan in mid August, 1947. She saw the carnage and the brutalities the Muslim women suffered at the hands of non-Muslims who had designed and systematically carried out what is today known as ethnic cleansing of India. The saddest part is that woman is the worst sufferer in communal and ethnic riots. And, it is the woman who has to pick up the pieces to continue with the business of life. It is the woman who is ultimately to bear the burden of making it possible to make family and community to function. Mrs. Masroor was also an active participant in the relief work for the refugees from India and later on she was instrumental in the establishment of social services under the umbrella of All Pakistan Women's Association. I found it befitting that her own words should be used instead of paraphrasing her narrative. Hers is a feminist framework. She will be quoted further on when the present status of Pakistani woman is described as an irony.

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CHAPTER THREE

Methodology

1. Introduction

This chapter describes and explains the methodology of research on which this dissertation is based and the techniques used in the execution of the research design, which guided the whole study. Ideally, a 'good' research design need only be repeated in a chapter on methodology by changing the tense of the sentences, viz., expected course of action need only be described as having been accomplished. But, unfortunately or rather fortunately that is hardly reflective of the real steps a researcher has to take. When confronted with social realities, she has to forego the luxury of following the textbook faithfully. In fact the researcher has to make compromises on many occasions because social realities do not conform to textbook formulae. As one author has put it, repair work is more important than the tools one has in her bag (1). As will be seen in the subsequent narrative, the researcher was more committed to portray the reality of the woman entrepreneur in Karachi than sticking to patent prescriptions about how a 'good' piece of research is conducted and reported. There is only God between the researcher and her audience. The compromises the researcher has the privilege of making are actually decisions she makes to choose from a range of available techniques and a combination of them which are perfectly within the norms of standardized research.

Therefore, what follows is a set of justifications explaining what, how and why the research decisions were taken which the social realities especially those that relate to the situation of women entrepreneurs in Karachi demanded.

2. Selection of the Research Topic

The First and the Second Chapter of this dissertation contain many references to the researcher's previous work, which is almost exclusively focused on the working women of Karachi, and by the same token of Sindh and Pakistan. It was only logical then that she should extend her research interest to an area of working women's world, which is taking shape in Pakistan, and other rapidly changing societies of the Third World. In her previous researches the researcher and the author of this doctoral dissertation had investigated the lives of the home-based and self-employed women of Karachi's katchi abadis. There is a natural mobility of the home-based working woman who is engaged by the exploitative male entrepreneurs on piece-rate basis toward attaining the status of a self-employed woman and finally as an entrepreneur. The woman entrepreneur may be operating a micro-enterprise today, but has the potential of becoming a big businesswoman and an employer of many wageworkers tomorrow contributing to the economic development of Pakistan. As argued in the First Chapter, the emergence of the woman entrepreneur from among the ranks of lower and lower-middle classes is a sure sign of basic social change and a harbinger of good tidings about positive developments in the economic, social and political realms. It was in this background that the researcher decided to select the topic of her

research for a doctoral degree. But, the question was who is a women entrepreneur? Probably not the highly educated woman entrepreneur who inherits her privileged position and business or capital from her family. The emergence of this class of women entrepreneurs is a marginal case in a largely traditional and poor society. She does not spell basic social change in a society which is patriarchal and restrictive.

3. The Universe or the Population for the Study

The woman entrepreneur of this study is located in the traditional, lower and lower-middle class stratum of the Pakistani urban society in which she suffers or has suffered from restrictions on her mobility and freedom. She is basically a home-based working woman. A World Bank estimate was cited in the previous chapter which put their approximate number at 1.5 million in Pakistan. Half of them or 750,000 were designated as women entrepreneurs. The number of women entrepreneurs in Karachi is not known and will not be known in the near future for a number of reasons. Social inhibition is one big reason why statistics at the macro level will be wanting in precision and reliability. There are some, not many, micro studies of home-based working women in Karachi that have already been reviewed in the previous chapter. There is not a single one that focuses on the woman entrepreneur. Therefore, it needs no emphasis that the study on which this dissertation is based is a ground-breaking study. Only one study was found in the literature that focused on the urban-based women entrepreneurs. But, this was a study of women entrepreneurs operating their businesses in Visakhapatnam, a bustling South Indian industrial town and the women entrepreneurs of that study were the

upper caste highly educated and privileged women from affluent families who had invested more than Rs.50,000 in their business and had at least two employees. The other study was related to the emergence of 'potential' women entrepreneurs in rural Bangladesh.

In Karachi, size of the population of women entrepreneurs as defined for this study was not known. In the absence of proper indicators, no attempt was made to guess the estimated number of women entrepreneurs now found in Karachi. This is problematic for the time being and may attract a desk researcher in future.

4. The Sample

A sample is related to its population or universe. There are several standard techniques to draw a representative sample from a known population if the purpose is to generalize about the population on the basis of data obtained about or from the sample for example, simple random sampling, stratified sampling, multistage and cluster sampling etc (2). In the case of the study under discussion, however, obtaining a purposive sample of women entrepreneurs was the only course open to the researcher in the absence of information about the size of the population of women entrepreneurs in Karachi (3). For ground breaking research in a particular area, purposive sampling is inevitable to gain insight for the purpose of further research and necessary social action which involves framing of a public policy and intervention by an NGO. One could employ one of the several techniques available to take even a non-probability purposive sample, for example, the snow ball technique. Or perhaps one could approach

businessmen who are in regular contact with women entrepreneurs of the kind required for this research.

The problem of how to take a purposive sample of women entrepreneur was solved with combining micro credit with the study. It is a helpful indicator of one being an entrepreneur who obtains a loan from a bank or an intermediary because she is eager to expand her business. This also solved the problem of identifying women entrepreneurs from self-employed and home-based working women. The micro credit delivering institutions know who is an entrepreneur and who is not. It was with this understanding that the First Women's Bank Ltd. and the Orangi Pilot Project were approached for their lists of borrowers who in their judgement were women entrepreneurs. Happily, both the First Women's Bank and Orangi Pilot Project obliged. Not only did they supply the researcher with the lists of their current clients, they also introduced some of them to her.

Determining the size of the sample was the next step demanding a decision. The size of a sample depends on the nature of the study (4). It is normally the privilege of the researcher to arbitrarily decide the size of her sample. In a survey the sample must be of a size which is amenable to intelligible statistical inference (5). For this study the sample size of 200 was determined for useful statistical manipulations. It was also decided to divide the sample equally between the First Women's Bank and the Orangi Pilot Project, i.e., 100 addresses each.

The officials of Orangi Pilot Project were helpful in not only sharing their lists of their currently borrowing women entrepreneurs, but they also very kindly showed the way to their residences. Incidentally, the borrowers of the OPP in Karachi are all

concentrated in the Orangi Township though this organization serves clients in rural Sindh and many other parts of Pakistan. On the other hand, 100 clients needed for the sample from the First Women's Bank were found scattered in all the five districts of Karachi. The Bank required all their branches to cooperate with the researcher with the result that all the nine branches of the First Women's Bank provided the researchers with the following distribution:

1. Al-Farid Centre Branch	12
2. Clifton Branch	13
3. Nazimabad Branch	2 (Nazimabad Branch is comparatively small)
4. Lyari Branch	15
5. Gulshan Branch	13
6. Gurumandir Branch	8
7. F.B. Area Branch	10
8. Memon Goth Branch	16
9. PECHS Branch	11
Total:	100

It must be added here that some clients of the First Women Bank had changed their addresses or had moved away. The absentees were replaced by the Bank. This had not happened with the clients of the OPP.

5. The Interviewing schedule

A researcher has a wide range of research methods which she can employ in obtaining the desired data. These are: survey, case studies, experiment and ethnographic observation. Each has its advantages and disadvantages. The choice of the method to be employed in a study depends on factors like the nature of the subject, researcher's discipline and training, and, resources at her disposal. For this study, it was decided to employ the survey method.

Adopting the survey method the researcher had the choice of making use of either a self-administered questionnaire or an interviewing schedule. Obviously the questionnaire is used when the respondents are literate if not highly educated and they are too busy to be available for interviewing at the convenience of the researcher. In the Pakistani environments such is not the case. Illiteracy is widespread in Pakistani society and the people, especially the purdah observing women of traditional households, are easily available. There are many other advantages of face to face interviews as a means of obtaining data from the respondents selected in the sample. Interviewing is a specialized technique which needs proper orientation and experience. Face to face encounter of two total strangers in the interest of promoting knowledge and public interest is a complex phenomenon and no serious minded researcher can take interviewing lightly. It is a complex process (6). For the survey of women entrepreneurs, a detailed interviewing schedule was necessary.

In the construction of an interviewing schedule a researcher has the choice of asking open-ended questions or closed ended ones. The latter also called pre structured questions as anticipated alternative responses are shown under the questions. The

interviewer is expected to read out the likely responses after asking the question and checks the response closest to the respondent's answer. The cataloguing of responses to open ended questions and guaranteeing total objectivity in interpreting all the responses is a difficult if not an impossible proposition. On the other hand pre structured interview questions sometimes tend to obstruct freedom of the respondent's true or free responses and may seem like putting words in the respondents' mouth.

The interviewing schedule constructed for the survey study under discussion had sixty closed ended questions and 12 open ended questions, besides 15 questions aimed at obtaining personal data about the respondent such as age, education, marital status etc. Thus the interviewing schedule for this survey had 87 questions in all.

One more important step in the survey method is pre-testing of the interviewing schedule. It has several advantages. Pre-testing is mainly used, according to text books, as a means of testing the workability and communicability of each question in the interviewing schedule. In addition, it is a rehearsal for the interviewers. It also gives them the opportunity to have the feel of the real situation out there in the field.

It will not be out of interest to mention that highly qualified and experienced field interviewers were given the task of interviewing the respondents for the survey. Even so they were given a thorough orientation about the purpose of the survey and were made to rehearse the questions many times over. Besides the interviewers were instructed to observe: a) the environment in the house, b) the style of speaking, c) if the respondent look calm and at ease, d) personally neat and clean, etc. The observation made by the field interviewers were tabulated and are given as an appendix.

The pre testing of the interviewing schedule was duly carried out. Except for minor changes in the language of some questions the instrument was found to be quite suitable for use in the field. The final interviews were conducted in May, 1998. The researcher herself interviewed some respondents and remained in the field in case a field interviewer had any question or difficulty while conducting interviews.

6. The processing of data and their analysis

Each returned interviewing schedule was immediately edited with the interviewer present and was told to go back as soon as possible in case anything was missing or needed elaboration. That accomplished the raw data were tabulated in a ready prepared dummy tables. Most of the tables for the study were done in a conventional way as the use of computers in the absence of properly designed soft wares is not yet the norm in Pakistan. The use of specially designed soft wares is beyond the means of ordinary university teachers. Some statistical tables had to be split in two or three parts and therefore there are 100 tables in the body of the report.

Finally, it must be mentioned that much of the data from 11 respondents of the Orangi list and 10 from the list provided by the First Women's Bank had to be discarded because they turned out to be cases of men using the names of the females of their households merely to obtain loans on easy terms. The women whose names were thus misused by their men were quite frank and reported truthfully about the fact. They had nothing to do with the businesses operated by their husbands, brothers or sons. The totals in the tables presented in the relevant chapter will reflect this difference of 21 cases with the appellation of 'not applicable'.

Notes

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Married woman selling cloth in front of her home, using a cot and wall

Chapter Four

1. Analysis of the Data

Table 2 indicates the age of the respondents. It shows that 20.00% of the respondents in OPP and 27.00% in FWB belong to 40-44 years and 35-39 years of age respectively. Overall 23.00% belong to age group between 35-39 years.

Further, this data indicate that majority of the working women are married, which shows that married women have to work as they have large families and less earning members. Most of the working women were between the 30-44 years which shows that the women work in the prime of their age, which is also indicative of the fact that in our country the women are healthier in this age group.

Table 4 shows that 100.00% of the OPP sample belong to District West, whereas in the FWB sample 35.00% belong to District Malir and 24.00% to the District East. Overall 51.00% in the two samples together belong to District West.

The above statistics, however, shows that the majority of the respondents of OPP belong to the district West because Orangi Township itself is situated in the District West, while the other sample area, that is, the FWB has assorted population coming from various districts of Karachi.

Table 5 deals with the educational qualification of the respondents. It shows that in OPP sample 47.00% are illiterate, while only 11.00% have Middle/Religious education, whereas, in the FWB sample 31.00% are illiterate and 21.00% have acquired Middle/Religious education.

In the above statistics it is interesting to note that the respondents in OPP sample are either illiterate or less educated, but in the FWB sample also there are illiterate respondents. This shows that even illiterate can hold a profession successfully which apparently seems to be meant for educated workers only.

Table 6 indicates that 82.00% are married women in OPP and in FWB 84.00% are married women. In both the samples mostly married women were found.

When we compare this table with the one which indicates the age groups, it is evident that majority of the women in the two samples were in the prime of their age and were married. In our culture, however, the trend prevails that usually women get into any profession work after marriage.

Table 7A shows the occupation of the head of the family of the respondents. They were found to be involved in a number of occupations.

Table 7b shows that 22.00% of the head of the family of the respondents of OPP had income range Of Rs. 2001-3000 per month, while in FWB 43.00% of the head of family had the same income range.

The above table indicates that the majority of the head of family of the respondents in both the samples belongs to the income range of Rs.2001-3000 per month. This income is meager and indicates that the majority of the respondents are below poverty line because their earning is meager and they have to feed a large family in their small range of income. A low income is one of the basic reasons for these respondents to take up some sort of working to earn money.

Table 8 indicates that in OPP 82.00% have their husbands as head of the family while in FWB 80.00% have husbands as head of the family. Overall 81.00% are husbands as head of family.

Traditionally our social system is male dominant, therefore, it is evident that majority of our households in our country has husbands as head of the family. However, this trend, especially among educated professional class, is changing fast and more or less partnership trend is setting in.

Table 9 shows that 32.00% have 5-6 siblings/children in OPP, whereas in FWB, 32.00% have same number of siblings/children as well.

This statistics, however, indicate that the trend of having large families is perhaps getting a shift towards smaller families. It is evident from the fact that only 32% have siblings/children 5-6, while larger majority has less than 5. Thus, it may be considered that the trend is shifting towards smaller families indicated in the statistics of both the two samples.

Table 10 relates to the type of family of the respondents. It shows that 80.00% in OPP and 77.00% in the FWB have single (nuclear) families. In single families 31.25% in OPP and 41.56% in FWB have 1-2 adult members respectively and 23.74% and 28.57% have 3-4 children. Further, among the single families 56.25% in OPP and 54.55% in FWB have two earning members. In both the samples mostly one male and one female, earning members were present.

In joint families 60.00% in OPP have 3-4 adults and 60.87% in FWB have 5-6 adult members while the number of children were mostly 5-6. This is due to the fact

that more than one family is living together. Further, in joint families of OPP and FWB, the earning members were also more in number, that is 3 or 4.

The above statistics, thus, indicate that the trend of our family system is changing. The families are getting nuclear, desire to have smaller families, and have more than one earning member. The hard economic circumstances have compelled to have nuclear families wherein both wife and husband earn and share the economic burden equally.

Table 11 indicates that 81.00% and 77.00% of respondents, respectively among OPP and FWB samples, have been living in this locality for long. It was found that 30.86% in OPP have been living in this locality since 31-40 years, while in FWB sample 25.47% have been living there for over 40 years. The other respondents have come to this locality recently from other localities.

Table 12 indicates that 81.00% and 82.00% respectively in OPP and FWB own their house, 28.40% and 17.04% by themselves, while 64.20% and 63.41% respectively have their house owned by their husbands, 30.44% and 50.00% respectively purchased by husbands income. The head of the family pays the rent respectively in 30.43% and 72.22%.

The above statistics show that the majority of the respondents contained in the two types of samples are the owners of their house they either purchased or built themselves. A few, however, got it as gift from their spouses or in-laws or inherited.

Table 13 shows that 98.00% in OPP have their house legally approved and in FWB, 96.00% live in legally approved house, 55.00% and 58.00% respectively

live in 100 sq yard area houses and 60.00% and 91.00% respectively live in pucca (bricked) houses.

Table 13 further shows that 42.00% in OPP have two room house while 36.00% in FWB have two room house, and 100.00% in OPP and 97.00% in FWB have separate kitchen, 100.00% and 97.00%, respectively have separate court-yard and in both samples, 100.00% have separate bathroom in their houses.

Orangi Township originally sprang up as a large un-authorized housing settlement. It is, perhaps, the largest squatter settlement in the world, which is inhabited by a huge population from all over the country, particularly after the separation of East Pakistan. Those who migrated from rural to urban or from one part to another within Pakistan and came to Karachi in search of work, they settled in Orangi Town by erecting hutment according to their needs. Thus Orangi Town sprang up as a large un-authorized urban settlement. Here majority is the owner of their houses, which either they built or got gifted.

Table 14 relates to the basic domestic amenities in their houses. It shows that 84.00% and 88.00% in both samples have respectively tap water, 97.00% and 96.00% have Sui gas, 75.00% and 92.00% have flush system respectively in OPP and FWB samples.

As evident, majority of the respondents possesses basic amenities of life in their houses. They have either built these amenities or purchased them through their earning. They live a comfortable life with most of the basic facilities of life.

Table 15 describes the facilities and equipments available in the house in both samples. The Table shows that 100.00% in both samples have almost all types of

domestic facilities and equipments in their house as listed in the long list contained in this table.

This table further provides the details of all types of domestic facilities available to the respondents. It shows that they possess all types of facilities for a comfortable life.

Table 16 contains long list of various types of work the respondents do in the two samples of OPP and FWB. It shows that the respondents are involved in almost all types of work listed in this table. The same table also lists various types of articles the respondents produce in the two samples.

The list of articles produced by the respondents as contained in the table indicate that the respondents keep themselves involved in doing one or another type of work and produce articles of daily use, such articles range from small articles to larger one which are useful for marketing. It is evident that they do so for substantiating the family income.

Table 17 indicates that the respondents have acquired a professional training. It shows that 40.00% in OPP and 39.00% in FWB samples, the respondents have acquired training, and 47.50% and 25.64% respectively have acquired it from their family members.

The statistics in the above table shows that the respondents have acquired all the training about their work informally by doing and learning method. Most of them have acquired no formal training in their trade.

Table 18 shows that 78.00% in OPP and 83.00% in FWB look-after their house work beside the work they do for earning money. In OPP and FWB, respectively

34.62% and 34.94% do so because they are the only women in the house and, respectively 53.85% and 45.75% do so because they consider their domestic work as an essential part of their housekeeping function. Besides, 63.64% in OPP and 28.57% in FWB don't do housework because they have other family member in the house to do the domestic work.

The above table shows that they do the usual domestic chores themselves because traditionally the domestic activities are their accepted responsibility so they do it beside their economic activity, and also because financially they are not able to hire women for domestic work.

Table 19 shows that 51.00% in OPP and 56.00% in the FWB have fixed timings for work, like 70.59% in OPP and 32.14% in FWB work from morning to evening, while 50.00% in OPP and 41.17% in FWB work according to the availability of time.

The above statistics indicate that the women remain busy full day and shoulder heavy load of work, but they are able to cope with their heavy schedule because they have allocated timings for different type of work and follow the schedule.

Table 20 indicates that 63.00% in OPP and 79.00% in FWB samples, the respondents themselves were the first to start this work in their respective families.

The above table indicates that most of the women themselves started the work they did. They seldom have followed other women of the locality for the type of work they did.

Table 21 indicates that 75.00% and 78.00% started to work by themselves on self motivation, respectively in OPP and FWB. In OPP 10.00% and 6.00% in FWB were asked by their husbands to work.

It is evident from the above statistics that majority of the respondents started working on self-motivation. This shows that the women in the two sample areas are themselves aware of working and substantiating their family income.

Table 22 indicated that 52.00% respondent in OPP and 61.00% in FWB, started working after their marriage. The over all percentage thus comes to 56.50% in the two samples.

Table 23 indicates that most of the respondents in both the samples started working to supplement their family income so as to raise their standard of living as well as to educate their children.

Table 24 likewise indicates that 28.00% in OPP and 59.00% in FWB, have been working between 1-4 years, followed by working between 5-8 years.

The above statistics, thus, indicate that the women in the sample areas have started working between 1-4 years and 5-8 years, which is not very long span of time. It, however, reflects that the recent rise in the cost of living has been one of the motivations of working in recent years.

Table 25 shows that 55.00% in OPP and 83.00% in FWB, have taken loan for a period between 1-4 years. Both the two samples taken together 69.00% have taken the loan during 1-4 year's period.

The above statistics shows that the majority of these women started work with loans, which they acquired, from First Women Bank and Orangi Pilot Project for a period during 1-4 years. They have to pay up the loans in easy installments.

Table 26 indicates that 80.00% in OPP and 90.00% FWB. had no change in their present business. The above table indicates that majority of the respondents had no change in their business, but those who wanted to expand and develop their business more, they did so through loans which they acquired from Banks or OPP.

Table 27 shows that over all in the samples 40.00% of respondents thought of taking loan while 49.50% did not think about it. The above statistics show that the women who started their business with meager amount of money did not know about the loans facilities at various banks or OPP for small business. But when they came to know about it, they took the advantage of loans and developed and expanded their business.

This further points out the need to create awareness in these women about the expansion and development of their business and easy methods of acquiring loans from banks or other such agencies.

Table 28 indicates that 89.00% respondents in OPP and 90.00% in FWB thought that they cannot expand their business without loan and their work would be successful if loan is taken. The respondents had a great desire to expand their business and need financial assistance from banks and other loan giving agencies.

Table 29 shows that in both the samples the respondents incomes ranges between OPP between Rs. 1001-2000/= or Rs. 2001-3000/= per month. The ranges of income per month indicate that the majority of them are poor and live below subsistence

level income. This state of affairs is not peculiar because in such settlements, by and large, poorer people live, though in certain instances, the income may be more than Rs. 5000/= or Rs. 6000/= per month, but such instances are very few. This situation demands that more easy facilities should be provided to them for loans and development of their indigenous business enterprise.

Table 30 indicates that in OPP 100.00% respondents and in FWB also 100.00 % of the respondents took loan respectively from OPP and FWB.

The above table show that those who took loan for their business took it from OPP or the FWB. These two institutions are doing useful job by giving easy loans which has been responsible for the development of indigenous business of these women.

Table 31 indicates that 29.00% decided themselves to take loan in OPP sample, while 40.00% respondents of the FWB. decided themselves to take loan. While rest of the respondents became aware of the loans through friends, neighbours, newspapers and financial institutions. However, when they got the awareness they made use of the loan facility and expanded their business.

Table 32 shows that in OPP sample 38.00% took loan between Rs. 20,001/= to Rs. 25,000/=, whereas in FWB. sample 90.00% took loan to the extent of Rs. 20,001/= to Rs. 25,000/=. The overall percentage thus was 64.00%

The above statistics indicate that the women took loans even to the extent of 25,000/= for their business. But the majority, however, took loan according to their specific need because they had to pay back the loans.

Table 33 indicates that 47.00% of the respondents in OPP and 14.00% in FWB had taken loan respectively prior to their present loan, while 42.00% in OPP and 76.00% in FWB respectively did not take any loan prior to their present loan.

Similarly, 97.87% in OPP and 64.29% in FWB had returned all their loans. Among those who did not take loan it was due to the fact that they did not need it.

The above table indicates that the women took loans only as much as they needed to develop their business, and whatever they borrowed they paid back their loans; none of them were found to be defaulters. It is interesting to observe that the women borrowers are not defaulters as the men borrowers are.

Table 34 shows that 88.00% respondents in OPP and 56.00% respondents in FWB did not face any difficulty in taking loan.

However, 75.00% respondents in OPP had difficulty in finding guarantor, while 79.55% in FWB had to visit the Bank several times for loan. Among those who had no difficulty it was because of the personal relationship in 46.59% of OPP respondents and 42.55% of FWB respondents.

The above statistics points up the fact that the acquisition of loan was a difficult procedure, which kept many needy women to get the loan for their business. However, those who got the loans could get it only on their personal merit having acquaintance in the loan-giving agency. They specifically were aware of someone in the loan-giving agency.

It is, therefore, importantly needed that the procedure of getting loan should be simplified and free from nepotism.

Table 35 indicates that 52.00% were aware, while 38.50% were fully aware of the loan policies in both the two samples. Individually, 48.00% in OPP and 56.00% in FWB were aware of the Bank policies.

The above table points out to the fact that the majority was not aware of the procedure of getting loan. There is a need to make these working women aware of getting loans

Table 36 shows that 88.00% respondents in OPP and 66.00% respondents in FWB found the attitude of the loan giving staff to be good. According to them the staff was nice and cooperative.

The above table indicates that the attitude of the loan giving personnel was positive and good which shows that the staff at the loan giving agencies did not create hindrance in granting the loans to the deserving women.

Table 37 shows the work for which the loan was taken. It shows that 45.00% respondents in OPP and 33.00% respondents in FWB, the loan was taken for developing the present business.

Table 38 shows that 36.00% respondents in OPP utilized the loan in purchasing raw material while 30.00% responin FWB used the loan for the rotation of capital in the business.

The above table further elaborates the purpose of their taking loan. It shows that majority used their loan in rotating the capital invested in their business, or else they used it in purchasing raw material for the expansion of their business.

Table 39 shows that majority of the respondents in both the two samples felt that the policy of the loan was to develop small enterprise.

The above table indicates that majority of the women were well aware of the policies of the loan giving agencies which was meant for the expansion of small business the women were involved in, so they tried to use the loan for this purpose only.

Table 40 indicates majorities (89.50%) of the respondents felt that the policy of the loan was suitable for the development of small enterprises and encourage small entrepreneurs to develop small scale business with the help of the loan. The women were fully aware that the loan they are getting is meant for the expansion of their business, and therefore the majority of them used their loan in the development of their business only.

Table 41 indicates to the question if the loan helps promote small business. In OPP 89.00% respondents and 90.00% respondents in FWB Regarding the reasons, most of the respondents said that loan money helps in the development of their business great deal.

This table shows that the majority of the respondents felt that the loan helps in the development of their business, though the amount given was a sort of small help. However, by and large the respondents had positive feelings towards the loan facility.

Table 42 further relates to the expansion of business with the loans, 27.00% in OPP and 30.00% in FWB said that it helps in building up the stock of raw material for their business.

This table in addition to the last table indicates that the loan money specifically helps the small entrepreneurs in building up their stock of raw materials. This helps them in the production of their finished materials for sale, and also in building up

stock of goods for future market fluctuations. They overall felt that loans help them greatly to maintain their small business profitably.

Table 43 relates to the improvement of status after expansion of their business. 87.00% respondents in OPP and 89.00% respondents in F W D said yes, while 2.00% and 3.00% respectively gave negative answer.

The above table indicates that the women who are in business feel positively that their business has raised their social status both in the family and the neighbourhood. Other women, particularly respect them for their independent efforts to raise their socio-economic status.

Table 44 relates to the position of a businesswoman in the business community. 61.00% and 59.00% respondents respectively, in OPP and FWB confirmed that they have positive status as a businesswoman.

This table particularly confirms the fact that these women enjoy a positive and respectful status in the business community as well, and enjoy the same privileges as a businessman does in regard to the other fellow businessman. In this regard there is no discrimination.

Table 45 indicates that 34.00% respondents in OPP and 21.00% respondents in FWB found that the successful business gave them more respect in the community circles and 23.00% and 20.00% respectively in OPP and FWB found that their status has been elevated in the family circles.

The above table in addition to the Table 44 confirms that the business community as well as the neighbourhood community respects the status of these women

as small traders. Their status in many ways has increased after their getting into the business actively.

Table 46 relates to the position of the respondents in their residential area. 68.00% and 57.00% respectively in OPP and FWB said that their position in their residential area has increased.

As stated in the previous table, the position of the women increases further after their entering into the business. They are respected and acknowledged by their neighbours as respectable persons of the community.

Table 47 relates to the change in family and society after entering into the business. 38.00% and 44.00% respondents, respectively in the OPP and FWB said that their status have increased in the family and society.

Further, this table confirms the fact that after their entering into business these women have felt that certain positive change has occurred in their family as well. The family became more organized, economically well off and socially respectful.

Table 48 relates to women working outside home. 89.00% respondents in OPP and 90.00% respondents in FWB said that the women should work. Most of the women said that it enhances their monetary position. They thought that this earning could help them not at present only but in near future as well. They can save some amount for emergency.

Table 49 indicates that 19.00% respondents in OPP and 10.00% respondents in FWB felt that their social status has increased. According to 18.00% respondents in OPP and 7.00% respondents in FWB, their standard of living has increased.

The above table further indicates that the working women get their social and familial respect increased. However, a small number of the respondents feel that a woman who works outside her home does not enjoy the same status as a non-working woman. But the majority have confirmed that they enjoy the same status as others do in the neighbourhood.

Table 50 indicates the financial position before the start of the business. It shows that 56.00% and 50.00% of the respondents respectively in OPP and FWB had a very weak financial position before the start of their business.

This table clearly indicates that the women who work had very weak financial position before they started working. It is confirmed that the working women positively feel that their weaker financial position has changed into prosperous financial status after their involvement in the work.

Table 51 relates to their financial position at present. It shows that 61.00% in OPP and 58.00% in FWB had their financial position much better than earlier.

This table relates to the financial position of the respondents at present. It shows that, by and large, the respondents indicated that their present financial position is much better than what it was earlier before they started working. This trend indicates that the respondents have become financially well off and they liked this change.

Table 52 indicates the steps taken to enhance the business. 43.00% and 35.00% respondents, respectively, in OPP and FWB said that they did more work to enhance the business, 15.00% in OPP invested the profit in business and 6.00% did this in the FWB sample.

The above table indicates that the women adopted different ways and means to enhance their business. Some of them re-invested their profit into their business while others sold their products on cash basis to generate capital for the investment in their business. This shows that they took serious interest in expanding their business.

Table 53 indicates that 69.00% respondents in OPP and 48.00% respondents in FWB get help from their family members in establishing and expanding their business. This shows that the women have organised their business with the cooperation and help from their family with their good will and consent.

Table 54 indicates that 68.00% respondents in OPP and 67.00% respondents in FWB did not hire any help beside the family members. This table indicates that the work women do for income generating is infact a family based activity. The entire family gets involved into the income generating activity, may it be any type activity. They seldom hire outside help.

Table 55 shows that 68.00% and 62.00% of respondents, respectively in OPP and FWB were visited by their neighbours and locality women. Of these, 36.71% in OPP and 51.61% in FWB visit for the guidance to start their own business.

This table infact indicates the relationship of the women with OPT. It shows that they visit frequently the OPP for guidance and technical help; though a few get financial help as well in certain specific income generating activity. Thus OPP has close relationship with women who have their own enterprizes.

Table 56 shows that would they like to share their business with other women. 71.00% respondents in OPP and 62.00% respondents in FWB sample said that they would not like to share their business with other women. However, overall

28.26% respondents in the two samples indicated to share only when 3-4 women in the locality start the business together. Those who did not want to share were 35.34% of the respondents who wanted to work alone and 18.80% of the respondents who did not trust on others.

The above table, thus, indicate that, by and large, the women did not like to share their business with other women. In other words, they did not want to have other women involved as sharers in their business. They preferred to work alone, though at a small level with meager investment. They did not want to share with other women primarily due to lack of confidence and fair play in business.

Table 57 shows that 86.00% and 88.00% of the respondents do not feel shy while working respectively in OPP and FWB samples. Among those who felt shy 100.00% did so because no women in their family did such work.

The data in table 57 shows that the women who worked and maintain their indigenous business do not usually feel shy of their work, except those who feel shy due to the reason that none in their family did this type of work. By and large, it is evident that women do not feel shy in doing any type of work. In both the sample areas it is a common activity for women.

Table 58 indicates that 58.00% in OPP and 45.00% in FWB take guidance from others. However, mostly this guidance was from family members. They take help from all possible sources, may it be from within their own families or outside it.

Table 59 indicates that 77.00% of respondents in OPP and 79.00% of respondents in FWB are satisfied with their profit of business. It shows that the women who run their small business are, by and large, satisfied with the progress and profit of

their business. They are contented with the state of affairs regarding their business and believe one day their business would be off the ground and generate reasonable profits.

Table 60 shows that 74.00% and 66.00% respondents, respectively among the OPP and FWB samples are not engaged in any other job. Those who are engaged in any other job, 40.00% in OPP and 16.67% in FWB are doing Govt. service. However, those who are not engaged in any job it is because they have no time to do any other job as they were involved in business. The above statistics indicate that the women who work for their indigenous business usually do not do any jobs.

Table 61 indicates that 71.00% respondents in OPP and 81.00% respondents in FWB had no adverse effect on themselves and on their families as they found their work not difficult. Among those, however, who had any adverse effects in the two samples, it was due to hardworking (25.93%), overwork and improper sleep (40.00%). The above table indicates that the working women had an adverse or bad effect on their health due to hardworking and improper sleep.

Table 62 shows the purchasing of household items. It shows that 35.00% in OPP and 44.00% in FWB purchased no item at all. While 31.00% and 38.00% respondents, respectively in OPP and FWB purchased one item only. The nature of items purchased included sewing machine (overall 21.57%), washing machine (overall 13.07%) and so forth.

The respondents actually stated that they did not purchase many articles after they started working. However, they purchased necessary household appliances only. This shows that the women did not indulge in un-necessary shopping after they started earning money.

Table 63 relates to the help of the respondents given in the repairs and maintenance of the house. It shows that 53.00% and 54.00% respectively in OPP and FWB do not involve in the repairs and maintenance of the house. The reason given by 43.40% and 25.92% respectively, in OPP and FWB was because their earnings are not sufficient.

This table shows that the women, by and large, did not share in the expenses incurred on the repairs of their house. The reason for this was stated is their meager earning which they wanted to spend on her own comfort or that of her children and family. They thought that maintenance of house was the responsibility of husbands.

Table 64 deals with the working hours of the respondents. It shows that in OPP sample 48.00% and in FWB 43.00% respondents, worked between 5-8 hours a day. It shows that the minimum working hours usually is between 5 to 8 hours a day, but they worked beyond that also. Some worked for even 10 hours a day, particularly those who worked at their home.

Table 65 indicates the improvement of neighbours economical condition due to the work of the respondents. It shows that in OPP 51.00% respondents and in FWB 42.00% had improvement.

This table shows that after the women started working at home or outside, their social relationship got improved. They were respected and developed better neighbourly relationship. Their social status thus impressed after they started working.

Table 66 shows the saving habits of the respondents. It shows that 44.00% in OPP and 45.00% in FWB sample had developed saving habits. They keep their savings

in the form of Beeecees. However, among those who could not save was due to the expenses on the education of their children and siblings.

The above table relates to the saving habit of the working women. It is indicated that the women after working had started saving money out of their monthly income. Mostly the women saved in the form of Beeecees. The purpose of saving was for the daughter's wedding or for future use.

Table 67 relates to the suggestions to improve the loan policies. It indicates that 25.00% in OPP and 18.00% in FWB thought that the processing of loan should be shortened, while 18.00% in OPP and 19.00% in FWB suggested that the period of loan return should be increased.

This table indicates that the women who took loan had complaints about the policies for giving loan. They suggested that the loan giving agencies and banks should simplify the loan procedure, which is cumbersome and complicated. The loan procedure should be simple and easy to follow. They also felt that the period for the return of loans should also be increased.

Table 68 deals with the rules of returning the loan. It indicates that 100.00% in OPP and 76.00% in FWB were in favour of returning their loans as per rules. They thought (overall 98.86%) among both the samples that the loan should be returned in installments on appropriate time.

This table shows that most of the respondents have returned their loan in time and agreed that the return should be in easy installments.

Table 69 indicates that 89.00% in OPP and 90.00% in FWB were of the opinion that facilities of loan is beneficial for small scale business. The respondents

strongly felt that the policies of loans are useful for small business people to start their business. When a small business had been established, there is a need that the bank should provide facility for a bigger amount of loan.

Table 70 likewise shows that 60.00% and 44.00% respondents respectively, in OPP and FWB had shown their intention to take loans to increase their present business. Thus 43.27% of the overall respondents in both samples thought of loans to be given to the extent of Rs. 20,001-30,000/= for improving their present business.

The respondents, as indicated in this table, thought that the loans are useful help in starting and setting up small business. Therefore, it should be encouraged on easy terms to be given to those who desire to set up their business.

Table 71 indicates that regarding their future plans for business, 46.00% wanted to improve their business in OPP, while in FWB sample 34.00% respondents desired to improve their business. The above table indicates that almost all of them had suggested that they wanted to develop their business further and therefore, they felt that the facility to loan should be extended

Table 72 indicates that 62.00% respondents in OPP and 72.00% respondents in FWB received the wages themselves, while the wages were received by the head of the family in 24.00% and 18.00% respondents.

The above table indicates that the women who worked for themselves, felt that they spent their earnings themselves. But in certain cases and on certain occasions their parents or husbands also spent their earnings.

Table 73 shows that 58.00% and 50.00% of the respondents respectively in OPP and FWB spend their income themselves, while respectively in 31.00% and 40.00%, the head of the family spends the income.

Further to the previous table in this table also the respondents stated that usually they spent their earnings themselves, but in certain cases their family spent their earnings as well.

Table 74 shows that the respondents spend the personal income mostly on the needs of their family members.

Table 75 shows that 29.00% respondents in OPP and 22.00% respondents in FWB, spent their income in purchasing the usual household items of different types. The money is also spent on children necessities, on dowry of daughter

Table 76 shows that the raw materials are usually purchased by the respondents themselves, 41.00% in OPP and 49.00% in FWB or else by the head of the family (32.00% in OPP and 29.00% in FWB).

Further, in this table they have indicated that usually the raw material is purchased by the respondent themselves but usually it is done by the family members as well.

Table 77 indicates that 53.00% respondents in OPP and 35.00% respondents in FWB use bus as the mode of transport for the purchase of their material.

This table shows that usually they used public bus or rickshaw in transporting the purchases of raw material from the market to their place of work.

Table 78 shows that usually 39.00% each of the respondents in OPP and FWB spend 1-3 hours in purchasing the raw material for their product. In 38.00%

respondents of OPP and 29.00% of FWB, the time spend for purchase of raw materials was 4-6 hours.

This table has indicated that usually 1-3 hours or 4-6 hours are spent in purchase of raw material from the market.

Table 79 indicates 50.00% each in OPP go to make purchases respectively everyday or every third day, while in FWB samples 20.00% respondents make purchases everyday and 13.00% respondents make purchases every third day.

Table 80 shows that 28.00% in OPP, it is the head of the family who sells the product, while in FWB 28.00% of the respondents themselves sell their products.

Table 81 relates to the mode of transportation used in selling the products. It shows that 31.00% in OPP use bus in selling their product, while in FWB sample 16.00% respondents use bus to sell their products. The other means of transportation are rickshaw, taxi, on foot, etc.

Table 82 shows that usually 1-3 hours are spent in selling their products by OPP (33.00%) and FWB (20.00%), whereas 38.00% respondents in FWB spend 7-9 hours.

Table 83 shows that 21.00% respondents in OPP and 25.00% respondents in FWB go to sell daily, whereas in case of 27.00% and 32.00% respectively in OPP and FWB, people come to their house themselves to purchase the product.

This table states that in usual cases the respondents themselves go to sell their products. However, in certain cases the buyers come to their home/shop to buy their products.

Table 84 indicates the knowledge as to where their products are sold. In OPP 61.00% respondents said that their products are sold at home market while 57.00% in FWB knew that it was sold in the domestic market.

The above table indicates that they are well aware that their products are sold in the home market as well as in the foreign markets. They are also aware that their products are purchased by the middleman at cheaper rate and sold at much higher prices.

They however, feel that the system of middleman should be stopped and directed selling to the customers or even exporters should be encouraged.

Table 85 shows that 64.00% respondents in OPP and 71.00% respondents in FWB think that at one stage there would not be the need for loans any more, due to good profit in the business. The above table indicates that they feel that the profit level in their business is much high if the arrangement of marketing is well organized, In that situation the loan may not be needed as the reinvestment of profit and savings may improve the financial position of the women in this business.

Table 86 indicates that 69.00% respondents in OPP and 59.00% respondents in FWB do not keep their business account separately because they have not felt the need for this. This table relates to keeping the accounts of the profit and loss of their business. They stated that they do not keep separate account of their sale proceeds and accounting of profit and loss. They, however, did not feel the necessity of keeping proper accounts of their business, but if they should do it they may find as to what they invested and what they have sold and what is the ratio of profit.

Table 87 shows that the respondents, 85.00% in OPP and 81.00% in the FWB sample, felt that their children should help instead of going to school. In this table

the respondents have indicated their feelings about their children regarding their helping in the business. This attitude shows that they have no value for education and wanted simply their children to help them in their business.

2. Tables

Table - 2
Ages of the Respondents

Age (in years)	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status						Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Less than 20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
20-24	1	50.00	5	6.10	-	-	-	6	6.00	2	22.22	2	2.38	-	-	1	100.00	5	5.00	11	5.50					
25-29	-	-	4	4.88	-	-	-	4	4.00	6	66.67	7	8.33	-	-	-	-	13	13.00	17	8.50					
30-34	1	50.00	12	14.63	-	-	1	50.00	14	14.00	1	11.11	15	17.95	-	-	-	16	16.00	30	15.00					
35-39	-	-	18	21.95	1	7.14	-	-	19	19.00	-	-	26	30.95	1	16.67	-	27	27.00	46	23.00					
40-44	-	-	18	21.95	1	7.14	1	50.00	20	20.00	-	-	15	17.86	1	16.67	-	16	16.00	36	18.00					
45-49	-	-	4	4.88	3	21.43	-	-	7	7.00	-	-	10	11.90	1	16.67	-	11	11.00	18	9.00					
Above 49	-	-	21	25.61	9	64.29	-	-	30	30.00	-	-	9	10.71	3	50.00	-	12	12.00	42	21.00					
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 4
Districts of the Respondents

Districts	Orangut Pilot Protect										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Malir	-	-	-	-	-	-	-	-	-	2	22.22	30	35.71	2	33.33	1	100.00	35	35.00	35	17.50	
East	-	-	-	-	-	-	-	-	-	6	66.67	17	20.24	1	16.67	-	-	24	24.00	24	12.00	
West	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	-	-	2	-	-	-	2	2.00	102	51.00		
Central	-	-	-	-	-	-	-	-	-	-	-	15	17.86	2	33.33	-	-	17	17.00	17	8.50	
South	-	-	-	-	-	-	-	-	-	1	11.11	20	23.81	1	16.67	-	-	22	22.00	22	11.00	
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 5
Educational Qualification of the Respondents

Educational Qualification	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Illiterate	-	-	38	46.34	8	57.14	1	50.00	47	47.00	-	-	28	33.33	3	50.00	-	-	31	31.00	78	39.00				
Literate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Religious	-	-	5	6.10	-	-	-	-	5	5.00	-	-	2	2.38	-	-	-	-	2	2.00	7	3.50				
Primary/Religious	-	-	6	7.32	4	28.57	-	-	10	10.00	-	-	4	4.76	1	16.67	-	-	5	5.00	15	7.50				
Middle/Religious	-	-	10	12.20	-	-	1	50.00	11	11.00	-	-	7	8.33	-	-	1	100.00	8	8.00	19	9.50				
Matric/Religious	-	-	7	8.54	-	-	-	-	7	7.00	2	22.22	17	20.24	2	33.33	-	-	21	21.00	28	14.00				
Intermediate/Religious	-	-	3	3.66	-	-	-	-	3	3.00	2	22.22	7	8.33	-	-	-	-	9	9.00	12	6.00				
Graduate/Religious	1	50.00	4	4.88	1	7.14	-	-	6	6.00	3	33.34	14	16.67	-	-	-	-	17	17.00	23	11.50				
Post Graduate/Religious	1	50.00	2	2.44	1	7.14	-	-	4	4.00	2	22.22	5	5.95	-	-	-	-	7	7.00	11	5.50				
Literate/Religious	-	-	7	8.54	-	-	-	-	7	7.00	-	-	-	-	-	-	-	-	-	-	7	3.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 6
Marital Status of the Respondents

Marital Status	Orangi Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%
Marital Status	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Occupations of the Head of the Family

Occupations	Orangei Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Unemployed Labour	-	-	1	1.22	-	-	-	-	1	-	-	8	9.52	-	-	-	-	-	8	8.00	9	4.50
Skilled Labour	1	50.00	8	9.76	-	-	-	-	9	9.00	11.11	8	9.52	-	-	-	-	9	9.00	18	9.00	
Private shop	-	-	17	20.73	-	-	-	-	17	17.00	-	12	14.29	-	-	-	-	12	12.00	29	14.50	
Business	-	-	13	15.85	-	-	-	-	13	13.00	-	5	5.95	-	-	-	-	5	5.00	18	9.00	
Private job	-	-	7	8.54	-	-	1	50.00	8	8.00	33.33	4	4.76	2	33.34	1	100.00	10	10.00	18	9.00	
Shop keeper	1	50.00	7	8.54	-	-	1	50.00	9	9.00	-	16	19.05	-	-	-	-	16	16.00	25	12.50	
Govt. job	-	-	-	-	-	-	-	-	-	-	-	7	8.33	-	-	-	-	7	7.00	7	3.50	
Garment factory	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	1	0.50	
Driver	-	-	12	14.63	-	-	-	-	12	12.00	2	2.22	5	5.95	-	-	-	7	7.00	19	9.50	
Lawyer	-	-	3	3.66	-	-	-	-	3	3.00	-	-	-	-	-	-	-	-	-	3	1.50	
Bank	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	1	0.50	
Pakistan Railway	-	-	2	2.44	-	-	-	-	2	2.00	-	-	-	-	-	-	-	-	-	2	1.00	
K. E. S. C.	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	1	0.50	
Teacher	-	-	2	2.44	-	-	-	-	2	2.00	-	7	8.33	-	-	-	-	7	7.00	9	4.50	
Private hotel	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	1	0.50	
Salesman	-	-	5	6.10	-	-	-	-	5	5.00	1	1.11	2	2.38	-	-	-	3	3.00	8	4.00	
Pakistan Airforce	-	-	-	-	-	-	-	-	-	-	-	2	2.38	-	-	-	-	2	2.00	2	1.00	
Pakistan Navy	-	-	-	-	-	-	-	-	-	-	-	1	1.19	-	-	-	-	1	1.00	1	0.50	
P.I.A.	-	-	-	-	-	-	-	-	-	-	-	1	1.19	-	-	-	-	1	1.00	1	0.50	
Engineer	-	-	-	-	-	-	-	-	-	-	-	1	1.19	-	-	-	-	1	1.00	1	0.50	
Journalist	-	-	-	-	-	-	-	-	-	-	-	1	1.19	-	-	-	-	1	1.00	1	0.50	
Out of Pakistan	-	-	-	-	-	-	-	-	-	-	-	2	2.38	-	-	-	-	2	2.00	2	1.00	
Self	-	-	-	-	14	100.00	-	-	14	14.00	2	2.22	2	2.38	4	5.66	-	8	8.00	22	11.00	
Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 7B
Monthly Income of the Head of the Family

Income (in Rupees)	Orangi Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Less than 1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2.00	2	1.00
1001-2000	1	50.00	7	8.54	-	-	-	-	8	8.00	5	55.56	10	11.90	1	16.67	-	-	16	16.00	24	12.90
2001-3000	-	-	22	26.83	-	-	-	-	22	22.00	2	22.22	39	46.43	1	16.67	1	100.00	43	43.00	65	32.50
3001-4000	-	-	17	20.73	-	-	-	-	17	17.00	-	-	9	10.71	-	-	-	-	9	9.00	26	13.00
4001-5000	-	-	11	13.41	-	-	-	-	11	11.00	-	-	3	3.57	-	-	-	-	3	3.00	14	7.00
5001-6000	-	-	3	3.66	-	-	-	-	3	3.00	-	-	3	3.57	-	-	-	-	3	3.00	6	3.00
Above 6000	1	50.00	21	25.61	-	-	-	-	22	22.00	-	-	8	9.52	-	-	-	-	8	8.00	30	15.00
Self-employed	-	-	-	-	14	100.00	2	100.00	16	16.00	2	22.22	2	2.38	4	66.66	-	-	8	8.00	24	12.00
Unemployed	-	-	1	1.22	-	-	-	-	1	1.00	-	-	8	9.52	-	-	-	-	8	8.00	9	4.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 8
Relationship of the Head of the Family with the Respondents

Relationship	Orange Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Self	-	-	-	-	14	100.00	1	50.00	15	15.00	1	11.111	2	2.38	4	66.67	-	-	7	7.00	22	11.00
Father	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Husband	-	-	82	100.00	-	-	-	-	82	82.00	-	-	80	95.24	-	-	-	-	80	80.00	162	81.00
Daughter	2	100.00	-	-	-	-	1	50.00	3	3.00	7	77.778	2	2.38	2	33.33	1	100.00	12	12.00	15	7.50
Sister	-	-	-	-	-	-	-	-	-	-	1	11.111	-	-	-	-	-	-	1	1.00	1	0.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 9

Number of the Children/Siblings in the Family

No. of Children/ Siblings	Orangl Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Row Total	Marital Status					Row Total	Marital Status					Row Total	Grand Total			
	Single	Married	Widowed	Divorced	Divorced		Single	Married	Widowed	Divorced	Divorced		Single	Married	Widowed	Divorced	Divorced		f	%		
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Nil	-	-	2	2.44	-	-	2	2.00	-	-	2	4	4.76	1	16.67	1	100.00	6	6.00	8	4.00	
1-2	-	-	12	14.63	2	14.29	15	15.00	1	50.00	1	13	15.48	-	-	-	-	14	14.00	29	14.50	
3-4	-	-	17	20.73	4	28.57	21	21.00	-	-	2	28	33.33	-	-	-	-	30	30.00	51	25.50	
5-6	-	-	24	29.27	8	57.14	32	32.00	-	-	2	28	33.33	2	33.33	-	-	32	32.00	64	32.00	
7-8	1	50.00	11	13.41	-	-	13	13.00	1	50.00	2	9	10.71	3	50.00	-	-	14	14.00	27	13.50	
Above 8	1	50.00	16	19.51	-	-	17	17.00	-	-	2	2	2.38	-	-	-	-	1	4.00	21	10.50	
Column Total	2	100.00	82	100.00	14	100.00	100	100.00	2	100.00	100	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00	

Table - 10
Type of Family

Type of Family	Orangi Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%
Single	2	69	84.15	8	57.14	1	50.00	80	80.00	6	66.67	66	78.57	4	66.67	1	100.00	77	77.00	157	78.50	
Joint	-	13	15.85	6	42.86	1	50.00	20	20.00	3	33.33	18	21.43	2	33.33	-	-	23	23.00	43	21.50	
Column Total	2	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00	
Single Family																						
Number of Members																						
Adults																						
1-2	-	25	36.23	-	-	-	-	25	31.25	-	-	31	46.97	1	25.00	-	-	32	41.56	57	36.31	
3-4	-	15	21.74	7	87.50	1	100.00	23	28.75	3	50.00	13	19.70	2	50.00	-	-	18	23.38	41	26.11	
5-6	-	13	18.84	1	12.50	-	-	14	17.50	2	33.33	10	15.15	1	25.00	1	100.00	14	18.18	28	17.83	
Above 6	2	16	23.19	-	-	-	-	18	22.50	1	16.67	12	18.18	-	-	-	-	13	16.88	31	19.75	
Column Total	2	69	100.00	8	100.00	1	100.00	80	100.00	6	100.00	66	100.00	4	100.00	1	100.00	77	100.00	157	100.00	
Children																						
Nil	-	2	2.90	-	-	-	-	2	2.50	-	-	4	6.06	1	25.00	1	100.00	6	7.79	8	5.10	
1-2	-	12	17.39	1	12.50	1	100.00	14	17.50	1	16.67	13	19.70	-	-	-	-	14	18.18	28	17.83	
3-4	-	16	23.19	3	37.50	-	-	19	23.75	1	16.67	21	31.82	-	-	-	-	22	28.57	41	26.11	
5-6	-	15	21.74	4	50.00	-	-	19	23.75	2	33.33	20	30.30	1	25.00	-	-	23	29.87	42	26.75	
Above 6	2	24	34.78	-	-	-	-	26	32.50	2	-	8	12.12	2	50.00	-	-	12	15.58	38	24.20	
Column Total	2	69	100.00	8	100.00	1	100.00	80	100.00	6	100.00	66	100.00	4	100.00	1	100.00	77	100.00	157	100.00	

Continued

Table - 10, continued

Type of Family	Orangel Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Row Total		Grand Total					
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Single Family																										
Number of Earning Members																										
1	-	1	1.45	2	25.00	-	-	3	3.75	-	-	10	15.15	-	-	-	-	10	12.99	13	8.28					
2	-	40	57.97	4	50.00	1	100.00	45	56.25	1	16.67	40	60.61	1	25.00	-	-	42	54.55	87	55.41					
3	2	100.00	14	20.29	1	12.50	-	17	21.25	3	50.00	9	13.64	2	50.00	-	-	14	18.18	31	19.75					
4	-	-	8	11.59	1	12.50	-	9	11.25	-	-	5	7.58	-	-	1	100.00	6	7.79	15	9.55					
Above 4	-	-	6	8.70	-	-	-	6	7.50	2	33.33	2	3.02	1	25.00	-	-	5	6.49	11	7.01					
Column Total	2	100.00	69	100.00	8	100.00	1	100.00	80	100.00	6	100.00	66	100.00	4	100.00	1	100.00	77	100.00	157	100.00				
Number of Male Earning Members																										
1	1	50.00	40	57.97	7	87.50	1	100.00	49	61.25	2	33.33	50	75.76	2	50.00	1	100.00	55	71.42	104	66.24				
2	1	50.00	3	4.35	1	12.50	-	5	6.25	4	66.67	4	6.06	2	50.00	-	-	10	12.99	15	9.55					
3	-	-	11	15.94	-	-	-	11	13.75	-	-	2	3.02	-	-	-	-	2	2.60	13	8.28					
4	-	-	8	11.59	-	-	-	8	10.00	-	-	3	4.55	-	-	-	-	3	3.90	11	7.01					
Above 4	-	-	6	8.70	-	-	-	6	7.50	-	-	7	10.61	-	-	-	-	-	-	6	3.82					
No male earner	-	-	1	1.45	-	-	-	1	1.25	-	-	7	10.61	-	-	-	-	7	9.09	8	5.10					
Column Total	2	100.00	69	100.00	8	100.00	1	100.00	80	100.00	6	100.00	66	100.00	4	100.00	1	100.00	77	100.00	157	100.00				
Number of Female Earning Members																										
1	1	50.00	49	71.01	5	62.50	1	100.00	56	70.00	5	83.33	43	65.15	4	100.00	1	100.00	53	68.83	109	69.43				
2	1	50.00	17	24.64	3	37.50	-	21	26.25	1	16.67	11	16.67	-	-	-	-	12	15.58	33	21.02					
3	-	-	3	4.35	-	-	-	3	3.75	-	-	2	3.03	-	-	-	-	2	2.60	5	3.18					
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Above 4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
No female earner	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Column Total	2	100.00	69	100.00	8	100.00	1	100.00	80	100.00	6	100.00	66	100.00	4	100.00	1	100.00	77	100.00	157	100.00				

Continued

Table - 10, continued

Type of Family	Oranget Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Joint Family																										
Number of Members																										
Adults																										
1-2	-	-	3	50.00	-	-	3	15.00	-	-	-	-	-	-	-	-	-	-	-	-	-	3	6.98			
3-4	-	-	9	69.23	3	50.00	-	-	12	60.00	1	33.33	4	22.22	-	-	-	-	5	21.74	17	39.53				
5-6	-	-	4	30.77	-	-	1	100.00	5	25.00	2	66.67	11	61.11	1	50.00	-	-	14	60.87	19	44.19				
Above 6	-	-	-	-	-	-	-	-	-	-	-	-	3	16.67	1	50.00	-	-	4	17.39	4	9.30				
Column Total	-	-	13	100.00	6	100.00	1	100.00	20	100.00	3	100.00	18	100.00	2	100.00	-	-	23	100.00	43	100.00				
Children																										
Nil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
1-2	-	-	-	-	1	16.67	-	-	1	5.00	-	-	-	-	-	-	-	-	-	-	-	1	2.33			
3-4	-	-	1	7.69	1	16.67	-	-	1	5.00	1	33.33	7	38.89	-	-	-	-	8	34.78	9	20.93				
5-6	-	-	9	69.23	4	66.67	-	-	13	65.00	-	-	8	44.44	2	100.00	-	-	10	43.48	23	53.49				
Above 6	-	-	3	23.08	-	-	1	100.00	4	20.00	2	66.67	3	16.67	-	-	-	-	5	21.74	9	20.93				
Column Total	-	-	13	100.00	6	100.00	1	100.00	20	100.00	3	100.00	18	100.00	2	100.00	-	-	23	100.00	43	100.00				

Continued

Table - 10, continued

Type of Family	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Divorced		Widowed		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Joint Family	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Number of Earning Members																										
1	-	-	4	30.77	3	50.00	-	-	7	35.00	-	-	-	-	-	-	-	-	-	-	-	7	16.28			
2	-	-	5	38.46	2	33.33	1	100.00	8	40.00	-	-	1	5.55	2	100.00	-	-	3	13.04	11	25.58				
3	-	-	3	23.08	1	16.67	-	-	4	20.00	-	-	14	77.78	-	-	-	-	14	60.87	18	41.86				
4	-	-	1	7.69	-	-	-	-	1	5.00	3	100.00	3	16.67	-	-	-	-	6	26.09	7	16.28				
Above 4	-	-	13	100.00	6	100.00	1	100.00	20	100.00	3	100.00	18	100.00	2	100.00	-	-	23	100.00	43	100.00				
Column Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Number of Male Earning Members																										
1	-	-	9	69.23	-	-	1	100.00	10	50.00	1	33.33	3	16.67	-	-	-	-	4	17.39	14	32.56				
2	-	-	4	30.77	6	100.00	-	-	10	50.00	2	66.67	6	33.33	2	100.00	-	-	10	43.48	20	46.51				
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	26.09	6	13.95				
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	8.70	2	4.65				
Above 4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	4.34	1	2.33				
No male earner	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Column Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Number of Female Earning Members																										
1	-	-	12	92.31	6	100.00	1	100.00	19	95.00	3	100.00	9	50.00	-	-	-	-	12	52.17	31	72.09				
2	-	-	1	7.69	-	-	-	-	1	5.00	-	-	9	50.00	2	100.00	-	-	11	47.83	12	27.91				
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Above 4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
No female earner	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Column Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	-	-	13	100.00	6	100.00	1	100.00	20	100.00	3	100.00	18	100.00	2	100.00	-	-	23	100.00	43	100.00				

Table - 11
Residing in this Locality for How Long

Residing for how long	Oranget Pilot Project										First Women Bank										
	Marital Status					Marital Status					Marital Status					Marital Status					
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	
f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Yes	2	100.00	65	79.27	13	92.86	1	50.00	81	81.00	7	77.78	65	77.38	5	83.33	-	-	77	77.00	
No	-	-	17	20.73	1	7.14	1	50.00	19	19.00	2	22.22	19	22.62	1	16.67	1	100.00	23	23.00	
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	
If Yes then state how many years																					
Less than 1-10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11-20	-	-	32	49.23	2	15.38	-	-	34	41.98	2	28.57	18	27.69	1	20.00	-	-	21	27.27	
21-30	-	-	15	23.08	3	23.08	-	-	18	22.22	5	71.43	12	18.46	3	60.00	-	-	20	25.97	
31-40	2	100.00	16	24.62	6	46.16	1	100.00	25	30.86	-	-	15	23.08	1	20.00	-	-	16	20.79	
40 above	-	-	2	3.07	2	15.36	-	-	4	4.94	-	-	20	30.77	-	-	-	-	20	25.97	
Column Total	2	100.00	65	100.00	13	100.00	1	100.00	81	100.00	7	100.00	65	100.00	5	100.00	-	-	77	100.00	
If No then state previous residing place																					
Village	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Any other city	-	-	4	23.53	-	-	-	-	4	21.05	-	-	5	26.32	-	-	-	-	5	21.74	
Any other locality	-	-	12	70.59	1	100.00	1	100.00	14	73.68	2	100.00	13	68.42	1	100.00	1	100.00	17	73.91	
Any other country	-	-	1	5.88	-	-	-	-	1	5.27	-	-	1	5.26	-	-	-	-	1	4.35	
Column Total	-	-	17	100.00	1	100.00	1	100.00	19	100.00	2	100.00	19	100.00	1	100.00	1	100.00	23	100.00	

Continued

Table - 11, Continued

	Orangel Pilot Project										First Women Bank										OPP/Bank					
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total					
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%				
Residing for how long	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Reason for coming to this area/city	-	-	-	-	7	7.00	-	-	-	7	7.00	-	-	-	1	11.11	5	5.95	1	16.67	1	100.00	8	8.00	15	7.50
In search of employment	-	-	-	-	8	8.00	-	-	-	8	8.00	-	-	-	-	-	1	1.19	-	-	-	-	1	1.00	9	4.50
For the benefit of children	2	100.00	60	73.16	14	100.00	1	50.00	1	77	77.00	7	77.78	5	83.33	65	77.38	5	83.33	-	-	77	77.00	154	77.00	
Migrated	-	-	7	8.54	-	-	-	1	50.00	8	8.00	1	11.11	13	15.48	13	15.48	-	-	-	-	14	14.00	22	11.00	
For the family	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
For the fame of the city	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	1	100.00	100	100.00	100	100.00	200	100.00

Table - 12
Type of Houses

Ownership of the house	Orange Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Sinle	Marrned	Widowed	Divorced	Row Total	%	Sinle	Marrned	Widowed	Divorced	Row Total	%	Sinle	Marrned	Widowed	Divorced	Row Total	%	f	%						
Own	2	65	12	2	81	81.00	8	69	4	100.00	100.00	82	82.14	66.67	1	100.00	82	82.00	163	81.50						
Rent	-	17	2	-	19	19.00	1	15	2	17.86	17.86	18	17.86	33.33	-	-	18	18.00	37	18.50						
Column Total	2	82	14	2	100	100.00	9	84	6	100.00	100.00	100	100.00	100.00	1	100.00	100	100.00	200	100.00						
If owned then by whom																										
Self	-	14	9	-	23	28.40	1	10	3	14.49	14.49	14	14.49	75.00	-	-	14	17.08	37	22.70						
Husband	-	50	2	-	52	64.20	-	51	1	73.91	73.91	52	73.91	25.00	-	-	52	63.41	104	63.80						
Father	1	-	-	-	1	1.23	7	4	-	5.80	5.80	11	5.80	-	-	-	11	13.41	12	7.36						
Mother	1	-	-	-	1	1.23	-	1	-	1.45	1.45	1	1.45	-	-	-	1	1.22	2	1.23						
Father-in-law	-	-	-	2	2	2.47	-	3	-	4.35	4.35	3	4.35	-	-	-	3	3.66	5	3.07						
Son	-	1	1	-	2	2.47	-	2	-	2.47	2.47	2	2.47	-	-	-	2	-	2	1.23						
Brother	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1.22	1	0.61						
Column Total	2	65	12	2	81	100.00	8	69	4	100.00	100.00	82	100.00	100.00	1	100.00	82	100.00	163	100.00						
If self then how																										
From your own income	-	7	-	-	7	30.44	1	4	2	40.00	40.00	7	40.00	66.67	-	-	7	50.00	14	37.84						
Gifted by parents	-	2	1	-	3	13.04	-	6	1	60.00	60.00	7	60.00	33.33	-	-	7	50.00	10	27.03						
Gifted by husband	-	5	-	-	5	21.74	-	-	-	-	-	-	-	-	-	-	-	-	5	13.51						
After death of husband transfer	-	-	8	-	8	34.78	-	-	-	-	-	-	-	-	-	-	-	-	8	21.62						
Column Total	-	14	9	-	23	100.00	1	10	3	100.00	100.00	14	100.00	100.00	-	-	14	100.00	37	100.00						
Rent paid by																										
Self	-	2	2	-	4	17.39	-	3	2	20.00	20.00	5	20.00	100.00	-	-	5	27.78	9	24.32						
Head of the family	-	7	-	-	7	30.43	1	12	-	80.00	80.00	13	80.00	-	-	-	13	72.22	20	54.05						
Self/Head of the family	-	8	-	-	8	34.78	-	-	-	-	-	-	-	-	-	-	-	-	8	21.62						
Column Total	-	17	2	-	19	100.00	1	15	2	100.00	100.00	18	100.00	100.00	-	-	18	100.00	37	100.00						

Table - 13
Housing Condition

Housing Condition	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Row Total		Row Total		Grand Total			
	Single	Married	Widowed	Divorced	Row Total	%	Single	Married	Widowed	Divorced	Row Total	%	Single	Married	Widowed	Divorced	Row Total	%	f	%	f	%	f	%		
Legally approved	2	81	13	2	98	98.00	8	82	5	1	88.89	82	97.62	5	83.33	1	100.00	96	96.00	194	97.00	194	97.00	6	3.00	
Illegal	-	1	1	-	2	2.00	1	2	1	11.11	11.11	2	2.38	1	16.67	-	-	4	4.00	6	3.00	6	3.00	6	3.00	
Column Total	2	82	14	2	100	100.00	9	84	6	100	100.00	9	100.00	6	100.00	1	100.00	100	100.00	200	100.00	200	100.00	200	100.00	
Area of the House																										
50 sq. yard	-	23	4	2	29	29.00	-	7	1	16.67	16.67	7	8.33	1	16.67	1	100.00	9	9.00	38	19.00	38	19.00	38	19.00	
100 sq. yard	1	48	6	-	55	55.00	9	45	4	66.66	66.66	45	53.57	4	66.66	-	-	58	58.00	113	56.50	113	56.50	113	56.50	
150 sq. yard	1	8	4	-	13	13.00	-	11	-	13.10	13.10	11	13.10	-	-	-	-	11	11.00	24	12.00	24	12.00	24	12.00	
200 sq. yard	-	3	-	-	3	3.00	-	7	-	8.33	8.33	7	8.33	-	-	-	-	7	7.00	10	5.00	10	5.00	10	5.00	
More than 200 sq. yard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15.00	15	7.50	15	7.50	15	7.50	
Column Total	2	82	14	2	100	100.00	9	84	6	100	100.00	9	100.00	6	100.00	1	100.00	100	100.00	200	100.00	200	100.00	200	100.00	
Construction of the house																										
Pucca	1	48	9	2	60	60.00	9	76	5	83.33	83.33	76	90.48	5	83.33	1	100.00	91	91.00	151	75.50	151	75.50	151	75.50	
Pucca with tin roof	-	12	2	-	14	14.00	-	-	-	-	-	-	-	-	-	-	-	-	-	14	7.00	14	7.00	14	7.00	
Pucca and Katcha	1	22	3	-	26	26.00	-	8	3	21.42	21.42	8	9.52	1	16.67	-	-	9	9.00	35	17.50	35	17.50	35	17.50	
Column Total	2	82	14	2	100	100.00	9	84	6	100	100.00	9	100.00	6	100.00	1	100.00	100	100.00	200	100.00	200	100.00	200	100.00	

Continued

Table - 14
Basic Amenities in the House

Amenities in the House	Orangel Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
House Water Supply																										
Tap in the House	2	100.00	68	82.93	12	85.71	2	100.00	84	84.00	8	88.89	74	88.10	5	83.33	1	100.00	88	88.00	172	86.00				
Tap in the Lane	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	4	4.76	1	16.67	-	-	5	5.00	16	8.00				
Children fetch water	-	-	1	1.21	-	-	-	-	1	1.00	-	-	2	2.38	-	-	-	-	2	2.00	3	1.50				
From other House	-	-	4	4.88	-	-	-	-	4	4.00	1	11.11	4	4.76	-	-	-	-	5	5.00	9	4.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
How is Food prepared																										
Sui gas	2	100.00	80	97.56	13	92.86	2	100.00	97	97.00	9	100.00	81	96.43	5	83.33	1	100.00	96	96.00	193	96.50				
Gas Cylinder	-	-	2	2.44	-	-	-	-	2	2.00	-	-	-	-	-	-	-	-	-	-	2	1.00				
Kerosene	-	-	-	-	1	7.14	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50				
Wood	-	-	-	-	-	-	-	-	-	-	-	-	3	3.57	1	16.67	-	-	4	4.00	4	2.00				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
Construction of Latrine																										
Flush	2	100.00	62	75.61	9	64.29	2	100.00	75	75.00	9	100.00	77	91.67	5	83.33	1	100.00	92	92.00	167	83.50				
Soak Pit	-	-	17	20.73	-	-	-	-	17	17.00	-	-	3	3.57	-	-	-	-	3	3.00	20	10.00				
Temporary	-	-	3	3.66	5	35.71	-	-	8	8.00	-	-	4	4.76	1	16.67	-	-	5	5.00	13	6.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 15
Facilities/Equipments Available

Items	Oranel Pilot Project												First Women Bank												OPP/Bank					
	Marital Status						Marital Status						Marital Status						Marital Status											
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Divorced		Widowed		Married		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Iron	Yes	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	100	100.00	100	100.00	100	100.00	200	100.00	
	No	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Column Total		2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	100	100.00	100	100.00	200	100.00			
Radio	Yes	2	100.00	47	57.32	10	71.43	2	100.00	61	61.00	8	88.89	55	65.48	3	50.00	1	100.00	67	67.00	67	67.00	67	67.00	128	64.00			
	No	-	-	35	42.68	4	28.57	-	-	39	39.00	1	11.11	29	34.52	3	50.00	-	-	33	33.00	33	33.00	72	36.00					
Column Total		2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	100	100.00	200	100.00					
Refrigerator	Yes	2	100.00	46	56.10	7	50.00	1	50.00	56	56.00	7	77.78	47	55.95	1	16.67	-	-	55	55.00	55	55.00	111	55.50					
	No	-	-	36	43.90	7	50.00	1	50.00	44	44.00	2	22.22	37	44.05	5	83.33	1	100.00	45	45.00	45	45.00	89	44.50					
Column Total		2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	100	100.00	200	100.00					
Tape Recorder	Yes	2	100.00	49	59.76	8	57.14	1	50.00	60	60.00	7	77.78	62	73.81	3	50.00	-	-	72	72.00	72	72.00	132	66.00					
	No	-	-	33	40.24	6	42.86	1	50.00	40	40.00	2	22.22	22	26.19	3	50.00	1	100.00	28	28.00	28	28.00	68	34.00					
Column Total		2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	100	100.00	200	100.00					
Washing Machine	Yes	2	100.00	57	69.51	8	57.14	2	100.00	69	69.00	8	88.89	62	73.81	3	50.00	-	-	73	73.00	73	73.00	142	71.00					
	No	-	-	25	30.49	6	42.86	-	-	31	31.00	1	11.11	22	26.19	3	50.00	1	100.00	27	27.00	27	27.00	58	29.00					
Column Total		2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	100	100.00	200	100.00					

Continued

Table - 15, Continued

Items	Orangi Pilot Project														First Women Bank														OPP/Bank	
	Marital Status							Marital Status							Marital Status							Marital Status								
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Grand Total	%								
Sewing Machine	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%								
Yes	2	100.00	73	89.02	13	92.86	2	100.00	90	90.00	68	80.95	3	50.00	1	100.00	81	81.00	171	85.50										
No	-	-	9	10.98	1	7.14	-	-	10	10.00	-	-	3	50.00	-	-	19	19.00	29	14.50										
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	6	100.00	1	100.00	100	100.00	200	100.00										
V.C.R.																														
Yes	1	50.00	12	14.63	1	7.14	-	-	14	14.00	4	44.44	1	16.67	-	-	5	30.00	44	22.00										
No	1	50.00	70	85.37	13	92.86	2	100.00	86	86.00	5	55.56	5	83.33	1	100.00	70	70.00	156	78.00										
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	6	100.00	1	100.00	100	100.00	200	100.00										
Bicycle																														
Yes	2	100.00	17	20.73	3	21.43	-	-	20	20.00	1	11.11	1	16.67	-	-	20	20.00	40	20.00										
No	-	-	65	79.27	11	78.57	2	100.00	80	80.00	8	88.89	5	83.33	1	100.00	80	80.00	160	80.00										
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	6	100.00	1	100.00	100	100.00	200	100.00										
Scooter																														
Yes	1	50.00	13	15.85	3	21.43	-	-	17	17.00	3	33.33	10	11.90	-	-	13	13.00	30	15.00										
No	1	50.00	69	84.15	11	78.57	2	100.00	83	83.00	6	66.67	74	88.10	6	100.00	87	87.00	170	85.00										
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	100	100.00	200	100.00										
Water cooler																														
Yes	2	100.00	65	79.27	8	57.14	1	50.00	76	76.00	6	66.67	59	70.24	4	66.67	70	70.00	146	73.00										
No	-	-	17	20.73	6	42.86	1	50.00	24	24.00	3	33.33	25	29.76	2	33.33	30	30.00	54	27.00										
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	100	100.00	200	100.00										

Continued

Table - 15, Continued

Items	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Sofa Set																										
Yes	2	100.00	60	73.17	10	71.43	2	100.00	74	74.00	7	77.78	56	66.67	3	50.00	1	100.00	67	67.00	141	70.50				
No	-	-	22	26.83	4	28.57	-	-	26	26.00	2	22.22	28	33.33	3	50.00	-	-	33	33.00	59	29.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
Chairs (2-4)																										
Yes	2	100.00	63	76.83	10	71.43	2	100.00	77	77.00	9	100.00	57	67.86	3	50.00	1	100.00	70	70.00	147	73.50				
No	-	-	19	23.17	4	28.57	-	-	23	23.00	-	-	27	32.14	3	50.00	-	-	30	30.00	53	26.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
Table																										
Yes	2	100.00	67	81.71	9	64.29	2	100.00	80	80.00	9	100.00	57	67.86	3	50.00	1	100.00	70	70.00	150	75.00				
No	-	-	15	18.29	5	35.71	-	-	20	20.00	-	-	27	32.14	3	50.00	-	-	30	30.00	50	25.00				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
Fan																										
Yes	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
No	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
Grinding Machine																										
Yes	2	100.00	9	10.98	1	7.14	1	50.00	13	13.00	4	44.44	26	30.95	1	16.67	-	-	31	31.00	44	22.00				
No	-	-	73	89.02	13	92.86	1	50.00	87	87.00	5	55.56	58	69.05	5	83.33	1	100.00	69	69.00	156	78.00				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Continued ...

Table - 15, Continued

Items	Orangi Pilot Project										First Women Bank										OPP/Bank		
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total		
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%	
Television																							
Yes	2	97.56	14	100.00	98	9	81	5	83.33	96	9	96.43	5	100.00	96	96	96.43	5	100.00	96	194	97.00	
No	-	2.44	-	-	2	-	3	1	16.67	4	-	3.57	1	-	4	-	3.57	1	-	4	6	3.00	
Column Total	2	100.00	14	100.00	100	9	84	6	100.00	99	9	100.00	6	100.00	100	99	100.00	6	100.00	100	200	100.00	
Car																							
Yes	-	3.66	1	7.14	4	1	10	1	16.67	12	1	11.11	1	-	12	-	11.11	1	-	12	16	8.00	
No	2	96.34	13	92.86	96	8	74	5	83.33	88	8	88.89	5	100.00	88	8	88.89	5	100.00	88	184	92.00	
Column Total	2	100.00	14	100.00	100	9	84	6	100.00	99	9	100.00	6	100.00	100	99	100.00	6	100.00	100	200	100.00	
Suzuki																							
Yes	-	3.66	-	-	3	1	6	-	-	7	1	11.11	-	-	7	-	11.11	-	-	7	10	5.00	
No	2	96.34	14	100.00	97	8	78	6	100.00	93	8	88.89	6	100.00	93	8	88.89	6	100.00	93	190	95.00	
Column Total	2	100.00	14	100.00	100	9	84	6	100.00	99	9	100.00	6	100.00	100	99	100.00	6	100.00	100	200	100.00	
Electric Connection																							
Yes	2	100.00	14	100.00	100	9	84	6	100.00	99	9	100.00	6	100.00	100	9	100.00	6	100.00	100	200	100.00	
No	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Column Total	2	100.00	14	100.00	100	9	84	6	100.00	99	9	100.00	6	100.00	100	99	100.00	6	100.00	100	200	100.00	
Air Conditioner																							
Yes	-	-	-	-	-	1	6	1	16.67	8	1	11.11	1	-	8	-	11.11	1	-	8	8	4.00	
No	2	100.00	14	100.00	100	8	78	5	83.33	92	8	88.89	5	100.00	92	8	88.89	5	100.00	92	192	96.00	
Column Total	2	100.00	14	100.00	100	9	84	6	100.00	99	9	100.00	6	100.00	100	99	100.00	6	100.00	100	200	100.00	

Table - 16
Typology of Work

Types of Work	(A) Making and Stitching Different Articles with Sewing Machine and Hand												OPP/Bank					
	Orangi Pilot Project						First Women Bank											
	Marital Status						Marital Status											
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Grand Total		
f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	
Garmens (Shalwar Kameez Suits for Ladies/Gemis)	-	-	2	14.29	-	-	11	11.00	5	55.56	10	11.90	-	-	15	15.00	26	13.00
Glittering work (Kamdani/Zari goza)	-	-	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50
Glittering work (Karehobi)	-	-	-	-	-	-	2	2.00	-	-	-	-	-	-	-	-	1	0.50
Embroidery on Bed-sheets (Sindur/Baluchi)	-	-	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50
Embroidery on Dupatta (Sindur/Baluchi)	-	-	-	-	-	-	2	2.44	-	-	7	8.33	-	-	7	7.00	11	5.50
Embroidery/Stitching	-	-	-	-	-	-	2	2.44	-	-	1	1.19	-	-	1	1.00	1	0.50
Paunch Making (Shalwar)	-	-	-	-	-	-	2	2.44	-	-	-	-	-	-	-	-	2	1.00
Weaving (Banarsi)	-	-	-	-	-	-	1	1.22	-	-	-	-	-	-	-	-	1	0.50
Stitching of leather pieces oh clothes	-	-	-	-	-	-	1	1.22	-	-	-	-	-	-	-	-	1	0.50
Stitching (Kurtas /Shalwar)	-	-	-	-	-	-	1	1.22	-	-	-	-	-	-	-	-	1	0.50
Stitching Towels	-	-	-	7.14	-	-	2	2.00	-	-	1	1.19	-	-	1	1.00	3	1.50
Stitching School Uniforms	-	-	-	-	-	-	1	1.22	-	-	1	1.19	-	-	1	1.35	1	0.50
Stitching Curtains	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.50
Stitching Frocks/T-shirts (Children)	-	-	-	-	-	-	6	6.00	-	-	-	-	-	-	-	-	6	3.00
Stitching School /College Bags (of clothes)	-	-	-	-	-	-	4	4.00	-	-	-	-	-	-	-	-	4	2.00
Stitching Caps (of Clothes /Leather) for children	-	-	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50
Stitching Leather Bags	1	50.00	-	-	-	-	2	2.00	-	-	1	1.19	-	-	1	1.00	2	1.00
Stitching Jackets (Leather)	-	-	-	-	-	-	2	2.00	-	-	-	-	-	-	-	-	2	1.00
Stitching Pocket Purses (Leather)	-	-	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50
Stitching Jeans Pants (Gemis)	-	-	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50
Stitching Purses or Wallets	-	-	-	-	-	-	1	1.00	-	-	1	1.19	-	-	1	1.00	1	0.50
Stitching Jute Bags	-	-	-	-	-	-	-	-	-	-	1	1.19	-	-	1	1.00	1	0.50
Stitching Veil (Burqa)	-	-	-	-	-	-	-	-	-	-	1	1.19	-	-	1	1.00	1	0.50
Stitching and sale Kurtas (Ladies/Gemis) of Lawn	-	-	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50
Column Total	1	50.00	38	46.34	3	21.43	2	100.00	44	44.00	25	29.76	-	-	30	30.00	74	37.00



Doing zari-gota work for a wedding dress



Woman stitching leather jackets

16(B) Various Articles of Daily Use

Types of Work	Orangi Pilot Project													First Women Bank						OPP/Bank		
	Marital Status						Marital Status						Marital Status						Grand Total			
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Making Surf/Bleaching Powder/Soup	-	-	2	2.44	-	-	-	-	2	2.00	-	-	1	1.19	-	-	-	-	1	1.00	3	1.50
Making Buttons (Steel)	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
Plastic Work (Different items)	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
Making Slippers (Leather)	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
Making Candle	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	100.00	1	1.00	1	0.50
Making Agarbatti	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
Making Artificial Jewellery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Polishing Jewellery	-	-	1	1.22	-	-	-	-	1	1.00	-	-	1	1.19	-	-	-	-	1	1.00	2	1.00
Block Prints on different materials	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
Preparation of spices for Kabab	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
Finishing of Hosiery	-	-	-	-	-	-	-	-	-	-	-	-	1	1.19	-	-	-	-	1	1.00	1	0.50
Supply cotton for Petrol Pump	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
Cushion Making (Gao tankia)	-	-	1	1.22	1	7.14	-	-	2	2.00	-	-	-	-	-	-	-	-	-	-	2	1.00
Making Plastic Toys	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
Column Total	-	-	12	14.63	1	7.14	-	-	13	13.00	-	-	3	3.57	-	-	1	100.00	4	4.00	17	8.50



Woman polishing jewellery



Woman sitting in her general store with her daughter

16(B) Various Articles of Daily Use

Types of Work	Oranji Pilot Project													First Women Bank													OPP/Rank						
	Marital Status						Marital Status						Marital Status						Marital Status						Grand Total								
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total				
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%			
Making Surf/Bleaching Powder/Soap	-	-	2	2.44	-	-	-	-	2	2.00	-	-	-	-	-	-	-	-	2	1.00	-	-	-	-	-	-	-	-	1	1.00	3	1.50	
Making Buttons (Steel)	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50	-	-	-	-	-	-	-	-	1	0.50	1	0.50	
Plastic Work (Different items)	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50	-	-	-	-	-	-	-	-	1	0.50	1	0.50	
Making Slippers (Leather)	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50	-	-	-	-	-	-	-	-	1	0.50	1	0.50	
Making Candle	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.50	1	0.50
Making Agarbatti	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50	-	-	-	-	-	-	-	-	1	0.50	1	0.50	
Making Artificial Jewellery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Polishing Jewellery	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50	-	-	-	-	-	-	-	-	1	1.00	2	1.00	
Block Prints on different materials	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50	-	-	-	-	-	-	-	-	1	0.50	1	0.50	
Preparation of spices for Kabab	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50	-	-	-	-	-	-	-	-	1	0.50	1	0.50	
Finishing of Hosiery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Supply cotton for Petrol Pump	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50	-	-	-	-	-	-	-	-	1	1.00	1	0.50	
Cushion Making (Gao takia)	-	-	1	1.22	-	-	-	-	2	2.00	-	-	-	-	-	-	-	-	2	1.00	-	-	-	-	-	-	-	-	2	1.00	2	1.00	
Making Plastic Toys	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	1	0.50	-	-	-	-	-	-	-	-	1	0.50	1	0.50	
Column Total	-	-	12	14.63	1	7.14	-	-	13	13.00	-	-	-	-	-	-	-	3	3.57	-	-	-	-	-	-	-	-	3	3.57	17	8.50		



Woman polishing jewellery

16(C) Different Shops, Institutes, Centres and Stalls (Kholkav)

Types of Work	Oranget Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Decoration Shop	-	-	-	-	1	7.14	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.01
Book Shop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.01
Clinic (Homoeopathic)	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.01
Beret leaf (Pan) Shop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.01
Milk Shop	-	-	1	1.22	-	-	-	-	1	1.00	-	-	7	8.33	-	-	-	-	-	-	7	7.00
Vegetable Shop	-	-	1	1.22	-	-	-	-	1	1.00	-	-	2	2.38	-	-	-	-	-	-	2	2.00
Nimko Shop	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.01
Sweet Shop (Cake /Coconut Biscuits)	-	-	1	1.22	-	-	-	-	1	1.00	-	-	1	1.19	-	-	-	-	-	-	1	0.01
Fast Food Shop (Burger)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.01
Dry Fish Shop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.01
Ice cream Shop	-	-	1	1.22	-	-	-	-	1	1.00	-	-	1	1.19	-	-	-	-	-	-	1	0.01
Paper Shop (Papedom)	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.01
Churnas/Pickles/Sweet balls Shop	-	-	2	2.44	-	-	-	-	2	2.00	-	-	-	-	-	-	-	-	-	-	2	0.02
Pakoras/Samosas Shop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.01
Sharbat Shop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.01
General Store	-	-	6	7.32	1	7.14	-	-	7	7.00	1	11.11	6	7.14	2	33.33	-	-	-	-	9	9.00
Sale medicine prepared from herbs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.01
Clothes/Utensils Shop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.01
Clothes Business	1	50.00	-	-	-	-	-	-	1	1.00	-	-	5	5.95	3	50.00	-	-	-	-	9	9.00
Handicraft Shop	-	-	1	1.22	-	-	-	-	1	1.00	-	-	6	7.14	-	-	-	-	-	-	6	6.00
Beauty Parlour	-	-	1	1.22	-	-	-	-	1	1.00	-	-	2	2.38	-	-	-	-	-	-	2	2.00
Boutique	-	-	1	1.22	-	-	-	-	1	1.00	-	-	1	1.19	-	-	-	-	-	-	1	1.00
Health Clinic	-	-	-	-	2	14.29	-	-	2	2.00	-	-	-	-	-	-	-	-	-	-	-	2
Midwife (Dai)	-	-	3	3.67	1	7.14	-	-	4	4.00	1	11.11	5	5.95	-	-	-	-	-	-	6	6.00
School (Private)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2.00
Tuition Centre	-	-	-	-	2	14.29	-	-	2	2.00	-	-	-	-	-	-	-	-	-	-	-	2
Training Centres (Stitching)	1	50.00	21	25.62	7	49.99	-	-	29	29.00	4	44.44	44	52.38	6	100.00	-	-	-	-	54	54.00
Column Total																						



Woman sitting in her general store with her daughter



Polishing brass work for her handicraft shop

16(D) Packing of Different Items

Types of Work	Orangi Pilot Project												First Women Bank						OPP/Bank			
	Marital Status						Marital Status						Marital Status		Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total			
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
Packing of spices	-	-	-	-	-	-	-	-	-	-	-	1	1.19	-	-	-	-	1	1.00	1	0.50	
Packing watch in boxes	-	-	1	1.22	-	-	-	-	1	1.00	-	1	1.19	-	-	-	-	1	1.00	2	1.00	
Packing T-shirts	-	-	-	-	1	7.14	-	-	1	1.00	-	-	-	-	-	-	-	-	-	1	0.50	
Packing Towels	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	1	0.50	
Column Total	-	-	2*	2.44	1	7.14	-	-	3	3.00	-	2	2.38	-	-	-	-	2	2.00	5	2.50	
Not applicable*	-	-	9	10.97	2	14.29	-	-	11	11.00	-	10	11.90	-	-	-	-	10	10.00	21	10.50	
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

*It was found out that in these 21 cases, actual borrowers were men who had merely used their wife's names

Table - 17
Acquired Professional Training

Acquired Professional Training	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status						Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	2	100.00	30	36.59	6	42.86	2	100.00	40	40.00	5	55.56	33	39.29	-	-	1	100.00	39	39.00	79	39.50				
No	-	-	43	52.44	6	42.86	-	-	49	49.00	4	44.44	40	47.62	6	100.00	-	-	50	50.00	99	49.50				
Incomplete	-	-	-	-	-	-	-	-	-	-	-	-	1	1.19	-	-	-	-	1	1.00	1	0.50				
Not applicable	-	-	9	10.97	2	14.28	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes Then																										
Family members	2	100.00	15	50.00	-	-	2	100.00	19	47.50	1	20.00	8	24.24	-	-	1	100.00	10	25.64	29	36.71				
APWA	-	-	-	-	2	33.33	-	-	2	5.00	-	-	-	-	-	-	-	-	-	-	2	2.53				
Shop/Worker	-	-	4	13.33	2	33.33	-	-	6	15.00	-	-	-	-	-	-	-	-	-	-	6	7.59				
PAF (Military Camp)	-	-	-	-	1	16.67	-	-	1	2.50	-	-	-	-	-	-	-	-	-	-	1	1.27				
C.T.C/P.T.C	-	-	-	-	-	-	-	-	-	-	1	20.00	3	9.09	-	-	-	-	4	10.26	4	5.06				
M.A. M.Ed.	-	-	3	10.00	1	16.67	-	-	4	10.00	-	-	2	6.07	-	-	-	-	2	5.13	6	7.59				
Factory	-	-	5	16.67	-	-	-	-	5	12.50	-	-	5	15.15	-	-	-	-	5	12.82	10	12.66				
D.M.H.S.	-	-	-	-	-	-	-	-	-	-	1	20.00	-	-	-	-	-	-	1	2.56	1	1.27				
Different Institutes/Centres	-	-	3	10.00	-	-	-	-	3	7.50	2	40.00	15	45.45	-	-	-	-	17	43.59	20	25.32				
Column Total	2	100.00	30	100.00	6	100.00	2	100.00	40	100.00	5	100.00	33	100.00	-	-	1	100.00	39	100.00	79	100.00				

Table - 18

Look after Housework beside their Work the Respondents are doing

Doing Housework beside the work	Orange Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	2	100.00	64	78.04	10	71.42	2	100.00	78	78.00	9	100.00	68	80.95	5	83.33	1	100.00	83	83.00	161	80.50				
No	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	6	7.15	1	16.67	-	-	7	7.00	18	9.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then How																										
Only female in the house	-	-	23	35.94	3	30.00	1	50.00	27	34.62	-	-	28	41.18	-	-	1	100.00	29	34.94	56	34.78				
Give importance to housework also	2	100.00	33	51.56	7	70.00	-	-	42	53.85	6	66.67	28	41.18	4	80.00	-	-	38	45.78	80	49.69				
Other females are busy	-	-	3	4.69	-	-	-	-	3	3.85	3	33.33	6	8.82	1	20.00	-	-	10	12.05	13	8.07				
Daughters are little	-	-	5	7.81	-	-	1	50.00	6	7.68	-	-	6	8.82	-	-	-	-	6	7.23	12	7.45				
Column Total	2	100.00	64	100.00	10	100.00	2	100.00	78	100.00	9	100.00	68	100.00	5	100.00	1	100.00	83	100.00	161	100.00				
If No then Who																										
Girls do the work	-	-	4	44.44	-	-	-	-	4	36.36	-	-	3	50.00	-	-	-	-	3	42.86	7	38.89				
Other female family members also work	-	-	5	55.56	2	100.00	-	-	7	63.64	-	-	2	33.33	-	-	-	-	2	28.57	9	50.00				
Maid (Massi) works	-	-	-	-	-	-	-	-	-	-	-	-	1	16.67	1	100.00	-	-	2	28.57	2	11.11				
Column Total	-	-	9	100.00	2	100.00	-	-	11	100.00	-	-	6	100.00	1	100.00	-	-	7	100.00	18	100.00				

Table - 19
Fixed Time to Work

Fixed Time to Work	Oranget Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	1	50.00	43	52.44	7	50.00	-	-	51	51.00	4	44.44	48	57.14	3	50.00	1	100.00	56	56.00	107	53.50				
No	1	50.00	30	36.59	5	35.71	2	100.00	38	38.00	5	55.56	26	30.95	3	50.00	-	-	34	34.00	72	36.00				
Not applicable	-	-	9	10.97	2	14.29	-	-	11	11.00	-	-	10	11.91	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.01	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then How																										
Morning to Evening	-	-	30	69.77	6	85.71	-	-	36	70.59	2	50.00	15	31.25	-	-	1	100.00	18	32.14	54	50.47				
Morning to Night	1	100.00	7	16.28	1	14.29	-	-	9	17.65	-	-	8	16.67	1	33.33	-	-	9	16.07	18	16.82				
Afternoon to Night	-	-	1	2.32	-	-	-	-	1	1.96	-	-	13	27.08	-	-	-	-	13	23.22	14	13.08				
Morning to Afternoon	-	-	5	11.63	-	-	-	-	5	9.80	2	50.00	12	25.00	2	66.67	-	-	16	28.57	21	19.63				
Column Total	1	100.00	43	100.00	7	100.00	-	-	51	100.00	4	100.00	48	100.00	3	100.00	1	100.00	56	100.00	107	100.00				
If No then Why																										
No female in the house	-	-	-	-	-	-	-	-	-	-	-	-	3	11.54	3	100.00	-	-	6	17.65	6	8.33				
Availability of Time	1	100.00	16	53.33	-	-	2	100.00	19	50.00	3	60.00	11	42.31	-	-	-	-	14	41.17	33	45.83				
Availability of Material	-	-	14	46.67	5	100.00	-	-	19	50.00	2	40.00	5	19.23	-	-	-	-	7	20.59	26	36.11				
Availability of Material/Time	-	-	-	-	-	-	-	-	-	-	-	-	7	26.92	-	-	-	-	7	20.59	7	9.72				
Column Total	1	100.00	30	100.00	5	100.00	2	-	38	100.00	5	100.00	26	100.00	3	100.00	-	-	34	100.00	72	100.00				

Table - 20

Female Member who first started Working

First started working	Orangel Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Row Total		Row Total		Grand Total			
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Row Total		Grand Total			
f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%			
Self	1	50.00	50	60.98	10	71.43	2	100.00	63	63.00	6	66.67	68	80.95	5	83.33	-	-	79	79.00	142	71.00				
Mother	-	-	10	12.20	1	7.14	-	-	11	11.00	2	22.22	6	7.15	1	16.67	1	100.00	10	10.00	21	10.50				
Mother-in-law	-	-	1	1.21	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50				
Male members	1	50.00	12	14.63	1	7.14	-	-	14	14.00	-	-	-	-	-	-	-	-	-	-	14	7.00				
Sister	-	-	-	-	-	-	-	-	-	-	1	11.11	-	-	-	-	-	-	1	1.00	1	0.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 21

Who asked you (Respondents) to work

Who asked to work	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Self	2	100.00	60	73.16	11	78.57	2	100.00	75	75.00	5	55.56	66	78.57	6	100.00	1	100.00	78	78.00	153	76.50				
Parents	-	-	2	2.44	-	-	-	-	2	2.00	-	-	-	-	-	-	-	-	-	-	2	1.00				
Husband	-	-	9	10.98	1	7.14	-	-	10	10.00	-	-	6	7.15	-	-	-	-	6	6.00	16	8.00				
Friends	-	-	2	2.44	-	-	-	-	2	2.00	2	22.22	2	2.38	-	-	-	-	4	4.00	6	3.00				
Sister	-	-	-	-	-	-	-	-	-	-	2	22.22	-	-	-	-	-	-	2	2.00	2	1.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 22
When started Working

	Oranaj Pilot Project										First Women Bank										OPP/Bank				
	Marital Status					Marital Status					Marital Status					Marital Status									
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Grand Total	Grand Total			
f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
When started working	1	50.00	-	-	2	2.00	6	66.67	-	-	-	-	-	-	6	6.00	8	4.00	-	-	6	6.00	8	4.00	
During studies	-	-	13	15.85	1	7.14	1	50.00	15	15.00	-	11	13.10	-	11	11.00	26	13.00	-	-	11	11.00	26	13.00	
Before marriage	-	-	43	52.44	8	57.14	1	50.00	52	52.00	-	60	71.43	1	16.67	61	61.00	113	56.50	-	-	61	61.00	113	56.50
After marriage	-	-	13	15.85	-	-	-	-	13	13.00	-	1	1.19	1	16.67	2	2.00	15	7.50	-	-	2	2.00	15	7.50
Family problems	-	-	1	1.22	1	7.14	-	-	2	2.00	1	11.11	2	2.38	-	-	3	1.50	-	-	3	3.00	5	2.50	
Illness of working male	-	-	2	2.44	-	-	-	-	2	2.00	2	22.22	-	-	2	2.00	4	2.00	-	-	2	2.00	4	2.00	
For personal satisfaction	1	50.00	-	-	2	3.00	-	-	3	3.00	-	-	4	66.66	4	4.00	7	3.50	-	-	4	4.00	7	3.50	
Death of working male	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.50	-	-	1	1.00	1	0.50	
After divorced	-	-	9	10.98	2	14.29	-	-	11	11.00	-	10	11.90	-	10	10.00	21	10.50	-	-	10	10.00	21	10.50	
Not applicable	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	100	100.00	1	100.00	100	100.00	200	100.00	
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	100	100.00	1	100.00	100	100.00	200	100.00	

Table - 23
Reasons for Starting the Work

Reasons for Working	Oranji Pilot Project										First Women Bank										OPP/Bank								
	Single					Married					Widowed					Divorced					Row Total					Grand Total			
	f		%		f		%		f		%		f		%		f		%		f		%		f		%		
	100.00				50.00		57.14		100.00		53.00		33.33		14.29		50.00		100.00		19.00		36.00		72		36.00		
It helps raising the family income	2		41		8		2		53		3		12		3		3		1		19		72		19		72		36.00
Enhance standard of living	-		2		1		-		3		3		4		3		-		-		10		13		10		13		6.50
Helps educating children/siblings	-		9		-		-		9		1		13		-		-		-		14		23		14		23		11.50
For personal necessities	-		3		-		-		3		2		3		-		-		-		5		8		5		8		4.00
It helps in purchasing household items	-		-		-		-		-		-		10		-		-		-		10		10		10		10		5.00
The money can be used in emergency	-		8		2		-		10		-		5		-		-		-		5		15		5		15		7.50
Provide comforts of life	-		-		-		-		-		-		4		-		-		-		4		4		4		4		2.00
Raising the family income/standard of living	-		10		1		-		11		-		23		-		-		-		23		34		23		34		17.00
Not applicable	-		9		2		-		11		-		10		-		-		-		10		21		10		21		10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	1	100.00	100	100.00	200	100.00	100	100.00	200	100.00	100.00

Table - 24

Number of Years the Respondents have been Working

Number of Years	Oranget Pilot Project												First Women Bank						OPP/Bank			
	Marital Status						Marital Status						Divorced		Widowed		Married		Row Total		Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Upto 1 years	-	-	7	8.54	-	-	-	-	7	7.00	-	-	7	8.33	1	16.67	-	-	8	8.00	15	7.50
1 - 4 years	-	-	25	30.49	2	14.29	1	50.00	28	28.00	6	66.67	48	57.14	4	66.66	1	100.00	59	59.00	87	43.50
5 - 8 years	2	100.00	15	18.28	2	14.29	1	50.00	20	20.00	3	33.33	9	10.72	1	16.67	-	-	13	13.00	33	16.50
9 - 12 years	-	-	10	12.20	4	28.57	-	-	14	14.00	-	-	4	4.77	-	-	-	-	4	4.00	18	9.00
Above 12 years	-	-	16	19.51	4	28.57	-	-	20	20.00	-	-	6	7.14	-	-	-	-	6	6.00	26	13.00
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 25

Number of Years the Respondents have taken Loan

Number of Years	Orangi Pilot Project														First Women Bank						OPP/Bank	
	Marital Status														Marital Status						Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total			
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
Upto 1 years	-	-	27	32.93	-	-	1	50.00	28	28.00	1	11.11	8	9.52	1	16.67	-	-	10	10.00	38	19.00
1 - 4 years	1	50.00	43	52.43	10	71.42	1	50.00	55	55.00	8	88.89	69	82.14	5	83.33	1	100.00	83	83.00	138	69.00
5 - 8 years	1	50.00	7	8.54	2	14.29	-	-	10	10.00	-	-	7	8.34	-	-	-	-	7	7.00	17	8.50
Above 8 years	-	-	5	6.10	2	14.29	-	-	7	7.00	-	-	-	-	-	-	-	-	-	-	7	3.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 26

Did you Change the Business after Taking Loan

Change of Business after taking Loan	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	-	-	3	3.66	-	-	-	-	3	3.00	-	-	-	-	-	-	-	-	-	-	3	1.50				
No	2	100.00	70	85.37	12	85.71	2	100.00	86	86.00	9	100.00	74	88.10	6	100.00	1	100.00	90	90.00	176	88.00				
Not applicable	-	-	9	10.97	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then What																										
Opened General Store	-	-	2	66.67	-	-	-	-	2	66.67	-	-	-	-	-	-	-	-	-	-	2	66.67				
Business of clothes	-	-	1	33.33	-	-	-	-	1	33.33	-	-	-	-	-	-	-	-	-	-	1	33.33				
Column Total	-	-	3	100.00	-	-	-	-	3	100.00	-	-	-	-	-	-	-	-	-	-	3	100.00				
If No then Why																										
Developed the present work	1	50.00	36	51.43	6	50.00	-	-	43	50.00	3	33.33	39	52.70	3	50.00	1	100.00	46	51.11	89	50.57				
Purchased more machinery/material	-	-	18	25.71	3	25.00	2	100.00	23	26.74	1	11.11	12	16.22	-	-	-	-	13	14.44	36	20.45				
Stocked raw material	-	-	4	5.71	-	-	-	-	4	4.65	-	-	-	-	-	-	-	-	-	-	4	2.27				
Purchased raw material	1	50.00	9	12.86	-	-	-	-	10	11.63	1	11.11	7	9.46	2	33.33	-	-	10	11.12	20	11.36				
Repair was done	-	-	3	4.29	1	8.33	-	-	4	4.65	1	11.11	6	8.11	1	16.67	-	-	8	8.89	12	6.82				
Used for rotation of money in business	-	-	-	-	2	16.67	-	-	2	2.33	3	33.33	10	13.51	-	-	-	-	13	14.44	15	8.52				
Column Total	2	100.00	70	100.00	12	100.00	2	100.00	86	100.00	9	100.00	74	100.00	6	100.00	1	100.00	90	100.00	176	100.00				

Table - 27

Did you Think of Taking the Loan when you First Started Work

Did you think of taking the loan	Oranri Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Row Total		Grand Total					
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	2	100.00	36	43.90	1	7.14	1	50.00	40	40.00	7	77.78	30	35.71	2	33.33	1	100.00	40	40.00	80	40.00				
No	-	-	37	45.12	11	78.57	1	50.00	49	49.00	2	22.22	44	52.39	4	66.67	-	-	50	50.00	99	49.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	190	100.00	200	100.00				
If Yes then Why																										
To increase the number of machines	1	50.00	7	19.44	-	-	1	100.00	9	22.50	-	-	-	-	-	-	-	-	-	-	9	11.25				
To purchase the material	-	-	2	5.56	-	-	-	-	2	5.00	-	-	4	13.33	-	-	-	-	4	10.00	6	7.50				
Financial condition was not good	-	-	4	11.11	-	-	-	-	4	10.00	-	-	-	-	-	-	-	-	-	-	4	5.00				
To spread the work	-	-	4	11.11	-	-	-	-	4	10.00	-	-	1	3.33	-	-	-	-	1	2.50	5	6.25				
Financial support was required	1	50.00	11	30.56	-	-	-	-	12	30.00	2	28.57	3	10.00	1	50.00	1	100.00	7	17.50	19	23.75				
To establish Beauty Parlour/Shop/School/Maternity Home/Clinic	-	-	1	2.78	1	100.00	-	-	2	5.00	3	42.86	6	20.00	-	-	-	-	9	22.50	11	13.75				
Can be easily obtained	-	-	7	19.44	-	-	-	-	7	17.50	-	-	-	-	-	-	-	-	-	-	7	8.75				
Thought after reading in Newspapers	-	-	-	-	-	-	-	-	-	-	-	-	2	6.67	-	-	-	-	2	5.00	2	2.50				
To start work	-	-	-	-	-	-	-	-	-	-	2	28.57	14	46.67	-	-	-	-	16	40.00	16	20.00				
Got handicapped after an accident and took the loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	50.00	-	-	1	2.50	2	2.50				
Column Total	2	100.00	36	100.00	1	100.00	1	100.00	40	100.00	7	100.00	30	100.00	2	100.00	1	100.00	40	100.00	80	100.00				

Continued

Table - 27, continued

	Orangi Pilot Project										First Women Bank										OPP/Bank			
	Marital Status					Marital Status					Marital Status					Marital Status								
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Grand Total	Grand Total		
f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	
Did you think of taking the loan	-	-	13	35.14	5	45.45	-	-	18	36.73*	2	100.00	17	38.64	3	75.00	-	-	22	44.00	40	40.40	40	40.40
If No then Why																								
Had no information	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not required in the presence of husband	-	-	-	-	6	54.55	-	-	6	12.24	-	-	-	-	-	-	-	-	-	-	6	6.06	6	6.06
Now it is required	-	-	24	64.86	-	-	1	100.00	25	51.02	-	-	8	18.17	1	25.00	-	-	9	18.00	34	34.34	34	34.34
At that time there were no such problems	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6.06	6	6.06
At that time the conditions were good	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13.13	13	13.13
Column Total	-	-	37	100.00	11	100.00	1	100.00	49	100.00	2	100.00	44	99.99	4	100.00	-	-	50	100.00	95	100.00	95	100.00

Table - 28
Is your Work not Successful without Loan

Work not successful without loan	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status						Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
No	2	100.00	73	89.02	12	85.71	2	100.00	89	89.00	9	100.00	74	88.10	6	100.00	1	100.00	90	90.00	179	89.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If No then Why																										
Income is less	-	-	24	32.88	-	-	-	-	24	26.97	2	22.22	13	17.57	2	33.33	-	-	17	18.89	41	22.91				
Resources are less	-	-	7	9.59	-	-	-	-	7	7.87	1	11.11	12	16.22	-	-	-	-	13	14.44	20	11.17				
Cannot work on large scale	-	-	6	8.22	-	-	-	-	6	6.74	-	-	-	-	-	-	-	-	-	-	6	3.35				
Business has flourished	-	-	5	6.85	-	-	-	-	5	5.62	-	-	-	-	-	-	-	-	-	-	5	2.79				
More material was purchased	2	100.00	23	31.51	7	58.33	2	100.00	34	38.20	-	-	-	-	-	-	-	-	-	-	34	18.99				
Have worked on large scale	-	-	2	2.73	2	16.67	-	-	4	4.49	-	-	-	-	-	-	-	-	-	-	4	2.23				
Financial aid was required	-	-	6	8.22	3	25.00	-	-	9	10.11	-	-	-	-	-	-	-	-	-	-	9	5.03				
Had no money in hand	-	-	-	-	-	-	-	-	-	-	5	55.56	19	25.68	2	33.33	1	100.00	27	30.00	27	15.08				
Without loan the standard of work was not good	-	-	-	-	-	-	-	-	-	-	-	-	9	12.15	-	-	-	-	9	10.00	9	5.03				
If there is more money the work runs better	-	-	-	-	-	-	-	-	-	-	1	11.11	21	28.38	2	33.33	-	-	24	26.67	24	13.41				
Column Total	2	100.00	73	100.00	12	100.00	2	100.00	89	100.00	9	100.00	74	100.00	6	100.00	1	100.00	90	100.00	179	100.00				

Table - 29
Monthly Income of the Respondents

Income (in Rupees)	Orangi Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%
Less than 1000	-	5	4	-	9	3	14	-	-	17	3	14	-	-	17	3	14	-	-	17	26	13.00
1001-2000	-	18	1	2	21	3	26	1	100.00	33	26	4	66.66	33	33	33	33	33	33	33	54	27.00
2001-3000	-	19	2	-	21	1	11	-	21	11	11	-	-	12	12	12	12	12	12	33	16.50	
3001-4000	-	8	2	-	10	-	9	-	10	-	9	1	16.67	1	11	11	11	11	11	11	21	10.50
4001-5000	1	10	-	-	11	-	5	-	11	-	5	1	16.67	6	6	6	6	6	6	17	8.50	
5001-6000	-	4	1	-	5	1	1	-	5	1	1	-	-	2	2	2	2	2	2	7	3.50	
Above 6000	1	9	2	-	12	1	8	-	12	1	8	-	-	9	9	9	9	9	9	21	10.50	
Not applicable	-	9	2	-	11	-	10	-	11	-	10	-	-	10	10	10	10	10	10	21	10.50	
Column Total	2	82	14	2	100	9	84	6	100.00	100	84	6	100.00	100	100	100	100	100	100	200	100.00	

Table - 30

From Whom did you Take Loan

Loan taken from	Orangi Pilot Project										First Women Bank										OPP/Bank		
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total		
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%	
Orangi Pilot Project	2	82	14	2	100	-	-	-	2	100.00	-	-	-	2	100.00	-	-	-	-	-	-	100	50.00
First Women Bank	-	-	-	-	-	9	84	6	1	100.00	100.00	100.00	100.00	100.00	100	100.00	100.00	100.00	100.00	100	100	100	50.00
Column Total	2	82	14	2	100	9	84	6	1	100.00	100.00	100.00	100.00	100	100.00	100.00	100.00	100.00	100	100	200	100.00	

Table - 31

When did you Think of Taking the Loan for your Enterprize

	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Sinele		Married		Widowed		Divorced		Row Total		Sinele		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
When you thought of taking loan	1	50.00	21	25.61	5	35.71	2	100.00	29	29.00	2	22.22	34	40.48	3	50.00	1	100.00	40	40.00	69	34.50				
Self decision	-	-	6	7.31	2	14.29	-	-	8	8.00	1	11.11	5	5.95	-	-	-	-	6	6.00	14	7.00				
Some women who took loans for their business	-	-	15	18.29	4	28.57	-	-	19	19.00	-	-	4	4.76	-	-	-	-	4	4.00	23	11.50				
Bank/OPP suggested	1	50.00	13	15.85	-	-	-	-	14	14.00	2	22.22	15	17.86	-	-	-	-	17	17.00	31	15.50				
Head of the family advised	-	-	8	9.76	1	7.14	-	-	9	9.00	2	22.22	12	14.29	2	35.33	-	-	16	16.00	25	12.50				
On friend advice	-	-	10	12.20	-	-	-	-	10	10.00	-	-	2	2.38	1	16.67	-	-	3	3.00	13	6.50				
Neighbourhood women also worked and took loans	-	-	-	-	-	-	-	-	-	-	2	22.22	2	2.38	-	-	-	-	4	4.00	4	2.00				
Newspapers	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Not applicable	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 32
The Amount of Loan taken

Amount of loan (in Rupees)	Orangl Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%
5000-10000	-	25	4	2	31	-	-	-	100.00	31	-	-	-	100.00	1	-	-	-	100.00	1	32	16.00
10001-15000	-	10	1	-	11	-	2	-	11.00	11	2	-	-	2.38	2	2	-	-	2.00	2	13	6.50
15001-20000	-	17	3	-	20	-	3	-	20.00	20	5	2	-	5.95	7	7	33.33	-	7.00	7	27	13.50
20001-25000	2	30	6	-	38	9	77	4	38.00	90	91.67	4	-	91.67	90	90.00	66.67	-	90.00	128	64.00	
Column Total	2	82	14	2	100	9	84	6	100.00	9	84	6	2	100.00	100	100.00	100.00	1	100.00	200	100.00	

Table - 33

Did you Take any Loan Prior to This

	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Taken any loan prior to this loan																										
Yes	-	-	40	48.78	7	50.00	-	-	47	47.00	1	11.11	11	13.10	2	33.33	-	-	14	14.00	61	30.50				
No	2	100.00	33	40.24	5	35.71	2	100.00	42	42.00	8	88.89	63	75.00	4	66.67	1	100.00	76	76.00	118	59.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then how much has been paid																										
All returned	-	-	39	97.50	7	100.00	-	-	46	97.87	-	-	8	72.73	-	-	-	-	9	64.29	55	90.16				
Ks 5000/- remaining	-	-	1	2.50	-	-	-	-	1	2.13	-	-	-	-	-	-	-	-	-	-	1	1.64				
Small amount remaining	-	-	-	-	-	-	-	-	-	-	1	100.00	3	27.27	1	50.00	-	-	5	35.71	5	8.20				
Column Total	-	-	40	100.00	7	100.00	-	-	47	100.00	1	100.00	11	100.00	2	100.00	-	-	14	100.00	61	100.00				
If not taken loan then Why																										
There was no need	2	100.00	21	63.64	5	100.00	2	100.00	30	71.43	7	87.50	42	66.67	3	75.00	1	100.00	53	69.74	83	70.34				
There was no information	-	-	2	6.06	-	-	-	-	2	4.76	-	-	-	-	-	-	-	-	-	-	2	1.69				
No one suggested	-	-	9	27.27	-	-	-	-	9	21.43	-	-	10	15.87	1	25.00	-	-	11	14.47	20	16.95				
Had no contacts	-	-	1	3.03	-	-	-	-	1	2.38	-	-	3	4.76	-	-	-	-	3	3.95	4	3.39				
Household expenditure were less	-	-	-	-	-	-	-	-	-	-	1	12.50	8	12.70	-	-	-	-	9	11.84	9	7.63				
Column Total	2	100.00	33	100.00	5	100.00	2	100.00	42	100.00	8	100.00	63	100.00	4	100.00	1	100.00	76	100.00	118	100.00				

Table - 34
Difficulties while Taking Loan

Difficulties while taking loan	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	1	50.00	10	12.20	1	7.14	-	-	12	12.00	6	66.67	36	42.86	2	33.33	-	-	44	44.00	56	28.00				
No	1	50.00	72	87.80	13	92.86	2	100.00	88	88.00	3	33.33	48	57.14	4	66.67	1	100.00	56	56.00	144	72.00				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then what																										
Guaranteed given	1	100.00	8	80.00	-	-	-	-	9	75.00	-	-	9	25.00	-	-	-	-	9	20.45	18	32.14				
Visited the OPP and Bank several times	-	-	2	20.00	-	100.00	-	-	3	25.00	6	100.00	27	75.00	2	100.00	-	-	35	79.55	38	67.86				
Column Total	1	100.00	10	100.00	1	100.00	-	-	12	100.00	6	100.00	36	100.00	2	100.00	-	-	44	100.00	56	100.00				
If No then how																										
Where applied there were personal relationships	-	-	32	44.44	8	61.54	-	50.00	41	46.59	1	33.33	20	41.67	2	50.00	1	100.00	24	42.86	65	45.14				
Applied in an scheme	-	-	14	19.44	-	-	-	-	14	15.91	-	-	7	14.58	-	-	-	-	7	12.50	21	14.58				
Neighbourhood kumales helped who had earlier taken loan	-	-	12	16.67	2	15.38	1	50.00	15	17.05	2	66.67	16	33.33	1	25.00	-	-	19	33.93	34	23.61				
No bribe and contacts were needed	-	-	5	6.94	-	-	-	-	5	5.68	-	-	-	-	-	-	-	-	-	-	5	3.47				
System was good	-	-	8	11.12	3	23.08	-	-	11	12.50	-	-	-	-	-	-	-	-	-	-	11	7.64				
Had earlier taken loan	1	100.00	1	1.39	-	-	-	-	2	2.27	-	-	-	-	-	-	-	-	-	-	2	1.39				
NGO helped	-	-	-	-	-	-	-	-	-	-	-	-	5	10.42	1	25.00	-	-	6	10.71	6	4.17				
Column Total	1	100.00	72	100.00	13	100.00	2	100.00	88	100.00	3	100.00	48	100.00	4	100.00	1	100.00	56	100.00	144	100.00				

Table - 35

Are you Aware of their Loan Policy

Aware of their loan policy	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status						Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%					
Aware	1	50.00	38	46.34	7	50.00	2	100.00	48	48.00	3	33.33	50	59.52	2	33.33	1	100.00	56	56.00	104	52.00				
Fully aware	1	50.00	32	39.02	7	50.00	-	-	40	40.00	5	55.56	28	33.33	4	66.67	-	-	37	37.00	77	38.50				
Not aware	-	-	12	14.63	-	-	-	-	12	12.00	1	11.11	6	7.14	-	-	-	-	7	7.00	19	9.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 36
Attitude of the Staff giving Loan

Attitude of the staff giving loan	Orange Pilot Project												First Women Bank												OPP/Bank				
	Marital Status												Marital Status												Grand Total				
	Single			Married			Widowed			Divorced			Row Total			Single			Married			Widowed			Divorced			Row Total	
	f	%		f	%		f	%		f	%		f	%		f	%		f	%		f	%		f	%	f	%	
Good	1	50.00	74	90.24	12	85.71	1	50.00	88	88.00	7	77.78	56	66.67	3	50.00	-	-	66	66.00	154	77.00							
Bad	-	-	-	-	-	-	-	-	-	-	1	11.11	4	4.76	-	-	-	-	5	5.00	5	2.50							
Appropriate	1	50.00	8	9.76	2	14.29	1	50.00	12	12.00	1	11.11	24	28.57	3	50.00	1	100.00	29	29.00	41	20.50							
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00							
If Good then																													
Attitude was nice and cooperative	1	100.00	74	100.00	12	100.00	1	100.00	88	100.00	7	100.00	40	71.43	2	66.67	-	-	49	74.24	137	88.96							
They were polite and helpful	-	-	-	-	-	-	-	-	-	-	-	-	12	21.43	-	-	-	-	12	18.18	12	7.79							
Listened to the problem sympathetically and solved it	-	-	-	-	-	-	-	-	-	-	-	-	4	7.14	1	33.33	-	-	5	7.58	5	3.25							
Column Total	1	100.00	74	100.00	12	100.00	1	100.00	88	100.00	7	100.00	56	100.00	3	100.00	-	-	66	100.00	154	100.00							
If Bad then																													
It seems as if they were giving money from their pockets	-	-	-	-	-	-	-	-	-	-	-	1	100.00	2	50.00	-	-	-	-	3	60.00	3	60.00						
After annoyance the money was given	-	-	-	-	-	-	-	-	-	-	-	-	1	25.00	-	-	-	-	1	20.00	1	20.00							
Given in instalments	-	-	-	-	-	-	-	-	-	-	-	-	1	25.00	-	-	-	-	1	20.00	1	20.00							
Column Total	-	-	-	-	-	-	-	-	-	-	1	100.00	4	100.00	-	-	-	-	5	100.00	5	100.00							
If Appropriate then																													
Unnecessarily hurdles were not created	1	100.00	2	25.00	2	100.00	1	100.00	6	50.00	-	-	-	-	-	-	-	-	-	-	6	14.63							
Due to personal contacts	-	-	1	12.50	-	-	-	-	1	8.33	-	-	7	29.17	-	-	-	-	8	27.59	9	21.95							
Met politely	-	-	5	62.50	-	-	-	-	5	41.67	-	-	-	-	-	-	-	-	-	-	5	12.20							
Attitude was reasonable	-	-	-	-	-	-	-	-	-	-	1	100.00	17	70.83	3	100.00	-	-	21	72.41	21	51.22							
Column Total	1	100.00	8	100.00	2	100.00	1	100.00	12	100.00	1	100.00	24	100.00	3	100.00	1	100.00	29	100.00	41	100.00							

Table - 37

For What Work did you Take the Loan

Purpose of the loan	Oranzi Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
To develop the present work	1	50.00	39	47.56	5	35.71	-	-	45	45.00	3	33.33	27	32.14	3	50.00	-	-	33	33.00	78	39.00
To purchase better machinery	-	-	7	8.54	2	14.29	2	100.00	11	11.00	1	11.11	5	5.95	-	-	-	-	6	6.00	17	8.50
To start a new enterprise	-	-	3	3.66	-	-	-	-	3	3.00	-	-	-	-	-	-	-	-	-	-	3	1.50
To purchase raw materials	1	50.00	9	10.98	-	-	-	-	10	10.00	1	11.11	7	8.33	2	33.33	-	-	10	10.00	20	10.00
For the rotation of money in the business	-	-	2	2.44	2	14.29	-	-	4	4.00	3	33.33	10	11.90	-	-	-	-	13	13.00	17	8.50
Progress of the present work/machinery	-	-	7	8.54	1	7.14	-	-	8	8.00	-	-	3	3.58	-	-	-	-	3	3.00	11	5.50
To pay the old loan/ to restart the work	-	-	1	1.21	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
To purchase better machinery/stock raw materials	-	-	4	4.88	-	-	-	-	4	4.00	-	-	-	-	-	-	-	-	-	-	4	2.00
Purchased buffalo	-	-	-	-	1	7.14	-	-	1	1.00	-	-	4	4.76	-	-	-	-	4	4.00	5	2.50
Maternity Home/repair of school/shop	-	-	1	1.21	1	7.14	-	-	2	2.00	1	11.11	6	7.15	-	-	-	-	7	7.00	9	4.50
To upgrade the present work/stock raw materials	-	-	-	-	-	-	-	-	-	-	-	-	12	14.29	1	16.67	1	100.00	14	14.00	14	7.00
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 38

For What Work did you Use the Loan

The usage of loan	Orangl Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
For the rotation of money in the business	-	-	20	24.39	2	14.29	-	-	22	22.00	4	44.44	25	29.76	1	16.67	-	-	30	30.00	52	26.00
To purchase more machinery	1	50.00	17	20.72	2	14.29	2	100.00	22	22.00	1	11.11	11	13.10	1	16.67	-	-	13	13.00	35	17.50
To purchase raw materials for work	1	50.00	29	35.37	6	42.85	-	-	36	36.00	2	22.23	20	23.81	4	66.66	1	100.00	27	27.00	63	31.50
To pay the old loan	-	-	1	1.22	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
Purchased buffaloe	-	-	-	-	1	7.14	-	-	1	1.00	-	-	4	4.76	-	-	-	-	4	4.00	5	2.50
Repair of school	-	-	1	1.22	1	7.14	-	-	2	2.00	1	11.11	1	1.19	-	-	-	-	2	2.00	4	2.00
For the rotation of money in the business/purchase of raw materials	-	-	5	6.10	-	-	-	-	5	5.00	1	11.11	13	15.48	-	-	-	-	14	14.00	19	9.50
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 39

What is the Particular Policy of Loan

Particular policy of loan	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Improvement of small enterprize	1	50.00	41	50.00	10	71.43	1	50.00	53	53.00	7	77.78	40	47.62	5	83.33	1	100.00	53	53.00	106	53.00				
To establish new enterprize	-	-	3	3.66	-	-	-	-	3	3.00	-	-	6	7.15	-	-	-	-	6	6.00	9	4.50				
Help in the purchase of machinery for work	-	-	4	4.88	-	-	1	50.00	5	5.00	1	11.11	2	2.38	-	-	-	-	3	3.00	8	4.00				
Help to purchase raw material	1	50.00	13	15.84	1	7.14	-	-	15	15.00	1	11.11	5	5.96	-	-	-	-	6	6.00	21	10.50				
Help to rotate the money in buisness	-	-	-	-	1	7.14	-	-	1	1.00	-	-	1	1.19	-	-	-	-	1	1.00	2	1.00				
Improvement of enterprize/purchase of more machinery and raw materials	-	-	9	10.98	-	-	-	-	9	9.00	-	-	10	11.90	1	16.67	-	-	11	11.00	20	10.00				
Improvement of small enterprize/establishment of new enterprize	-	-	3	3.66	-	-	-	-	3	3.00	-	-	10	11.90	-	-	-	-	10	10.00	13	6.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 40

Is the Loan Policy Suitable for Small Enterprize

Policy suitable for small enterprize	Orangl Pilot Project										First Women Bank										OPP/Bank			
	Marital Status										Marital Status										Row Total		Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total			
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
Yes	2	100.00	73	89.02	12	85.71	2	100.00	89	89.00	9	100.00	74	88.10	6	100.00	1	100.00	90	90.00	179	89.50		
No	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50		
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00		
If Yes then How	-	-	30	41.10	11	91.67	2	100.00	43	48.31	6	66.67	25	33.78	2	33.33	1	100.00	34	37.78	77	43.02		
New small scale business can be started	-	-	17	23.29	-	-	-	-	17	19.10	-	-	-	-	-	-	-	-	-	-	17	9.50		
For any work money is needed	1	50.00	1	1.37	-	-	-	2	2.25	-	-	7	9.46	2	33.33	-	-	9	10.00	11	6.15			
Provided the loan is used for positive purpose	-	-	1	1.37	-	-	-	-	1	1.12	-	-	-	-	-	-	-	-	-	-	1	0.56		
To make the payment in instalment is easy	-	-	-	-	1	8.33	-	-	1	1.12	-	-	9	12.16	-	-	-	-	9	10.00	10	5.59		
Raw material can be stocked from loan	-	-	2	2.73	-	-	-	2	2.25	-	-	4	5.41	-	-	-	-	4	4.44	6	3.35			
Instalments to return are large	1	50.00	22	30.14	-	-	-	23	25.85	3	33.33	11	14.86	-	-	-	-	14	15.56	37	20.67			
Due to this loan the small industries progresses	-	-	-	-	-	-	-	-	-	-	-	8	10.82	-	-	-	-	8	8.89	8	4.47			
Good for those with no other resources	-	-	-	-	-	-	-	-	-	-	-	10	13.51	2	33.33	-	-	12	13.33	12	6.70			
Poor woman can do small business	2	100.00	73	100.00	12	100.00	2	100.00	89	100.00	9	100.00	74	100.00	6	100.00	1	100.00	90	100.00	179	100.00		
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00		

Table - 41

Is the Small Business going to Promote from the Loan

Is the business going to promote	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	2	100.00	73	89.02	12	85.71	2	100.00	89	89.00	9	100.00	74	88.10	6	100.00	1	100.00	90	90.00	179	89.50				
No	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then How	1	50.00	26	35.62	-	-	-	-	27	30.34	-	-	4	5.41	-	-	-	-	4	4.44	31	17.32				
With money there is need for hard work and skill	-	-	13	17.81	-	-	-	-	13	14.61	-	-	16	21.62	3	50.00	-	-	19	21.10	32	17.88				
Correct use of loan and better planning	-	-	13	17.81	12	100.00	2	100.00	27	30.34	5	55.56	-	-	-	-	1	100.00	6	6.67	33	18.44				
Small scale business can flourish with this money	-	-	11	15.06	-	-	-	-	11	12.36	-	-	9	12.16	-	-	-	-	9	10.00	20	11.17				
The business runs smoothly with no hurdles	-	-	7	9.59	-	-	-	-	7	7.86	1	11.11	6	8.11	2	33.33	-	-	9	10.00	16	8.94				
Can expand business with small amount	1	50.00	3	4.11	-	-	-	-	4	4.49	-	-	10	13.51	-	-	-	-	10	11.11	14	7.82				
The aim of loan is to provide security for small entrepreneurs	-	-	-	-	-	-	-	-	-	-	3	33.33	11	14.86	-	-	-	-	14	15.56	14	7.82				
One can easily promote business with skill	-	-	-	-	-	-	-	-	-	-	-	-	5	6.76	-	-	-	-	5	5.56	5	2.79				
If loan are provided and returned on the policy of truth, business is promoted	-	-	-	-	-	-	-	-	-	-	-	-	13	17.57	1	16.67	-	-	14	15.56	14	7.82				
If the work is initiated with small amount and low scale, it can be successful	-	-	73	100.00	12	100.00	2	100.00	89	100.00	9	100.00	74	100.00	6	100.00	1	100.00	90	100.00	179	100.00				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 42
 Extension of the Enterprize from the Loan

	Orangel Pilot Project										First Women Bank										OPP/Bank		
	Marital Status					Marital Status					Marital Status					Marital Status							
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Grand Total	%	
Extension of enterprize from loan	1	11	2	1	15	1	5	-	1	15.00	1	5	-	1	6	11.11	5.95	-	1	6	21	6.00	10.50
Purchased more machinary	1	23	3	-	27	2	22	6	-	27.00	2	22	6	-	30	22.22	26.19	100.00	-	30	57	30.00	28.50
Stocked considerable amount of raw material	-	21	3	1	25	1	13	-	50.00	25.00	1	13	-	14	11.11	15.49	-	-	14	39	14.00	19.50	
Increase in the manufacturing of goods	-	4	2	-	6	3	9	-	6.00	6.00	3	9	-	12	33.34	10.72	-	-	12	18	12.00	9.00	
Increase in the supply of goods	-	1	-	-	1	1	7	-	1.00	1.00	1	7	-	8	11.11	8.33	-	-	8	9	8.00	4.50	
Increase in the number of workers	-	4	1	-	5	1	6	-	5.00	5.00	1	6	-	7	11.11	7.14	-	-	7	12	7.00	6.00	
Uplift in the standard of shop/school/clinic	-	9	-	-	9	-	8	-	9.00	9.00	-	8	-	9	-	9.52	-	100.00	9	18	9.00	9.00	
Increase in supply/ manufacturing of goods	-	-	1	-	1	-	4	-	1.00	1.00	-	4	-	4	-	4.76	-	-	4	5	4.00	2.50	
Purchased buffalo	-	9	2	-	11	-	10	-	11.00	11.00	-	10	-	10	-	11.90	-	-	10	21	10.00	10.50	
Not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Column Total	2	82	14	2	100	9	84	6	100.00	100.00	9	84	6	100.00	100	100.00	100.00	100.00	100	200	100.00	100.00	

Table - 44

Position as Business Women after Starting and Running the Business Successfully

Position as business women	Orangi Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Respected in the business circle	-	-	50	60.96	9	64.29	2	100.00	61	61.00	8	88.89	45	53.57	5	83.33	1	100.00	59	59.00	120	60.00
Recognized as professional business women	1	50.00	10	12.20	2	14.29	-	-	13	13.00	1	11.11	12	14.29	1	16.67	-	-	14	14.00	27	13.50
My business style and policies are liked and recognized	-	-	3	3.66	-	-	-	-	3	3.00	-	-	2	2.38	-	-	-	-	2	2.00	5	2.50
My business policies are adapted by other business women	1	50.00	2	2.44	-	-	-	-	3	3.00	-	-	-	-	-	-	-	-	-	-	3	1.50
Respected in the business circle/ recognized as professional business women	-	-	8	9.76	1	7.13	-	-	9	9.00	-	-	12	14.29	-	-	-	-	12	12.00	21	10.50
Respected in the business circle / my business policies are adapted by other business women	-	-	-	-	-	-	-	-	-	-	-	-	3	3.57	-	-	-	-	3	3.00	3	1.50
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 45

Change in Your and Family Status after Starting and Running the Business Successfully

Change in your and family status	Orangi Pilot Project										First Women Bank										OPP/Bank			
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total			
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%		
The respect of family and community elevated	-	27	32.93	5	35.71	2	100.00	34	34.00	1	11.11	18	21.43	2	33.33	-	-	21	21.00	55	27.50			
My status elevated at home and in family	1	50.00	17	20.73	5	35.71	-	-	23	23.00	4	44.44	13	15.48	2	33.33	1	100.00	20	20.00	43	21.50		
Respected among friends and neighbours	1	50.00	10	12.20	-	-	-	-	11	11.00	1	11.11	1	1.19	-	-	-	-	2	2.00	13	6.50		
Friends come for advise	-	2	2.14	1	7.14	-	-	3	3.00	1	11.11	3	3.57	-	-	-	-	4	4.00	7	3.50			
Friends and neighbours invite in parties and social affairs	-	1	1.22	1	7.14	-	-	2	2.00	-	-	4	4.76	-	-	-	-	4	4.00	6	3.00			
More respected among family and community	-	8	8.75	-	-	-	-	8	8.00	-	-	16	19.05	-	-	-	-	16	16.00	24	12.00			
Seen with respect in family, community, friends and neighbours	-	8	8.75	-	-	-	-	8	8.00	2	22.22	19	22.62	2	33.33	-	-	23	23.00	31	15.50			
Not applicable	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50			
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00		

Table - 46
Position at your Residential Area

Position at your locality	Oranget Pilot Project										First Women Bank										OPPP/Bank	
	Marital Status					Row Total					Marital Status					Row Total					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Liked by neighbours	2	100.00	55	67.07	10	71.42	1	50.00	68	68.00	8	88.89	44	52.38	5	83.33	-	-	57	57.00	125	62.50
Women of the area mention their household problems	-	-	7	8.53	2	14.29	-	-	9	9.00	1	11.11	1	1.19	-	-	-	-	2	2.00	11	5.50
Considered at the time of grief and happiness by neighbours	-	-	6	7.32	-	-	-	-	6	6.00	-	-	6	7.14	-	-	-	-	6	6.00	12	6.00
Have not much relationship with neighbours due to shortage of time	-	-	5	6.10	-	-	1	50.00	6	6.00	-	-	11	13.10	1	16.67	1	100.00	17	13.00	19	9.50
Neighbours do not allow their women and children to meet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liked by neighbours /women of the area mention their household problems	-	-	-	-	-	-	-	-	-	-	-	-	12	14.29	-	-	-	-	12	12.00	12	6.00
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table -47

In your Opinion What Changes Occurred in Family and Society after Entrance of Women in Business

Changes occurred in family and society	Orangi Pilot Project										First Women Bank										OPP/Bank		
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total		
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%	
The status of women increased	-	31	37.80	5	35.71	2	100.00	38	38.00	6	66.67	35	41.67	2	33.33	1	100.00	44	44.00	82	41.00		
Business women were respected like other professional women	-	8	9.76	3	21.43	-	-	11	11.00	-	-	9	10.72	1	16.67	-	-	10	10.00	21	10.50		
Importance of women in family	-	7	8.54	-	-	-	-	7	7.00	1	11.11	4	4.76	-	-	-	-	5	5.00	12	6.00		
Changes and improvement in household atmosphere	1	18	21.94	3	21.43	-	-	22	22.00	2	22.22	14	16.67	3	50.00	-	-	19	19.00	41	20.50		
In society and in family, women is being considered as wise and hard-working	-	6	7.32	-	-	-	-	6	6.00	-	-	8	9.52	-	-	-	-	8	8.00	14	7.00		
Women are gradually becoming significant and important in society	1	3	3.66	1	7.14	-	-	5	5.00	-	-	4	4.76	-	-	-	-	4	4.00	9	4.50		
Not applicable	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50		
Column Total	2	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00		

Table - 48
Do you Think Women should Work

Should women work	Orangei Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	2	100.00	73	89.02	12	85.71	2	100.00	89	89.00	9	100.00	74	88.10	6	100.00	1	100.00	90	90.00	179	89.50				
No	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then Why																										
As a profession to earn money	-	-	12	16.44	1	8.33	-	-	13	14.61	3	33.33	4	4.42	-	-	1	100	8	8.89	21	11.73				
To increase the home income	1	50.00	33	45.21	4	33.33	1	50.00	39	43.82	4	44.44	16	21.62	3	50.00	-	-	23	25.56	62	34.64				
For our requirements	-	-	2	2.74	-	-	-	-	2	2.24	2	22.22	3	4.05	-	-	-	-	5	5.56	7	3.91				
For any emergency in family	1	50.00	7	9.58	5	41.67	-	-	13	14.61	-	-	9	12.16	1	16.67	-	-	10	11.11	23	12.85				
To increase the home income/ For children education	-	-	14	19.18	2	16.67	1	50.00	17	19.10	-	-	17	22.97	-	-	-	-	17	18.89	34	18.99				
For personal requirements/For sister or daughter wedding	-	-	5	6.85	-	-	-	-	5	5.62	-	-	10	13.51	-	-	-	-	10	11.11	15	8.38				
To increase the home income/For education of children/For emergency needs	-	-	-	-	-	-	-	-	-	-	-	-	12	16.22	1	16.67	-	-	13	14.44	13	7.26				
To increase the home income/ For sister or daughter wedding	-	-	-	-	-	-	-	-	-	-	-	-	3	4.05	1	16.67	-	-	4	4.44	4	2.23				
Column Total	2	100.00	73	100.00	12	100.00	2	100.00	89	100.00	9	100.00	74	100.00	6	100.00	1	100.00	90	100.00	179	100.00				

Table - 49
What Changes do you Feel since you Started Work

Changes since the work started	Orangl Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%
Social status has increased in family and neighbours	-	18	1	-	19	3	5	2	-	19.00	33.33	5	2	-	33.33	10	5.95	2	-	10.00	29	14.50
Life has become comfortable	-	13	2	2	17	4	8	2	100.00	17.00	44.45	8	2	1	33.33	15	9.53	2	100.00	15.00	32	16.00
Brothers and sisters /children are getting education	-	4	2	-	6	1	2	-	6.00	11.11	11.11	2	1	-	16.67	4	2.38	1	-	4.00	10	5.00
House condition increased	-	1	2	-	3	-	-	-	3.00	-	-	-	-	-	-	-	-	-	-	-	3	1.50
Standard of living increased	2	12	4	-	18	1	5	-	18.00	11.11	11.11	5	1	-	16.67	7	5.95	1	-	7.00	25	12.50
Children are getting education/Living standard increased	-	10	1	-	11	-	13	-	11.00	-	-	13	-	-	-	13	15.48	-	-	13.00	24	12.00
Life has become comfortable /Differences in family has ended	-	1	-	-	1	-	2	-	1.00	-	-	2	-	-	-	2	2.38	-	-	2.00	3	1.50
Living standard increased/Life has become comfortable	-	14	-	-	14	-	9	-	14.00	-	-	9	-	-	9	10.71	-	-	9.00	23	11.50	
Children are getting education/Life has become comfortable	-	-	-	-	-	-	15	-	-	-	-	15	-	-	15	17.86	-	-	15.00	15	7.50	
Social status increased in family and neighbour /Children are getting education /Life has become comfortable	-	9	2	-	11	-	10	-	11.00	-	-	10	-	-	10	11.90	-	-	10.00	21	10.50	
Not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200	100.00
Column Total	2	82	14	2	100	9	84	6	100	100.00	100.00	84	100.00	100.00	100	100.00	6	100.00	100.00	200	100.00	

Table - 50

Your Financial Position at the Start of Work

Financial position at start of work	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Very weak	-	-	45	54.88	9	64.29	2	100.00	56	56.00	3	33.33	40	47.62	6	100.00	1	100.00	50	50.00	106	53.00				
Medium	1	50.00	16	19.51	1	7.13	-	-	18	18.00	5	55.56	16	19.05	-	-	-	-	21	21.00	39	19.50				
Very strong	-	-	1	1.22	-	-	-	-	1	1.00	-	-	8	9.53	-	-	-	-	8	8.00	9	4.50				
Reasonable	1	50.00	11	13.41	2	14.29	-	-	14	14.00	1	11.11	10	11.90	-	-	-	-	11	11.00	25	12.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 51

Your Financial Position at Present

Financial position at present	Orangit Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%
Much better than earlier	1	58.54	10	71.42	2	100.00	61	61.00	8	88.89	45	53.57	4	56.67	1	100.00	58	58.00	119	59.50		
Very strong	1	12.20	-	-	11	11.00	-	-	-	-	12	14.29	-	-	-	-	12	12.00	23	11.50		
Can spend reasonably	-	18.29	2	14.29	17	17.00	1	11.11	1	11.11	17	20.24	2	33.33	-	-	20	20.00	37	18.50		
Not applicable	-	10.98	2	14.29	11	11.00	-	-	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50		
Column Total	2	100.00	14	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 52
What Steps you have Taken for Enhancement of Business

Steps taken for Enhancement of work	Oransal Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Took loan from family members	1	50.00	2	2.44	2	14.29	2	100.00	7	7.00	-	-	10	11.90	-	-	-	-	10	10.00	17	8.50
Profit money was included in business	1	50.00	11	13.41	3	21.43	-	-	15	15.00	-	-	5	5.95	1	16.67	-	-	6	6.00	21	10.50
Material was sold on cash	-	-	2	2.44	-	-	-	-	2	2.00	-	-	4	4.75	-	-	-	-	4	4.00	6	3.00
Did more work	-	-	40	48.78	3	21.43	-	-	43	43.00	7	77.78	25	29.76	2	33.33	1	100.00	35	35.00	78	39.00
Did more work/reduced household expenditure	-	-	-	-	-	-	-	-	-	-	-	-	10	11.90	-	-	-	-	10	10.00	10	5.00
Capital was increased by reducing household	-	-	10	12.20	3	21.43	-	-	13	13.00	1	11.11	6	7.14	3	50.00	-	-	10	10.00	23	11.50
Took loan from friends	-	-	-	-	-	-	-	-	-	-	-	-	5	5.95	-	-	-	-	5	5.00	5	2.50
Took loan from family members/did more work	-	-	8	9.75	1	7.13	-	-	9	9.00	-	-	8	9.52	-	-	-	-	8	8.00	17	8.50
Raw material taken on credit	-	-	-	-	-	-	-	-	-	-	1	11.11	1	1.19	-	-	-	-	2	2.00	2	1.00
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 53

Your Family Members Help you in Business

Help from family members	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total							
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%						
Yes	2	100.00	57	69.51	10	71.42	-	-	69	69.00	5	55.56	42	50.00	-	-	1	100.00	48	48.00	117	58.50				
No	-	-	16	19.51	2	14.29	2	100.00	20	20.00	4	44.44	32	38.10	6	100.00	-	-	42	42.00	62	31.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 54
Hired any Person for Work beside Family Members

Hired any person for work	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%					
Yes	2	100.00	16	19.51	3	71.42	-	-	21	21.00	4	44.44	19	22.62	-	-	-	-	23	23.00	44	22.00				
No	-	-	57	69.51	9	64.29	2	100.00	68	68.00	5	55.56	55	65.48	6	100.00	1	100.00	67	67.00	135	67.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 55

Women of Your and other Areas Visit you

Women of your and other areas visit you	Oranji Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	2	100.00	57	69.51	8	57.14	1	50.00	68	68.00	1	11.11	57	67.86	4	66.67	-	-	62	62.00	130	65.00				
No	-	-	16	19.51	4	28.57	1	50.00	21	21.00	8	88.89	17	20.24	2	33.33	1	100.00	28	28.00	49	24.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then Why	-	-	21	36.84	3	37.50	1	100.00	25	36.76	1	100.00	28	49.12	3	75.00	-	-	32	51.51	57	43.85				
For guidance to start same type of work	1	50.00	18	21.58	5	62.50	-	-	24	35.29	-	-	12	21.05	-	-	-	-	12	19.36	36	27.69				
For guidance on work they are doing	1	50.00	8	14.04	-	-	-	-	9	13.24	-	-	9	15.79	1	25.00	-	-	10	16.13	19	14.62				
For progress and increase in their work	-	-	6	10.52	-	-	-	-	6	8.83	-	-	8	14.04	-	-	-	-	8	12.90	14	10.77				
To start a new work	-	-	4	7.02	-	-	-	-	4	5.88	-	-	-	-	-	-	-	-	-	-	4	3.08				
To get information about loan and organizations	2	100.00	57	100.00	8	100.00	1	100.00	68	100.00	1	100.00	57	100.00	4	100.00	-	-	62	100.00	130	100.00				
Column Total	2	100.00	57	100.00	8	100.00	1	100.00	68	100.00	1	100.00	57	100.00	4	100.00	-	-	62	100.00	130	100.00				
If No Then Why	-	-	3	18.75	1	25.00	-	-	4	19.05	1	12.50	1	5.88	1	50.00	1	100.00	4	14.29	8	16.33				
Doing better business than mine	-	-	11	68.75	3	75.00	1	100.00	15	71.43	7	87.50	14	82.35	1	50.00	-	-	22	78.57	37	75.51				
Donot need guidance	-	-	2	12.50	-	-	-	-	2	9.52	-	-	2	11.77	-	-	-	-	2	7.14	4	8.16				
Have no time	-	-	16	100.00	4	100.00	1	100.00	21	100.00	8	100.00	17	100.00	2	100.00	1	100.00	28	100.00	49	100.00				
Column Total	-	-	16	100.00	4	100.00	1	100.00	21	100.00	8	100.00	17	100.00	2	100.00	1	100.00	28	100.00	49	100.00				

Table - 56

Would you Like to Share your Business with other Women

Share your business with other women	Orangel Pilot Project										First Women Bank										OPP/Bank	
	Marital Status										Marital Status										Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Yes	1	50.00	14	17.07	3	21.43	-	-	18	18.00	1	11.11	27	32.15	-	-	-	-	28	28.00	46	23.00
No	1	50.00	59	71.95	9	64.29	2	100.00	71	71.00	8	88.89	47	55.95	6	100.00	1	100.00	62	62.00	133	66.50
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00
If Yes then How																						
3-4 women in locality can work together	1	100.00	6	42.86	1	33.33	-	-	8	44.44	-	-	5	18.52	-	-	-	-	5	17.86	13	28.26
Same type of work can be carried out in co-operation	-	-	1	7.14	-	-	-	-	1	5.56	-	-	1	3.70	-	-	-	-	1	3.57	2	4.35
The work will flourish if more people are working	-	-	2	14.29	1	33.33	-	-	3	16.66	1	100.00	7	25.93	-	-	-	-	8	28.57	11	23.91
Increase in income	-	-	-	-	1	33.33	-	-	1	5.56	-	-	6	22.22	-	-	-	-	6	21.43	7	15.22
Time saved	-	-	1	7.14	-	-	-	-	1	5.56	-	-	-	-	-	-	-	-	-	-	1	2.17
Work will flourish/ Time saved	-	-	4	28.57	-	-	-	-	4	22.22	-	-	3	11.11	-	-	-	-	3	10.71	7	15.22
Can get big amount of loan	-	-	-	-	-	-	-	-	-	-	-	-	5	18.52	-	-	-	-	5	17.86	5	10.87
Column Total	1	100.00	14	100.00	3	100.00	-	-	18	100.00	1	100.00	27	100.00	-	-	-	-	28	100.00	46	100.00

Continued ...

Table - 56, continued

	Orangi Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Share your business with other women	-	-	10	16.95	2	22.22	-	-	12	16.90	4	50.00	7	14.89	2	33.33	-	-	13	20.97	25	18.80
If No then Why																						
Chances of misunderstanding	1	100.00	17	28.81	3	33.34	2	100.00	23	32.39	3	37.50	19	40.43	2	33.33	-	-	24	38.71	47	35.34
Like to work alone	-	-	16	27.12	2	22.22	-	-	18	25.35	-	-	5	10.64	1	16.67	1	100	7	11.29	25	18.80
Cannot trust anyone	-	-	3	5.08	-	-	-	-	3	4.23	1	12.50	1	2.13	-	-	-	-	2	3.23	5	3.76
While working in group cannot perform the work accurately	-	-	2	3.40	-	-	-	-	2	2.82	-	-	2	4.25	1	16.67	-	-	3	4.84	5	3.76
Have no time	-	-	1	1.69	-	-	-	-	1	1.41	-	-	2	6.38	-	-	-	-	3	4.84	4	3.01
Probably will work better when alone	-	-	1	1.69	-	-	-	-	1	1.41	-	-	-	-	-	-	-	-	-	-	1	0.75
Once have been cheated	-	-	7	11.86	2	22.22	-	-	9	12.68	-	-	5	10.64	-	-	-	-	5	8.06	14	10.53
Cannot trust/ chances of misunderstanding	-	-	2	3.40	-	-	-	-	2	2.82	-	-	5	10.64	-	-	-	-	5	8.06	7	5.26
No need	1	100.00	59	100.00	9	100.00	2	100.00	71	100.00	8	100.00	47	100.00	6	100.00	1	100.00	62	100.00	133	100.00
Column Total																						

Table - 57

Do you Feel Shy while Working

Feel shy while working	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status						Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	-	-	3	3.65	-	-	-	-	3	3.00	-	-	-	-	-	-	-	-	-	-	3	1.50				
No	2	100.00	70	85.37	12	85.71	2	100.00	86	86.00	9	100.00	71	88.10	6	100.00	1	100.00	90	90.00	176	88.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.60	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	81	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then Why																										
No other women in family has worked	-	-	3	100.00	-	-	-	-	3	100.00	-	-	-	-	-	-	-	-	-	-	3	100.00				
Children/sister/brother don't like	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
In neighbourhood no women work	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Column Total	-	-	3	100.00	-	-	-	-	3	100.00	-	-	-	-	-	-	-	-	-	-	3	100.00				
If No Then Why																										
Should not feel ashamed to work	2	100.00	44	62.86	8	66.67	1	50.00	55	63.95	4	44.45	28	37.84	3	50.00	1	100.00	36	40.00	91	51.70				
Nowadays women equals men	-	-	16	22.86	-	-	-	-	16	18.60	3	33.33	6	8.11	-	-	-	-	9	10.00	25	14.20				
Children/sister/brother getting good education	-	-	-	-	-	-	1	50.00	1	1.17	-	-	3	4.04	-	-	-	-	3	3.32	4	2.27				
Working makes a person strong	-	-	3	4.28	1	8.33	-	-	4	4.65	1	11.11	4	5.41	-	-	-	-	5	5.56	9	5.11				
Can control...it problems	-	-	7	10.00	3	25.00	-	-	10	11.63	1	11.11	12	16.22	1	16.67	-	-	14	15.56	24	13.64				
Should not feel ashamed to work/Can control our problems	-	-	-	-	-	-	-	-	-	-	-	-	7	9.46	-	-	-	-	7	7.78	7	3.98				
Women are equal to men/Working makes one strong	-	-	-	-	-	-	-	-	-	-	-	-	14	18.92	2	33.33	-	-	16	17.78	16	9.02				
Column Total	2	100.00	70	100.00	12	100.00	2	100.00	86	100.00	9	100.00	71	100.00	6	100.00	1	100.00	90	100.00	176	100.00				

Table - 53
Do you Take Guidance from Anyone in your Business

Take guidance from anyone in business	Orangei Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	2	100.00	43	52.44	8	57.14	-	-	53	53.00	4	44.44	39	46.43	1	16.67	1	100.00	45	45.00	98	49.00				
No	-	-	30	36.58	4	28.57	2	100.00	36	36.00	5	55.56	35	41.67	5	83.33	-	-	45	45.00	81	40.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then from Whom	-	-	3	6.98	1	12.50	-	-	4	7.55	-	-	6	15.38	-	-	-	-	5	13.33	10	10.20				
Where the loan was taken	-	-	1	2.33	-	-	-	-	1	1.89	-	-	-	-	-	-	-	-	-	-	1	1.02				
Women in neighbours	2	100.00	33	76.74	5	62.50	-	-	40	75.47	4	100.00	31	79.49	1	100.00	1	100.00	37	82.22	77	78.57				
Family members	-	-	6	13.95	2	25.00	-	-	8	15.09	-	-	2	5.13	-	-	-	-	2	4.44	10	10.20				
To whom marital is supplied	2	100.00	43	100.00	8	100.00	-	-	53	100.00	4	100.00	39	100.00	1	100.00	1	100.00	45	100.00	98	100.00				
Column Total	-	-	8	26.67	3	75.00	2	100.00	13	36.11	4	80.00	18	51.43	4	80.00	-	-	26	57.78	39	48.15				
If No then Why	-	-	12	40.00	1	25.00	-	-	13	36.11	-	-	9	25.71	-	-	-	-	9	20.00	22	27.16				
There is no need	-	-	10	33.33	-	-	-	-	10	27.78	1	20.00	8	22.86	1	20.00	-	-	10	22.22	20	24.69				
Have own capability, no need for guidance	-	-	30	100.00	4	100.00	2	100.00	36	100.00	5	100.00	35	100.00	5	100.00	-	-	45	100.00	81	100.00				
No need as work is easy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Column Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				

Table - 59
Are you Satisfied with Profit of your Business

Satisfied with profit of your business	Orangi Pilot Project												First Women Bank												OPP/Bank						
	Marital Status						Marital Status						Marital Status						Marital Status												
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Divorced		Widowed		Married		Row Total		Grand Total		
f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
Yes	-	-	64	78.04	11	78.57	2	100.00	77	77.00	5	55.56	68	80.95	5	83.33	1	100.00	79	79.00	156	78.00									
No	2	100.00	9	10.98	1	7.14	-	-	12	12.00	4	44.44	6	7.15	1	16.67	-	-	11	11.00	23	11.50									
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50									
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.01	6	100.00	1	100.00	100	100.00	200	100.00									
If Yes then How																															
Getting more amount than invested	-	-	25	39.06	4	36.36	1	50.00	30	38.96	1	20.00	24	35.30	1	20.00	-	-	26	32.91	56	35.90									
Getting less amount than invested but satisfied	-	-	28	43.75	5	45.46	-	-	33	42.86	4	80.00	22	32.35	4	80.00	1	100.00	31	39.24	64	41.03									
Something is better than nothing	-	-	11	17.19	2	18.18	1	50.00	14	18.18	-	-	22	32.35	-	-	-	-	22	27.85	36	23.08									
Column Total	-	-	64	100.00	11	100.00	2	100.00	77	100.00	5	100.00	68	100.00	5	100.00	1	100.00	79	100.00	156	100.00									
If No then Why																															
Not getting sufficient profit	-	-	4	44.44	1	100.00	-	-	5	41.67	4	100.00	6	100.00	-	-	-	-	10	90.91	15	65.22									
Sold at higher price in Bazar	1	50.00	2	22.23	-	-	-	-	3	25.00	-	-	-	-	1	100.00	-	-	1	9.09	4	17.39									
Shop keepers get the actual profit	1	50.00	3	33.33	-	-	-	-	4	33.33	-	-	-	-	-	-	-	-	-	-	4	17.39									
Column Total	2	100.00	9	100.00	1	100.00	-	-	12	100.00	4	100.00	6	100.00	1	100.00	-	-	11	100.00	23	100.00									

Table - 60
Engaged in any Other Job beside Business

Engaged in any other job beside business	Oranget Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	2	100.00	10	12.20	3	21.43	-	-	15	15.00	4	44.44	20	23.81	-	-	-	-	24	24.00	39	19.50				
No	-	-	63	76.82	9	64.29	2	100.00	74	74.00	5	55.56	54	64.29	6	100.00	1	100.00	66	66.00	140	70.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then What																										
Govt. service	-	-	3	30.00	3	100.00	-	-	6	40.00	-	-	4	20.00	-	-	-	-	4	16.67	10	25.64				
Private service	2	100.00	2	20.00	-	-	-	-	4	26.67	-	-	7	35.00	-	-	-	-	7	29.16	11	28.21				
Factory	-	-	5	50.00	-	-	-	-	5	33.33	-	-	-	-	-	-	-	-	-	-	5	12.82				
Teacher	-	-	-	-	-	-	-	-	-	-	3	75.00	9	45.00	-	-	-	-	12	50.00	12	30.77				
Association with an Organization	-	-	-	-	-	-	-	-	-	-	1	25.00	-	-	-	-	-	-	1	4.17	1	2.56				
Column Total	2	100.00	10	100.00	3	100.00	-	-	15	100.00	4	100.00	20	100.00	-	-	-	-	24	100.00	39	100.00				
If No then Why																										
No time	-	-	27	42.86	5	55.56	-	-	32	43.24	4	80.00	20	37.04	3	50.00	1	100.00	28	42.42	60	42.86				
No need	-	-	31	49.21	2	22.22	2	100.00	35	47.30	1	20.00	23	42.59	2	33.33	-	-	26	39.39	61	43.57				
Income is good from business	-	-	5	7.93	2	22.22	-	-	7	9.46	-	-	6	11.11	1	16.67	-	-	7	10.61	14	10.00				
Not liked by husband	-	-	-	-	-	-	-	-	-	-	-	-	5	9.26	-	-	-	-	5	7.58	5	3.57				
Column Total	-	-	63	100.00	9	100.00	2	100.00	74	100.00	5	100.00	54	100.00	6	100.00	1	100.00	66	100.00	140	100.00				

Table - 61

Work has Caused any Adverse Effects on your and Family Members Health

Adverse effects on health from work	Orangji Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Grand Total	%									
f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%									
Yes	-	-	17	20.73	1	7.14	-	-	18	18.00	1	11.11	8	9.53	-	-	9	9.00	27	13.50						
No	2	100.00	56	68.29	11	78.57	2	100.00	71	71.00	8	88.89	66	78.57	6	100.00	81	81.00	152	76.00						
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	10	10.00	21	10.50						
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	100	100.00	200	100.00						
If Yes then What Hardworking has effected my health	-	-	4	23.53	1	100.00	-	-	5	27.78	-	-	2	25.00	-	-	2	22.22	7	25.93						
Childrer get ill due to improper attention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	7.41						
No proper sleep due to over work	-	-	7	41.18	-	-	-	-	7	38.89	1	100.00	3	37.50	-	-	4	44.45	11	40.74						
Fever due to tiredness	-	-	2	11.76	-	-	-	-	2	11.11	-	-	-	-	-	-	-	-	2	7.41						
Constant headache	-	-	3	17.65	-	-	-	-	3	16.66	-	-	1	12.50	-	-	1	11.11	4	14.81						
Pain in eyes	-	-	1	5.88	-	-	-	-	1	5.56	-	-	-	-	-	-	-	-	1	3.70						
Column Total	-	-	17	100.00	1	100.00	-	-	18	100.00	1	100.00	8	100.00	-	-	9	100.00	27	100.00						
If No then Why	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Work is not difficult	1	50.00	35	62.50	9	81.82	1	50.00	46	64.79	6	75.00	51	77.27	5	83.33	63	77.78	109	71.71						
Give priority to health	1	50.00	21	37.50	2	18.18	1	50.00	25	35.21	2	25.00	15	22.73	1	16.67	18	22.22	43	28.29						
Column Total	2	100.00	56	100.00	11	100.00	2	100.00	71	100.00	8	100.00	66	100.00	6	100.00	81	100.00	152	100.00						

Table - 62

Use of Personal Income to Purchase Household Items

No. of items purchased	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Row Total		Grand Total					
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
None	-	-	30	36.59	3	21.43	2	100.00	35	35.00	2	22.22	40	47.62	2	33.33	-	-	44	44.00	79	39.50				
One	2	100.00	20	24.39	9	64.28	-	-	31	31.00	7	77.78	28	33.34	2	33.33	1	100.00	38	38.00	69	34.50				
Two	-	-	5	6.10	-	-	-	-	5	5.00	-	-	3	3.57	1	16.67	-	-	4	4.00	9	4.50				
Three	-	-	18	21.94	-	-	-	-	18	18.00	-	-	3	3.57	1	16.67	-	-	4	4.00	24	11.00				
Four	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	104	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	22	100.00				
Nature of items purchased																										
Grinder	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1.72	1	0.65				
Sewing machine	1	50.00	21	25.00	1	11.11	-	-	23	24.21	-	-	8	18.60	2	28.55	-	-	10	17.25	33	21.57				
Washing machine	-	-	7	8.33	2	22.22	-	-	9	9.47	4	57.13	6	13.95	1	14.29	-	-	11	18.97	20	13.07				
Iron	-	-	3	3.57	2	22.22	-	-	5	5.26	-	-	3	6.97	-	-	-	-	3	5.17	8	5.23				
Cooler	-	-	2	2.38	-	-	-	-	2	2.11	-	-	1	2.33	-	-	-	-	1	1.72	3	1.96				
Tape recorder/Radio	1	50.00	9	10.71	-	-	-	-	10	10.53	-	-	4	9.30	-	-	-	-	4	6.90	14	9.15				
Television	-	-	13	15.49	2	22.22	-	-	15	15.79	1	14.29	2	4.65	1	14.29	-	-	4	6.90	19	12.42				
Fan	-	-	10	11.90	1	11.11	-	-	11	11.58	-	-	7	16.28	1	14.29	-	-	8	13.79	19	12.42				
Motor cycle	-	-	1	1.19	-	-	-	-	1	1.05	-	-	1	2.33	-	-	-	-	1	1.72	2	1.31				

Continued

Table - 62, Continued

Nature of items	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Refrigerator	-	-	3	3.57	1	111.11	-	-	4	4.21	1	14.29	1	2.33	-	-	-	-	2	3.45	6	3.9				
VCR	-	-	1	1.19	-	-	-	-	1	1.05	-	-	1	2.33	-	-	-	-	1	1.72	2	1.31				
Bed	-	-	5	5.95	-	-	-	-	5	5.26	1	14.29	1	2.33	1	14.29	1	100.00	4	6.90	9	5.88				
Sofa set	-	-	6	7.14	-	-	-	-	6	6.32	-	-	2	4.65	1	14.29	-	-	3	5.17	9	5.88				
Gold	-	-	2	2.38	-	-	-	-	2	2.11	-	-	3	6.97	-	-	-	-	3	5.17	5	3.27				
Motor cycle	-	-	1	1.19	-	-	-	-	1	1.05	-	-	-	-	-	-	-	-	-	-	2	1.31				
Table/Chair	-	-	-	-	-	-	-	-	-	-	-	-	1	2.33	-	-	-	-	1	1.72	1	0.65				
Motor for sewing machine	-	-	-	-	-	-	-	-	-	-	-	-	1	2.33	-	-	-	-	1	1.72	1	0.65				
Column Total	2	100.00	84	100.00	9	100.00	-	-	95	100.00	7	100.00	43	100.00	7	100.00	1	100.00	58	100.00	153	100.00				

Table - 63

Do you Help in Repair and Maintenance of the House

Repair and maintenance of the house	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	1	50.00	30	36.58	5	35.71	-	-	36	36.00	3	33.33	28	33.33	5	83.33	-	-	36	36.00	72	36.00				
No	1	50.00	43	52.44	7	50.00	2	100.00	53	53.00	6	66.67	46	54.76	1	16.67	1	100.00	54	54.00	107	53.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then How much																										
Gas connection	-	-	-	-	-	-	-	-	-	-	-	-	1	3.57	-	-	-	-	1	2.78	1	1.39				
Water connection	-	-	-	-	-	-	-	-	-	-	-	-	1	3.57	-	-	-	-	1	2.78	1	1.39				
Electric connection	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
White washing	1	100.00	6	20.00	1	20.00	-	-	8	22.22	3	100.00	14	50.00	5	100.00	-	-	22	61.11	30	41.67				
Flooring	-	-	4	13.33	-	-	-	-	4	11.11	-	-	2	7.14	-	-	-	-	2	5.56	6	8.33				
Plastering	-	-	2	6.67	-	-	-	-	2	5.56	-	-	1	3.57	-	-	-	-	1	2.78	3	4.17				
Construction of new room	-	-	3	10.00	-	-	-	-	3	8.33	-	-	5	17.85	-	-	-	-	5	13.87	8	11.11				
Construction of roof	-	-	3	10.00	2	40.00	-	-	5	13.89	-	-	2	7.14	-	-	-	-	2	5.56	7	9.72				
No calculation of amount spent	-	-	12	40.00	2	40.00	-	-	14	38.89	-	-	2	7.14	-	-	-	-	2	5.56	16	22.22				
Column Total	1	100.00	30	100.00	5	100.00	-	-	36	100.00	3	100.00	28	100.00	5	100.00	-	-	36	100.00	72	100.00				
If No then Who gets the work done																										
Head of the family	-	-	7	16.28	-	-	-	-	7	13.20	1	16.67	14	30.43	-	-	-	-	15	27.78	22	20.56				
Earning not sufficient, no money for repair	-	-	17	39.53	6	85.71	-	-	23	43.40	3	50.00	10	21.74	1	100.00	-	-	14	25.92	37	34.58				
Nothing was required	1	100.00	19	44.19	1	14.29	2	100.00	23	43.40	2	33.33	22	47.83	-	-	1	100.00	25	46.30	48	44.86				
Column Total	1	100.00	43	100.00	7	100.00	2	100.00	53	100.00	6	100.00	46	100.00	1	100.00	1	100.00	54	100.00	107	100.00				

Table - 64
Daily Working Hours

Daily working hours	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
1 - 4	-	-	5	6.10	1	7.14	-	-	6	6.00	7	77.78	29	34.52	1	16.67	-	-	37	37.00	43	21.50				
5 - 8	1	50.00	40	48.78	5	35.71	2	100.00	48	48.00	2	22.22	36	42.86	4	66.66	1	100.00	43	43.00	91	45.50				
9 - 12	-	-	22	26.83	5	35.71	-	-	27	27.00	-	-	7	8.34	-	-	-	-	7	7.00	34	17.00				
Above 12	1	50.00	6	7.32	1	7.14	-	-	8	8.00	-	-	2	2.38	1	16.67	-	-	3	3.00	11	5.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 65

Improvement in Neighbours due to your Work

Improvement in area due to your work	Orangi Pilot Project														First Women Bank														OPP/Bank	
	Marital Status							Marital Status							Marital Status							Marital Status							Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	1	50.00	43	52.44	6	42.86	1	50.00	51	51.00	4	44.44	34	40.48	3	50.00	1	100.00	42	42.00	1	100.00	42	42.00	93	46.50				
No	1	50.00	30	36.58	6	42.86	1	50.00	38	38.00	5	55.56	40	47.62	3	50.00	-	-	48	48.00	-	-	48	48.00	86	43.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	1	100.00	100	100.00	200	100.00				
If Yes then What																														
Started work after seeing	-	-	19	44.18	4	66.67	1	100.00	24	47.06	2	50.00	14	41.18	1	33.33	-	-	17	40.48	-	-	17	40.48	41	44.09				
Took loan	-	-	12	27.91	-	-	-	-	12	23.53	-	-	2	5.88	-	-	-	-	3	7.14	1	100.00	3	7.14	15	16.13				
Trying to take loan	1	100.00	12	27.91	2	33.33	-	-	15	29.41	2	50.00	18	52.94	2	66.67	-	-	22	52.38	-	-	22	52.38	37	39.78				
Column Total	1	100.00	43	100.00	6	100.00	1	100.00	51	100.00	4	100.00	34	100.00	3	100.00	1	100.00	42	100.00	1	100.00	42	100.00	53	100.00				
If No then Why																														
Has already been working	-	-	22	73.33	6	100.00	1	100.00	29	76.32	-	-	5	12.50	3	100.00	-	-	8	16.67	-	-	8	16.67	37	43.02				
Not interested in work	1	100.00	8	26.67	-	-	-	-	9	23.68	5	100.00	35	87.50	-	-	-	-	40	83.33	-	-	40	83.33	49	56.98				
Column Total	1	100.00	30	100.00	6	100.00	1	100.00	38	100.00	5	100.00	40	100.00	3	100.00	-	-	48	100.00	-	-	48	100.00	86	100.00				

Table - 66
Saving Habits of Respondents

Saving habits of respondents	Orangl Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status						
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Grand Total	%
Yes	1	35	8	-	44	3	38	3	-	44.00	3	45.24	3	100.00	45	45.00	45.00	1	100.00	45	89	44.50
No	1	25	4	2	32	3	27	2	100.00	32.00	3	32.14	2	-	32	32.00	32.00	-	-	32	64	32.00
Sometimes	-	13	-	-	13	3	9	-	-	13.00	3	10.72	1	-	13	13.00	16.67	-	-	13	26	13.00
Not applicable	-	9	2	-	11	-	10	-	-	11.00	-	11.90	-	-	10	10.00	-	-	-	10	21	10.50
Column Total	2	82	14	2	100	9	84	6	100.00	100.00	9	100.00	84	100.00	100	100.00	100.00	1	100.00	100	200	100.00
If Yes then where do you keep it																						
Deposit in bank	-	1	-	-	1	1	5	-	-	2.27	1	13.16	-	-	6	13.33	-	-	-	6	7	7.87
Start a committee (bisi)	1	17	4	-	22	1	13	3	50.00	50.00	1	34.21	1	100.00	18	40.00	40.00	1	100.00	18	40	44.94
For daughter's wedding	-	8	2	-	10	-	3	-	22.73	22.73	-	7.89	-	-	3	6.67	-	-	-	3	13	14.61
For future use	-	1	-	-	1	-	-	-	2.27	2.27	-	-	-	-	-	-	-	-	-	-	1	1.12
Start a committee (bisi) For daughter's wedding	-	-	-	-	-	-	7	-	-	-	18.42	-	-	-	7	15.56	-	-	-	7	7	7.87
Used in business	-	8	2	-	10	-	10	-	22.73	22.73	-	26.32	-	-	10	22.22	-	-	-	10	20	22.47
For own dowery	-	-	-	-	-	1	-	-	-	-	33.33	-	-	-	1	2.22	-	-	-	1	1	1.12
Column Total	1	35	8	-	44	3	38	3	100.00	100.00	3	100.00	38	100.00	45	100.00	100.00	1	100.00	45	89	100.00

Continued

Table - 66, Continued

	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Saving habits of respondents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
If No then Why Children/siblings go to school	-	-	6	24.00	2	50.00	-	-	8	25.00	-	-	-	-	-	-	-	-	-	-	-	-				
Head of the family unemployed	-	-	1	4.00	-	-	-	-	1	3.12	1	33.33	3	11.11	-	-	-	-	4	12.50	5	7.81				
Has to pay the loan	-	-	4	16.00	-	-	-	-	4	12.50	1	33.33	7	25.93	1	50.00	-	-	9	28.12	13	20.31				
By the grace of God having respectable livelihood	-	-	5	20.00	-	-	-	-	5	15.63	1	33.33	2	7.41	-	-	-	-	3	9.38	8	12.50				
Cannot save as livelihood is costly	1	100.00	9	36.00	2	50.00	2	100.00	14	43.75	-	-	7	25.93	1	50.00	-	-	8	25.00	22	34.38				
Column Total	1	100.00	25	100.00	4	100.00	2	100.00	32	100.00	3	100.00	27	100.00	2	100.00	-	-	32	100.00	64	100.00				
Sometimes	-	-	1	7.69	-	-	-	-	1	7.69	2	33.33	-	-	-	-	-	-	2	15.38	3	11.54				
Daughter's dowery/Own	-	-	4	30.77	-	-	-	-	4	30.77	1	16.67	6	66.67	1	100.00	-	-	8	61.54	12	46.15				
For future need	-	-	7	53.85	-	-	-	-	7	53.85	-	-	3	33.33	-	-	-	-	3	23.08	10	38.46				
Purchase household items	-	-	1	7.69	-	-	-	-	1	7.69	-	-	-	-	-	-	-	-	-	-	1	3.85				
Using in business	-	-	13	100.00	-	-	-	-	13	100.00	3	100.00	9	100.00	1	100.00	-	-	13	100.00	26	100.00				
Column Total	-	-	13	100.00	-	-	-	-	13	100.00	3	100.00	9	100.00	1	100.00	-	-	13	100.00	26	100.00				

Table - 67
 Suggestions to Improve the Policies of Loan from Bank and Organization

Suggestions to improve the loan policies	Orangi Pilot Project												First Women Bank						OPP/Bank			
	Marital Status						Marital Status						Marital Status						Grand Total			
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Rules and policies should be lenient	-	-	19	23.17	2	14.29	-	-	21	21.00	4	44.44	13	15.48	-	-	1	100.00	18	18.00	39	19.50
Process of guarantee should be easy	1	50.00	17	20.73	5	35.71	2	100.00	25	25.00	1	11.12	10	11.90	1	16.67	-	-	12	12.00	37	18.50
Return of loan should be easy	1	50.00	12	14.63	2	14.29	-	-	15	15.00	2	22.22	11	13.10	-	-	-	-	13	13.00	28	14.00
Duration to return loan should be lengthy	-	-	16	19.51	2	14.29	-	-	18	18.00	2	22.22	14	16.67	3	50.00	-	-	19	19.00	37	18.50
Nobody gives guarantee, should allow to give own guarantee	-	-	2	2.44	1	7.13	-	-	3	3.00	-	-	5	5.95	-	-	-	-	5	5.00	8	4.00
Present policy is better	-	-	7	8.54	-	-	-	-	7	7.00	-	-	-	-	-	-	-	-	-	-	7	3.50
Rules should be easy/period to return loan should be lengthy	-	-	-	-	-	-	-	-	-	-	-	-	10	11.90	1	16.67	-	-	11	11.00	11	5.50
Easy guaranteed/period of return loan lengthy	-	-	-	-	-	-	-	-	-	-	-	-	11	13.10	1	16.67	-	-	12	12.00	12	6.00
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 68
Returning the Loan as per Rules

Return of loan as per rules	Oranget Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	6	66.67	65	77.38	4	66.67	1	100.00	76	76.00	176	88.00				
No	-	-	-	-	-	-	-	-	-	-	3	33.33	19	22.62	2	33.33	-	-	24	24.00	24	12.00				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then What Returning loan in instalments at time Had returned loan	2	100.00	81	98.78	13	92.86	2	100.00	98	98.00	6	100.00	65	100.00	4	100.00	1	100.00	76	100.00	174	98.86				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	6	100.00	65	100.00	4	100.00	1	100.00	76	100.00	176	100.00				
If No then Why Loss in business An accident took place in business Loan cannot be returned as there is no savings	-	-	-	-	-	-	-	-	-	-	3	100.00	13	68.42	2	100.00	-	-	18	75.00	18	75.00				
Column Total	-	-	-	-	-	-	-	-	-	-	-	-	4	21.05	-	-	-	-	4	16.67	4	16.67				
Column Total	-	-	-	-	-	-	-	-	-	-	3	100.00	19	100.00	2	100.00	-	-	24	100.00	24	100.00				
Column Total	-	-	-	-	-	-	-	-	-	-	-	-	2	10.53	-	-	-	-	2	8.33	2	8.33				
Column Total	-	-	-	-	-	-	-	-	-	-	3	100.00	19	100.00	2	100.00	-	-	24	100.00	24	100.00				

Table - 69
Facility of Loan is Beneficial for Small Scaled Business

	Oranget Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Row Total		Row Total		Grand Total			
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Row Total		Grand Total			
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
Loan facility beneficial for small scaled business	2	100.00	73	89.02	12	85.71	2	100.00	89	89.00	9	100.00	74	88.10	6	100.00	1	100.00	90	90.00	179	89.50				
Yes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
No	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
IF Yes then What																										
Materials and machines can be purchased	1	50.00	-	-	7	58.33	1	50.00	9	10.11	-	-	-	-	-	-	-	-	-	-	9	5.03				
After taking loan, one can improve	-	-	11	15.06	2	16.67	-	-	13	14.61	2	22.22	9	12.16	2	33.33	-	-	13	14.44	26	14.53				
If person knows how to work, by taking loan he can spread his work	-	-	30	41.10	1	8.33	-	-	31	34.83	-	-	7	9.46	-	-	-	-	7	7.78	38	21.23				
Used in a better way for business	1	50.00	21	28.77	2	16.67	1	50.00	25	28.09	2	22.22	3	4.05	-	-	-	-	5	5.56	30	16.76				
To support small scaled business so it may become independent	-	-	6	8.22	-	-	-	-	6	6.74	-	-	5	6.76	-	-	1	100.00	6	6.67	12	6.70				
Business continues, does not depend on others	-	-	5	6.85	-	-	-	-	5	5.62	-	-	-	-	-	-	-	-	-	-	5	2.79				
Skilled women can work on small scale at home	-	-	-	-	-	-	-	-	-	-	-	-	18	24.33	3	50.00	-	-	21	23.33	21	11.73				
As there is unemployment, the establishment of small entrepreneurs will provide employment	-	-	-	-	-	-	-	-	-	-	-	-	5	6.76	1	16.67	-	-	6	6.67	6	3.35				
Can progress, money and hardworking is required	-	-	-	-	-	-	-	-	-	-	2	22.22	11	14.86	-	-	-	-	13	14.44	13	7.26				
If the amount of loan is increased	-	-	-	-	-	-	-	-	-	-	3	33.34	6	8.11	-	-	-	-	9	10.00	9	5.03				
If loan is used with planning, the work progresses	-	-	-	-	-	-	-	-	-	-	-	-	10	13.51	-	-	-	-	10	11.11	10	5.59				
Column Total	2	100.00	73	100.00	12	100.00	2	100.00	89	100.00	9	100.00	74	100.00	6	100.00	1	100.00	90	100.00	179	100.00				

Table - 70

Intention to Take More Loan so as to Increase the Present Business

	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%									
Intention to take more loan to spread business	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%								
Yes	2	100.00	48	58.54	9	64.29	1	50.00	60	60.00	5	55.56	37	44.05	1	16.67	44	44.00	104	52.00						
No	-	-	25	30.48	3	21.42	1	50.00	29	29.00	4	44.44	37	44.05	-	83.33	46	46.00	75	37.50						
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	10	10.00	21	10.50						
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	100	100.00	200	100.00						
If Yes then How much	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%						
Rs. 10001 - 20000	-	-	10	20.83	2	22.22	-	-	12	20.00	-	-	-	-	-	-	-	-	12	11.54						
Rs. 20001 - 30000	-	-	14	29.17	5	55.56	1	100.00	20	33.33	2	40.00	21	56.76	1	100.00	25	56.82	45	43.27						
Rs. 30001 - 40000	2	100.00	-	-	1	11.11	-	-	3	5.00	2	40.00	-	-	-	-	2	4.54	5	4.81						
Above Rs. 40001	-	-	24	50.00	1	11.11	-	-	25	41.67	1	20.00	16	43.24	-	-	17	38.64	42	40.38						
Column Total	2	100.00	48	100.00	9	100.00	1	100.00	60	100.00	5	100.00	37	100.00	1	100.00	44	100.00	104	100.00						
If No then Why	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%						
No intention	-	-	15	60.00	2	66.67	1	100.00	18	62.07	4	100.00	5	13.52	-	-	9	19.56	27	36.00						
If required loan will be taken	-	-	10	40.00	1	33.33	-	-	11	37.93	-	-	20	54.05	2	40.00	22	47.83	33	44.00						
To complete the present project	-	-	-	-	-	-	-	-	-	-	-	-	12	32.43	3	60.00	15	32.61	15	20.00						
Column Total	-	-	25	100.00	3	100.00	1	100.00	29	100.00	4	100.00	37	100.00	5	100.00	46	100.00	75	100.00						

Table - 71
Your Future Plan for Business

	Orangi Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%
Future plan for business	f	f	f	f	f	f	f	f	f	f	f	f	f	f	f	f	f	f	f	f	f	f
To improve the business	1	36	7	2	46	-	31	3	-	46.00	-	36.90	3	-	34	-	36.90	50.00	-	34	80	40.00
To increase the space	1	1	1	-	3	-	-	-	-	3.00	-	-	-	-	-	-	-	-	-	-	3	1.50
To purchase more machine	-	13	2	-	15	-	-	-	-	15.00	-	-	-	-	-	-	-	-	-	-	15	7.50
To open maternity home/factory/school/clinic	-	3	-	-	3	1	1	-	3	3.00	11.11	1.19	-	-	2	-	1.19	-	-	2	5	2.50
To improve school/clinic/parlour	-	3	-	-	3	-	5	-	3	3.00	-	5.97	-	-	5	-	5.97	-	-	5	8	4.00
To upgrade the school to college	-	-	1	-	1	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	1	0.50
To purchase bicycle or scooter for supply	-	2	-	-	2	-	-	-	2	2.00	-	-	-	-	-	-	-	-	-	-	2	1.00
To open personal shop	-	7	1	-	8	1	9	-	8	8.00	11.11	10.71	3	-	13	-	10.71	50.00	-	13	21	10.50
Plan for export	-	1	-	-	1	1	1	-	1	1.00	11.11	1.19	-	-	2	-	1.19	-	-	2	3	1.50
To improve the work	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dairy farm (buffaloes)	-	-	-	-	-	-	3	-	-	-	-	3.57	-	-	3	-	3.57	-	-	3	3	1.50
To increase the stock so as to increase supply	-	1	-	-	1	-	5	-	1	1.00	-	5.95	-	1	6	-	5.95	-	100.00	6	7	3.50
Standard of living upgraded	-	-	-	-	-	5	6	-	-	-	55.56	7.14	-	-	11	-	7.14	-	-	11	11	5.50
No plan at present	-	6	-	-	6	1	13	-	6	6.00	11.11	15.48	-	-	14	-	15.48	-	-	14	20	10.00
Not applicable	-	9	2	-	11	-	10	-	11	11.00	-	11.90	-	-	10	-	11.90	-	-	10	21	10.50
Column Total	2	100.00	82	100.00	190	100.00	84	100.00	100	100.00	9	100.00	6	100.00	100	100.00	100.00	1	100.00	100	200	100.00

Table - 72
Who Receives the Payment of Wages

Receive the payment for work	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Self	1	50.00	47	57.32	12	85.71	2	100.00	62	62.00	5	55.56	60	71.43	6	100.00	1	100.00	72	72.00	134	67.00				
Head of the Family	1	50.00	23	28.05	-	-	-	24	24.00	4	44.44	14	16.67	-	-	-	-	18	18.00	42	21.00					
Son	-	-	3	3.65	-	-	-	3	3.00	-	-	-	-	-	-	-	-	-	-	-	3	1.50				
Not applicable	-	-	9	10.98	2	14.29	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50					
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	90	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 73
Who Spends the Household Income

Spends the income	Orangel Pilot Project												First Women Bank						OPP/Bank				
	Marital Status						Marital Status						Marital Status			Marital Status			Grand Total				
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%	
Self	-	45	54.88	12	85.71	1	50.00	58	58.00	2	22.22	41	48.81	6	100.00	1	100.00	50	50.00	108	108	54.00	
Head of the Family	2	100.00	28	34.14	-	50.00	31	31.00	7	77.78	33	39.29	-	-	40	40.00	71	35.50	40	40.00	71	71	35.50
Not applicable	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	10	10.00	21	10.50	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	200	100.00

Table - 74

Where the Personal Income is Used by the Respondents

Use of personal income	Orangel Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%
For family	2	73	85.71	2	89	7	72	6	1	86	77.78	85.71	100.00	1	86	100.00	100.00	100.00	100.00	86	175	87.50
Personal use	-	-	-	-	-	2	2	-	-	4	22.22	2.39	-	-	4	-	-	-	-	4	4	2.00
Not applicable	-	9	14.29	-	11	-	10	-	-	10	-	11.90	-	-	10	-	-	-	-	10	21	10.50
Column Total	2	82	100.00	2	100	9	84	6	1	100	100.00	100.00	100.00	1	100	100.00	100.00	100.00	100	200	100.00	

Table - 75
Details of Personal Expenditure

Details of Personal Expenditure	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Purchase of household items	1	50.00	21	25.61	6	42.86	1	50.00	29	29.00	4	44.44	14	16.67	3	50.00	1	100.00	22	22.00	51	25.50				
Personal and children necessities	-	-	11	13.41	-	-	1	50.00	12	12.00	-	-	18	21.43	1	16.67	-	-	19	19.00	31	15.50				
Started committee /Dowery of daughter	1	50.00	6	7.32	2	14.29	-	-	9	9.00	3	33.33	8	9.52	1	16.67	-	-	12	12.00	21	10.50				
/Children's necessities	-	-	10	12.20	3	21.43	-	-	13	13.00	-	-	3	3.57	-	-	-	-	3	3.00	16	8.00				
Household items/Dowery of daughter /Committee	-	-	7	8.54	1	7.13	-	-	8	8.00	-	-	-	-	-	-	-	-	-	-	8	4.00				
Household items /Dowery of daughter	-	-	6	7.32	-	-	-	-	6	6.00	-	-	5	5.95	-	-	-	-	5	5.00	11	5.50				
Children's necessities /Committee	-	-	12	14.62	-	-	-	-	12	12.00	-	-	11	13.10	-	-	-	-	11	11.00	23	11.50				
Self dowery	-	-	-	-	-	-	-	-	-	-	2	22.22	-	-	-	-	-	-	2	2.00	2	1.00				
Household Items /Committee	-	-	-	-	-	-	-	-	-	-	-	-	15	17.86	1	16.67	-	-	16	16.00	16	8.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 76
Who Purchases the Required Raw Materials for your Finished Products

Who Purchases the Required Raw Materials	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Self	-	-	31	37.80	8	57.14	2	100.00	41	41.00	2	22.22	41	48.81	5	83.33	1	100.00	49	49.00	90	45.00				
Head of the Family	1	50.00	31	37.80	-	-	-	-	32	32.00	4	44.44	25	29.76	-	-	-	-	29	29.00	61	30.50				
Son	-	-	10	12.20	4	28.57	-	-	14	14.00	-	-	5	5.96	1	16.67	-	-	6	6.00	20	10.00				
Brother	1	50.00	1	1.22	-	-	-	-	2	2.00	3	33.34	3	3.57	-	-	-	-	6	6.00	8	4.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 77

Mode of Transport in Purchasing Materials

Mode of Transport in Purchasing Materials	Orangil Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Mini Bus	-	-	-	-	-	-	-	-	-	-	1	11.11	4	4.77	-	-	-	-	5	5.00	5	2.50
Walking	-	-	6	7.30	-	-	-	-	6	6.00	-	-	14	16.67	1	16.67	-	-	15	15.00	21	10.50
Bus	-	-	46	56.10	5	35.71	2	100.00	53	53.00	7	77.78	24	28.57	3	50.00	1	100.00	35	35.00	88	44.00
Rickshaw	-	-	2	2.44	1	7.14	-	-	3	3.00	-	-	1	1.19	-	-	-	-	1	1.00	4	2.00
Taxi	1	50.00	2	2.44	-	-	-	-	3	3.00	1	11.11	2	2.38	-	-	-	-	3	3.00	6	3.00
Suzuki	-	-	3	3.66	3	21.43	-	-	6	6.00	-	-	2	2.38	1	16.67	-	-	3	3.00	9	4.50
Scooter	1	50.00	4	4.88	1	7.14	-	-	6	6.00	-	-	-	-	-	-	-	-	-	-	6	3.00
Rickshaw/Bus/Taxi/Walking	-	-	10	12.20	2	14.29	-	-	12	12.00	-	-	22	26.19	-	-	-	-	22	22.00	34	17.00
Personal car	-	-	-	-	-	-	-	-	-	-	-	-	5	5.95	1	16.67	-	-	6	6.00	6	3.00
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 78

Time Spent in the Purchase of Materials

Time Spent in Purchase of Materials	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status						Grand Total	
	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	Single	Married	Widowed	Divorced	Row Total	f	%				
1 - 3 Hours	1	33	4	1	39	5	30	4	1	39	5	30	4	1	39	5	30	4	1	39	78	39.00				
4 - 6 Hours	1	30	6	1	38	4	22	2	1	38	4	22	2	1	38	4	22	2	1	38	67	33.50				
7 - 9 Hours	-	-	2	-	2	-	9	-	-	2	-	9	-	-	2	-	9	-	-	2	11	5.50				
More than 9 Hours	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	5.50				
No time is fixed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	1.00				
Not applicable	-	9	2	-	11	-	10	2	-	11	-	10	2	-	11	-	10	2	-	11	21	10.50				
Column Total	2	82	14	2	100	9	84	6	2	100	9	84	6	2	100	9	84	6	2	100	200	100.00				

Table - 79
When you go to Purchase Raw Materials

When you go to Purchase Raw Materials	Orangl Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
Daily	-	-	5	6.10	1	7.14	1	50.00	7	7.00	-	-	18	21.43	2	33.33	-	-	20	20.00	27	13.50
Every Third day	-	-	15	18.29	2	14.29	1	50.00	18	18.00	-	-	12	14.29	-	-	1	100.00	13	13.00	31	15.50
Weekly	1	50.00	32	39.02	4	28.57	-	-	37	37.00	2	22.22	16	19.05	1	16.67	-	-	19	19.00	56	28.00
Every Tenth day	-	-	2	2.44	-	-	-	-	2	2.00	-	-	2	2.38	-	-	-	-	2	2.00	4	2.00
Every Fifteenth day	-	-	11	13.41	4	28.57	-	-	15	15.00	7	77.77	26	30.95	3	50.00	-	-	36	36.00	51	25.50
No time fixed	1	50.00	8	9.76	1	7.14	-	-	10	10.00	-	-	-	-	-	-	-	-	-	-	10	5.00
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 80
Who Sells your Products

Who Sells your Products	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
Self	-	-	8	9.75	6	42.85	2	100.00	16	16.00	2	22.22	23	27.38	3	50.00	-	-	28	28.00	44	22.00				
Head of the Family	1	50.00	27	32.93	-	-	-	-	28	28.00	1	11.11	12	14.29	1	16.67	-	-	14	14.00	42	21.00				
Son	-	-	8	9.75	3	21.43	-	-	11	11.00	-	-	6	7.15	-	-	-	-	6	6.00	17	8.50				
Brother	1	50.00	1	1.22	-	-	-	-	2	2.00	5	55.56	2	2.38	-	-	1	100.00	8	8.00	10	5.00				
Shopman	-	-	-	-	-	-	-	-	-	-	-	-	2	2.38	-	-	-	-	2	2.00	2	1.00				
Head of the Family/Son	-	-	5	6.10	-	-	-	-	5	5.00	-	-	-	-	-	-	-	-	-	-	5	2.50				
People come themselves	-	-	24	29.27	3	21.43	-	-	27	27.00	1	11.11	29	34.52	2	33.33	-	-	32	32.00	59	29.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 81

Mode of Transport in Selling your Products

Mode of Transport in Selling Products	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Marital Status						Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Walking	1	50.00	9	10.98	1	7.14	-	-	11	11.00	-	-	18	21.43	2	33.33	-	-	20	20.00	31	15.50				
Bus	-	-	23	28.05	6	42.86	2	100.00	31	31.00	5	55.56	9	10.71	1	16.67	1	100.00	16	16.00	47	23.50				
Rickshaw	-	-	1	1.22	1	7.14	-	-	2	2.00	1	11.11	2	2.39	-	-	-	-	3	3.00	5	2.50				
Suzuki	-	-	5	6.10	1	7.14	-	-	6	6.00	1	11.11	-	-	1	16.67	-	-	2	2.00	8	4.00				
Bicycle	1	50.00	6	7.32	-	-	-	-	7	7.00	1	11.11	-	-	-	-	-	-	1	1.00	8	4.00				
Walking/Bus/Rickshaw/Taxi	-	-	5	6.10	-	-	-	-	5	5.00	1	11.11	29	34.52	2	33.33	-	-	32	32.00	37	18.50				
People come themselves	-	-	24	29.27	3	21.43	-	-	27	27.00	-	-	16	19.05	-	-	-	-	16	16.00	43	21.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 82
Time Spent on Selling the Products

Time Spent on Selling of Products	Orangel Pilot Project												First Women Bank						OPP/Bank			
	Marital Status						Marital Status						Divorced		Widowed		Married		Single			
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total			
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
1 - 3 Hours	-	-	29	35.37	3	21.43	1	50.00	33	33.00	3	33.33	17	20.24	-	-	-	-	20	20.00	53	26.50
4 - 6 Hours	1	50.00	22	26.83	6	42.85	-	-	29	29.00	4	44.45	18	21.43	2	33.33	1	100.00	25	25.00	54	27.00
7 - 9 Hours	-	-	7	8.53	-	-	-	-	7	7.00	2	22.22	34	40.48	2	33.33	-	-	38	38.00	45	22.50
More than 9 Hours	-	-	-	-	-	-	-	-	-	-	-	-	5	5.95	2	33.33	-	-	7	7.00	7	3.50
No time is fixed	1	50.00	15	18.29	3	21.43	1	50.00	20	20.00	-	-	-	-	-	-	-	-	-	-	20	10.00
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 83
When you go to Sell Products

When you go to Sell Products	Orangl Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Daily	-	-	9	10.98	2	14.29	1	50.00	12	12.00	-	-	22	26.19	3	50.00	-	-	25	25.00	37	18.50				
Every Third day	1	50.00	8	9.76	3	21.43	1	50.00	13	13.00	-	-	7	8.34	-	-	1	100.00	8	8.00	21	10.50				
Weekly	-	-	20	24.39	1	7.14	-	-	21	21.00	3	33.33	15	17.86	-	-	-	-	18	18.00	39	19.50				
Every Tenth day	-	-	1	1.20	-	-	-	-	1	1.00	-	-	1	1.19	-	-	-	-	1	1.00	2	1.00				
Every Fifteenth day	-	-	9	10.98	3	21.43	-	-	12	12.00	5	55.56	-	-	-	-	-	-	5	5.00	17	8.50				
No time fixed	1	50.00	2	2.44	-	-	-	-	3	3.00	-	-	-	-	1	16.67	-	-	1	1.00	4	2.00				
People come themselves	-	-	24	29.27	3	21.43	-	-	27	27.00	1	11.11	29	34.52	2	33.33	-	-	32	32.00	59	29.50				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	160	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				

Table - 84

Knowledge about where the Products were sold

Where Products sold	Orangi Pilot Project										First Women Bank										OPP/Bank	
	Marital Status					Marital Status					Marital Status					Marital Status					Grand Total	
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Our city	1	50.00	50	60.98	8	57.13	2	100.00	61	61.00	7	77.78	44	52.38	5	83.33	1	100.00	57	57.00	118	59.00
Other Cities	1	50.00	-	-	-	-	-	1	1.00	-	-	-	-	-	-	-	-	-	-	-	1	0.50
Foreign countries	-	-	4	4.88	-	-	-	-	4	4.00	1	11.11	1	1.19	-	-	-	-	2	2.00	6	3.00
Our city/Other cities	-	-	6	7.32	2	14.29	-	-	8	8.00	-	-	2	2.38	-	-	-	-	2	2.00	10	5.00
Our Country/Foreign Countries	-	-	2	2.44	-	-	-	-	2	2.00	-	-	1	1.19	-	-	-	-	1	1.00	3	1.50
Shop/School/Clinic/Parlour/Centres /Dairy Farms	-	-	11	13.42	2	14.29	-	-	13	13.00	1	11.11	26	30.96	1	16.67	-	-	28	28.00	41	20.50
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00

Table - 85

Do you Think that a Stage will Come in Business when there is no Need for Loan

Stage in Business when no loan is needed	Orangi Pilot Project														First Women Bank														OPP/Bank				
	Marital Status							Marital Status							Marital Status							Marital Status							Grand Total				
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total		
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%			
Yes	1	50.00	51	62.20	10	71.42	2	100.00	64	64.00	9	100.00	55	65.48	6	100.00	1	100.00	71	71.00	135	67.50											
No	1	50.00	22	26.82	2	14.29	-	-	25	25.00	-	-	19	22.62	-	-	-	-	19	19.00	44	22.00											
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50											
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00											
If Yes then How																																	
If there is no loss in business	-	-	-	-	-	-	-	-	-	-	2	22.22	5	9.09	-	-	-	-	7	9.86	7	5.19											
If income is good there is no need	-	-	-	-	-	-	-	-	-	-	1	11.11	15	27.27	2	33.33	1	100.00	19	26.76	19	14.07											
If there is profit in business	1	100.00	51	100.00	10	100.00	2	100.00	64	100.00	-	-	-	-	-	-	-	-	-	-	64	47.41											
If the business flourishes	-	-	-	-	-	-	-	-	-	-	-	-	20	36.36	2	33.33	-	-	22	30.99	22	16.30											
If more products, the sale will be more	-	-	-	-	-	-	-	-	-	-	4	44.44	8	14.55	2	33.33	-	-	14	19.71	14	10.37											
The loan we get as in large amount, there will be no need to take again	-	-	-	-	-	-	-	-	-	-	2	22.22	7	12.73	-	-	-	-	9	12.68	9	6.67											
Column Total	1	100.00	51	100.00	10	100.00	2	100.00	64	100.00	9	100.00	55	100.00	6	100.00	1	100.00	71	100.00	135	100.00											

Continued....

Table 8, continued

	Orange Pilot Project												First Women Bank						OPP/Bank			
	Marital Status						Marital Status						Marital Status		Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total			
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%		
Single in business when no loan is needed																						
If No then Why																						
Due to loan number of problems and solved	1	100.00	10	45.45	2	100.00	-	-	13	52.00	-	-	-	-	-	-	-	-	3	15.79	16	36.36
To expand the business with family	-	-	2	9.09	-	-	-	-	2	8.00	-	-	-	-	-	-	-	-	-	-	2	4.55
Can not access money so that loan is not required	-	-	7	31.82	-	-	-	-	7	28.00	-	-	-	-	-	-	-	-	-	-	7	15.91
Has small business in business so there often need for loan therefore loan is needed	-	-	3	13.64	-	-	-	-	3	12.00	-	-	-	-	-	-	-	-	-	-	3	6.82
In business so there is always a need for loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	21.05	4	9.09
Grand Total	1	100.00	22	100.00	2	100.00	-	-	25	100.00	-	-	-	-	-	-	-	-	19	100.00	44	100.00

Table - 86
Do you Keep the Account of your Business Separately

Keep the account of business separately	Oranget Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single	Married	Widowed	Divorced	Row Total	%	Single	Married	Widowed	Divorced	Row Total	%	Single	Married	Widowed	Divorced	Row Total	%	f	%						
Yes	2	16	2	-	20	33.33	27	32.14	1	-	31	31.00	3	27	16.67	-	-	51	25.50	51	25.50					
No	-	57	10	2	69	66.67	47	55.95	5	83.33	59	59.00	6	47	83.33	1	100.00	128	64.00	128	64.00					
Not applicable	-	9	2	-	11	-	10	11.90	-	-	10	10.00	-	10	-	-	-	21	10.50	21	10.50					
Column Total	2	82	14	2	100	100.00	84	100.00	6	100.00	100	100.00	9	100.00	6	100.00	100	200	200	100.00	100.00					
If Yes then How																										
An account is present	2	1	2	-	5	-	-	-	-	25.00	-	-	-	-	-	-	-	-	5	9.80	5	9.80				
In Register	-	9	-	-	9	45.00	13	48.15	-	-	13	41.94	-	13	-	-	-	22	43.14	22	43.14					
In Copy/Diary	-	6	-	-	6	30.00	14	51.85	-	-	14	45.16	-	14	-	-	-	20	39.22	20	39.22					
It is necessary to maintain an account	-	-	-	-	-	-	-	-	-	-	-	-	3	100.00	1	100.00	-	4	7.84	4	7.84					
Column Total	2	16	2	-	20	100.00	27	100.00	1	100.00	31	100.00	3	100.00	1	100.00	31	51	100.00	51	100.00					
If No then Why																										
The income is spent in home	-	21	8	-	29	42.03	15	31.91	2	40.00	19	32.20	1	15	40.00	1	100.00	48	37.50	48	37.50					
The need has not been felt	-	30	2	2	34	49.27	27	57.45	3	60.00	35	59.33	5	27	60.00	-	-	69	53.91	69	53.91					
Income is not so much	-	6	-	-	6	8.70	5	10.64	-	-	5	8.47	-	5	-	-	-	11	8.59	11	8.59					
Column Total	-	57	10	2	69	100.00	47	100.00	5	100.00	59	100.00	6	47	5	100.00	59	128	100.00	128	100.00					

Table - 87

Children should Help instead of Going to School

Children Help instead of Going to School	Orangi Pilot Project												First Women Bank												OPP/Bank	
	Marital Status						Marital Status						Marital Status						Grand Total							
	Single		Married		Widowed		Divorced		Row Total		Single		Married		Widowed		Divorced		Row Total		Grand Total					
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%				
Yes	-	-	3	3.66	1	7.14	-	-	4	4.00	-	-	7	8.33	2	33.33	-	-	9	9.00	13	6.50				
No	2	100.00	70	85.36	11	78.57	2	100.00	85	85.00	9	100.00	67	79.77	4	66.67	1	100.00	81	81.00	166	83.00				
Not applicable	-	-	9	10.98	2	14.29	-	-	11	11.00	-	-	10	11.90	-	-	-	-	10	10.00	21	10.50				
Column Total	2	100.00	82	100.00	14	100.00	2	100.00	100	100.00	9	100.00	84	100.00	6	100.00	1	100.00	100	100.00	200	100.00				
If Yes then Why																										
If there is more work, there is more money	-	-	2	66.67	1	100.00	-	-	3	75.00	-	-	2	28.57	-	-	-	-	2	22.22	5	38.46				
Expenses are increasing	-	-	-	-	-	-	-	-	-	-	-	-	2	28.57	-	-	-	-	2	22.22	2	15.38				
Children can only be fed but not educated	-	-	1	33.33	-	-	-	-	1	25.00	-	-	-	-	-	-	-	-	-	-	1	7.69				
They should earn themselves to go' education	-	-	-	-	-	-	-	-	-	-	-	-	3	42.86	2	100.00	-	-	5	55.56	5	38.46				
Column Total	-	-	3	100.00	1	100.00	-	-	4	100.00	-	-	7	100.00	2	100.00	-	-	9	100.00	13	100.00				
If No then Why																										
They should be educated so they can earn better living	1	50.00	37	52.86	6	54.55	1	50.00	45	52.94	-	-	31	46.27	2	50.00	1	100	34	41.98	79	47.59				
In this era one can do nothing without education	1	50.00	33	47.14	5	45.45	1	50.00	40	47.06	9	100.00	36	53.73	2	50.00	-	-	47	58.02	87	52.41				
Column Total	2	100.00	70	100.00	11	100.00	2	100.00	85	100.00	9	100.00	67	100.00	4	100.00	1	100.00	81	100.00	166	100.00				

3. Testing of Hypotheses

Testing Hypothesis about a Population Proportion when sample size is large

1. Formulate the Null Hypothesis and appropriate Alternate Hypothesis

$$H_0 : p = p_0$$

$$H_A : \text{Alternatives are } p > p_0, p < p_0 \text{ or } p \neq p_0$$

2. Choose a level of significance equal to α

3. The Test statistics : Binomial variable X with ' n ' $p = 'n$ ' p_0 will be approximated by

$$Z = \frac{X - np_0}{\sqrt{np_0q_0}}$$

4. Computation : Compute the value of Z from the sample data

5. Decision: Draw appropriate conclusion

Hypothesis No. 1

Women entrepreneurs use the loans for the purpose/purposes the loan was granted to them.

Null Hypothesis

$$H_0 : p = 0.895$$

Alternate Hypothesis

$$H_A : p \neq 0.895$$

Calculations:

Hypothesis No. 1		Solution
Yes	179	$p_0 = 0.895$
No/ Not applicable	21	$q_0 = 0.105$
Total	200	Probability = 0.10
		Calculated value of $z = 0.885$
		Tabulated value of $z = 1.20$

As the computed value of $z = 0.885$ is less than tabulated value 1.20, we accept the null hypothesis. That is, the women-entrepreneurs use the loans for the purpose/purposes the loan was granted to them.

Hypothesis No. 2

Women entrepreneurs return the loans as per the repayment schedule

Null Hypothesis

$$H_0 : p = 0.88$$

Alternate Hypothesis

$$H_A : p \neq 0.88$$

Calculations:

Hypothesis No. 2		Solution
Yes	176	$p_0 = 0.88$
No/ Not applicable	24	$q_0 = 0.12$
Total	200	Probability = 0.1
		Calculated value of $z = 0.891$
		Tabulated value of $z = 1.23$

As the computed value of $z = 0.891$ is less than tabulated value 1.23, we accept the null hypothesis. That is, the women entrepreneurs return the loans as per the repayment schedule.

Hypothesis No. 3

Women entrepreneurs do not mix business accounts with the household income.

Null Hypothesis

$$H_0 : p = 0.255$$

Alternate Hypothesis

$$H_A : p \neq 0.255$$

Calculations:

Hypothesis No. 3		Solution
Yes	51	$p_0 = 0.255$
No/ Not applicable	149	$q_0 = 0.645$
Total	200	Probability = 0.1
		Calculated value of $z = 0.919$
		Tabulated value of $z = 1.40$

As the computed value of $z = 0.919$ is less than tabulated value 1.40, we accept the null hypothesis. That is, women entrepreneurs do not mix business accounts with the household income

Hypothesis No. 4

Women entrepreneurs contribute to household income and raise its standard of living.

Null Hypothesis

$$H_0 : p = 0.875$$

Alternate Hypothesis

$$H_A : p \neq 0.875$$

Calculations:

Hypothesis No. 4		Solution
Yes	175	$p_0 = 0.875$
No/ Not applicable	25	$q_0 = 0.125$
Total	200	Probability = 0.1
		Calculated value of $z = 0.893$
		Tabulated value of $z = 1.24$

As the computed value of $z = 0.893$ is less than tabulated value 1.24, we accept the null hypothesis. That is, the women entrepreneurs contribute to household income and raise its standard of living.

Hypothesis No. 5

Women entrepreneurs through their economic participation gain confidence and respect in family, community and the residential area.

Null Hypothesis

$$H_0 : p = 0.88$$

Alternate Hypothesis

$$H_A : p \neq 0.88$$

Calculations

Hypothesis No. 5		Solution
Yes	176	$p_0 = 0.88$
No/ Not applicable	24	$q_0 = 0.12$
Total	200	Probability = 0.1
		Calculated value of $z = 0.891$
		Tabulated value of $z = 1.23$

As the computed value of $z = 0.891$ is less than tabulated value 1.23, we accept the null hypothesis. That is the women entrepreneurs through their economic participation gain confidence and respect in family, community and in residential area.



Married woman stitching shalwar kameez (ladies suit)

CHAPTER FIVE

Summary, Conclusions and Recommendations

1. Summary

The present study has been conducted to evaluate the changing role of women in the context of present day social and economic system. Previous researches and studies on the role of women in the contemporary society have adequately pointed out that the contribution of women in the overall development of our society has been enormously commendable. In every sphere of our social system women have played their role as an integral source of development.

The data acquired and analyzed herein indicate that the traditional role of women has now changed and the process of change is continuing. The status and role of today's woman has undergone basic changes, not only in her role but also in her behaviour, attitude and her role performance. Her concept of various roles had been performing in the past has now changed altogether.

There are various factors in this regard which have been examined and presented in this study that indicate the possible changes which have occurred in our society and have become part of our culture and have brought change in our present day larger socio-economic system.

The analysis of the data indicates that the two samples selected for this study consists of 100 respondents each from OPP and First Women Bank. A purposive sample was drawn for this study.

2. Conclusions

The dominant age range of the respondents in the two samples was found to be in the range of 35-39 years, and their marital status was married (Table 2). This indicates that mainly the married women of mature age group work to supplement their family income.

The majority of the respondents of OPP belonged to the District West, while in the sample of the First Women Bank, the respondents belonged to District Malir (Table 4). In both the samples the majority of the respondents were married and they were either illiterate or less educated (Table 5 -- 6).

The heads of the family of the respondents were found to be involved in different types of occupations. The income range of the majority heads of the family of the respondents in the two samples was in the range of Rs 2001-3000 per month (Table 7A & & 7B).

Our families are traditionally male dominant and as such most of the families in the study sample have husbands as the head of the family (Table 8). Table 9 indicates that in both samples majority of the respondents have less than 5 children/siblings. This shows a trend shifting towards smaller families.

The families in both the samples were found to be nuclear. In nuclear family the number of adults 1-2 and 3-4 children. While in the joint families, there were 3-4 adults and 5-6 children (Table 10).

The majority of the families in the OPP and FWB samples have been living in their locality since long. In Orangi Town majority of the respondents have been living for the last 40 years or so in the area (Table 11). The houses of the respondents were either owned by themselves or by their husbands (Table 12). However, overall in both the samples 97.00% of the respondents had their house legally approved (Table 13).

Orangi Township originally sprang up as a large un-authorized housing settlement and it is the largest squatter settlement in the world which has a large population from all over the country. The people who live here have access to almost all the civic amenities. They have electricity, gas and tap water. Also there are schools and colleges to facilitate the educational needs of the children of Orangi residents. Similarly the respondents of the FWB sample also had access to all basic domestic amenities (Tables 14 & 15).

The respondents of the samples of OPP and FWB were found to be involved in all types of work for their earning. They are engaged in various handicrafts, small and large businesses, shops and different trades (Table 16). The majority of the respondents have, however, not acquired any professional training in the trade they are engaged in (Table 17).

The respondents who are who are women entrepreneurs, are involved in their work seriously and have divided their time accordingly, but they do not neglect their

domestic chores as well. They have worked out time schedule according to the nature and demand of their trade (Table 18 & 19).

The data indicates that most of the respondents were the first to start their work in their families (Table 20) and overall most of them (76.50%) started their work on their self-motivation (Table 21). Majority of the women started their enterprise after their marriage (Table 22), either on their own motivation or on the desire of their husbands. They did so to supplement their family income and most of them have been working during the period ranging from 1-8 years (Table 23 & 24).

The data indicates that majority of the respondents in both samples started their business after taking loans from banks (Table 25). They either took loan to start their business or to expand and develop their existing business (Table 26). Table 26 relates to the change of business after taking loans. It shows that none of the women entrepreneurs change their business after taking loans. They continued the same enterprise and tried to expand and develop their existing business with the loans they took. In fact the women entrepreneurs had no idea about the loans but when they came to know about it, they took the advantage of loans and utilized the money in expanding their business (Table 27). They, however, seem confident that without taking loans their business could not be expanded as they lacked money to invest (Table 28).

Table 29 relates to the income they got from their business, obviously after taking loans. It indicates that their income was enhanced after taking loans. Table 30 shows that the respondents in OPP took loans from Orangi Pilot Project while those of FWB from the First Women bank as is evident from the data.

Most of the respondents were found taking the loan amount of Rs. 2000/- 25000/=. Most of them had no difficulty in taking loan due to personal relationships. The status of returning loans was encouraging. They usually returned their loans regularly and on time (Table 32 to 34).

The respondents in both samples were aware of the loan policies and felt that the loan policies need to be made as easier as possible and through relevant sources should be publicized for the benefit of the entrepreneurs (Table 35, 39 to 41).

The respondents felt that their status increased in the neighbourhood as well as in the family due to their financial position being better after they started their business. In fact their better economic position ensured more stability to their business enterprise, and therefore, more respect and command over their familial matters (Table 43-45).

Though most of the respondents had no objection working outside the home. However, some women expressed their apprehension in working outside their homes. They felt that the women should work within their homes rather than going out of their homes (Table 48).

The women in both samples expressed their satisfaction over their social and familial respect after they started working and earning income, which enhanced their economic position. They felt that the women should work and earn income. However, a few of them said that it is better if the women work in their homes. They were of the opinion that working outside their homes is not better and involves one or other type of hazards for women when she goes out of her house (Table 49).

Among the respondents majority indicated that they got help from their families, in one way or the other in setting up their business. Infact it is a sort of family based activity and the women entrepreneurs do not hire help from outside but they usually involve their own family members as help in their enterprise. The parents as well as children help them in carrying out their enterprise and help in the procurement of raw materials as well as in the marketing of the product (Table 53 & 54).

The women entrepreneurs of the sample have motivated other women and they come for technical and other types of help. These women are a motivating factor for other women who desire to start work (Table 56).

The respondents expressed their satisfaction over their entrepreneurship. They are happy that they have been able to change their life style due to the extra income always at hand to meet the eventualities and extra expenditure which comes unaware and which otherwise they would meet through loans (Table 59).

The women entrepreneurs stated that they use their income in the development of their family members, particularly, the education of their children. They use their own income in supplementing the income of their husband. Thus, they said that they share and supplement their husbands income which he provides for the family upkeep (Tables 62 & 63).

The respondents felt that their entrepreneur helps them to save money because otherwise in the husband's income alone there can be no savings. They consider their earnings as a sort of compulsory savings (Table 66).

The respondents felt that the training facilities in the trade were wanting. The need for acquiring some sort of professional training was necessary. The quality of

work and performance of their trade needed professional training before starting their own business independently. It was felt that arrangement should be made for any sort of training for the un-skilled entrepreneurs and the workers should also be trained.

The respondents felt that the entrepreneurs usually, do not plan before hand about their products. They should be trained to do so which will give their products systematic direction. However, some women expressed their apprehension in working outside their homes.

The women who took loan had complaints about the policies for giving loan. They suggested that the loan giving agencies and banks should simplify the loan procedure, which is cumbersome and complicated. The loan procedure should be simple and easy to follow. They also felt that the period for the return of loans should also be increased (Table 67).

The respondents strongly felt that the policies of loans are useful for small business people to start their business. When a small business had been established, there is a need that the bank should provide facility for a bigger amount of loan (Table 68 & 69).

The respondents thought that the loans are useful help in starting and setting up small business. Therefore, it should be encouraged on easy terms to be given to those who desire to set up their business (Table 70 & 71).

The working women in both the samples received their wages themselves and spent their earnings themselves. However, in certain cases their family spent their earnings as well (Tables 72, 73 & 74). The women in both the samples were found to

spend their income in purchasing the usual household items of different types as well as they prefer to buy the gold jewelry which is a useful item (Table75).

In both the samples the respondents usually purchase the raw materials themselves or else by the head of the family (Table76). In both the samples the working women used public bus or rickshaw in transporting the purchases of raw material from the market to their place of work and spend 1-3 hours in purchasing the raw material and the transportation (Tables 77 & 78) They go to make purchases every day or every third day as the need may be (Table 79).

The head of the family or the respondents themselves sell the product and the mode of transportation used to sell the products is either bus, rickshaw or go on foot (Tables 80 & 81). It takes 1-3 hours in the process of selling their products. In both the studies in majority of the cases the buyers come to their home/shop to buy their products. However, in certain cases and on certain occasions they themselves go to sell their products (Tables 82 & 83).

In both the samples the working women had the knowledge that their products are sold at home market. However some were aware that their products are sold in the foreign markets. They are also aware that their products are purchased by the middleman at cheaper rate and sold at much higher prices. They however, feel that the system of middle-man should be stopped and directed selling to the customers or even exporters should be encouraged (Tables 34).

In both the samples the women felt that the profit level in their business is much high if the arrangement of marketing is well organized. In that situation the loan

may not be needed as the reinvestment of profit and savings may improve the financial position of the women in this business (Table 85).

In both the samples the women stated that they do not keep separate account of their sale proceeds and accounting of profit and loss. They, however, did not feel the necessity of keeping proper accounts of their business, but if they should do it they may find as to what they invested and what they have sold and what is the ratio of profit (Table 86).

In both the sample, it is interesting to note here that majority felt that their children should help them in their business, instead of going to school. This attitude shows that they have no value for education and wanted simply their children to help them in their business (Table 87).

3. Recommendations

The following major recommendations are suggested for future implementation:

1. The women entrepreneurs should be trained in their trade. Therefore, arrangements for their training should be made.
2. Better educational facilities should be provided for their children, particularly professional training may be arranged for them to take up their parents trade.
3. The government should arrange an exhibition for the items made by these women. This will be an encouragement for the working women. It is checked that their presence is also made in these exhibitions
4. Opportunities should be provided to these women entrepreneurs to meet other women in the country as well as in other countries so that they may learn about the various type of business.

5. Proper facilities should be provided to help the entrepreneurs for marketing of raw materials and sale of products.
6. The concept of middle-man should be eliminated and direct dealing with the concerned agencies for obtaining of raw materials and for the sale of goods should be free from the middle-man who takes large share of profit.
7. Loan facilities should be made within the easy approach. Banks may be motivated to provide loans on easy terms and in due time. The loans should be provided to the deserving women.
8. Government should appoint committee of unbiased people to check the facilities of loans.
9. It is recommended also to formalize this informal sector in the investment and trade policies and more incentives should be provided to them for their development. This sector should be recognized in the formulation of trade policies of the Govt. as informal trade and suitable policies be formulated for their development.
10. There should be Non-governmental Organizations (such as SEWA in India) to guide the women entrepreneurs.
11. More such research work should be conducted in these areas so that the problems faced by the women entrepreneurs may be highlighted.



Making ice creams sticks while her child looks on

APPENDICES

Glossary

Appendix I

Agarbatti	Thin sticks dipped with incense used for fragrance on occasion of joy and prayers
Baluchi/Sindhi Design	A type of traditional embroidery commonly made by women in the provinces of Balochistan and Sindh
Beecees	An indigenous method of saving money through forming group or committee of members who contribute a certain amount as agreed upon. Thus collected money is paid turn by turn to those whose name is drawn every month
Bustee	Low income settlement in Katchi Abadis
Burqa	A veil or covering used by Muslim women
Chapati	Loaf of round flat bread
Children's necessities	Clothes, five or ten paisa (coin), small toy
Dupatta	Transparent scarf worn to cover the head by women in Pakistan. It is worn by women of all class.
Gao Takia	Large Cushion
Household items	Articles of daily use in the house
Illiterate	One who can only speak her mother tongue, and cannot read or write it.
Kabab	Meat cutlet
Kamdani	A type of embroidery made with golden and silver thread.

Karchobi	A type of embroidery done on cloth by pressing pattern with golden and silver thread.
Katcha	Non.cemented
Katchi Abadis	Squatter settlements
Keeping for future use	To give a gift on an occasion, to serve a meal to guests
Khokay	A sort of indigenous type of stall or shop made of wooden boxes or planks. Such shops are temporary and generally put in front of the house or on the roadside
Kurta	Long floppy shirt worn by women
Nimko	Roasted cereals
Literate	One who can read and write
Pakorras	Fried balls prepared from grounded gram and spices
Paincha	Hem of a shalwar (women's trouser) which is often embroidered and is meant for the trouser fall.
Pucca	Cemented structure with reinforced concrete cement (R.C.C.)
Religious	One who can recite the Holy Quran
Rupees	Pakistani currency
Samosas	Fried triangular rolls made with meat/potato
Shalwar Kameez	Pakistani women's dress which consists of loose baggy pants (shalwar) and long shirt (kameez)
Sharbat shop	Shop selling various types of juices and soft drinks
Shop keeping	To work in the shop as a salesman or employed in the shop

Zari Gota

It is a type of lace embroidered with golden and silver thread

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Questionnaire

Appendix 4

	Name of interviewer _____	Serial No. _____
	Place of Interview _____	Date _____
1	Name of respondent _____	
2	Age	
	(1) Less than 20 years _____	(2) 20 -24 years _____
	(3) 25 -29 years _____	(4) 30 -34 years _____
	(5) 35 -39 years _____	(6) 40 -44 years _____
	(7) 45 -49 years _____	(8) Above 49 years _____
3	Address _____	
4	District _____ Community _____	Locality _____
5	Educational qualification	
	(1) Illiterate _____	(2) Literate _____
	(3) Religious _____	(4) Primary _____
	(5) Middle _____	(6) Matric _____
	(7) Intermediate _____	(8) Graduate _____
	(9) Post graduate _____	(10) Can read and write _____
	(11) Any other _____	
6	Marital Status of the Respondents	
	(1) Single _____	(2) Married _____
	(3) Widow _____	(4) Divorced _____
	(5) Separation from husband _____	Any other _____
7	Name of the Head of the Family _____	
	(A) Occupation _____	
	(B) Monthly Income _____	
8	Relationship of the Head of the Family with the Respondents	
	(1) Self _____	(2) Wife _____
	(3) Sister _____	(4) Daughter _____
	(5) Daughter-in-law _____	(6) Any other _____

9 Number of the Children/Siblings in the Family (below age of 14 years)

(1) Nil	_____	(2) 1-2	_____
(3) 3-4	_____	(4) 5-6	_____
(5) 7-8	_____	(6) Above 8	_____
(7) Any other	_____		

10 Type of family

Single	_____	Joint	_____
--------	-------	-------	-------

(A) If Single Family then number of members

Adults	_____	Children (below age 14 years)	_____
Number of Earning Members	_____		
Number of Male Earning Members	_____		
Number of Female Earning Members	_____		
Number of Children Earning	_____		

(B) If Joint Family then number of members

Adults	_____	Children (below age 14 years)	_____
Number of Earning Members	_____		
Number of Male Earning Members	_____		
Number of Female Earning Members	_____		
Number of Children Earning	_____		

11 Residing in this Locality from the Beginning

Yes	_____	No	_____
-----	-------	----	-------

(A) If Yes then since how many years _____

(B) If No then state previous residing place

(1) Village	_____	(2) Any other city	_____
(3) Any other locality	_____	(4) Any other country	_____
(5) Any other	_____		

(C) Reason for coming to this abadi/city

(1) In search of employment	_____	(2) For the benefit of children	_____
(3) Migrated	_____	(4) For the family	_____
(5) For the fame of the city	_____	(6) Any other	_____

12 Type of Houses

Own	_____	Rent	_____
-----	-------	------	-------

(A) If owned then by whom

- (1) Self _____
- (3) Father _____
- (5) Son _____

- (2) Husband _____
- (4) Brother _____
- (6) Any other _____

(B) If self then how

- (1) From your own income _____
- (3) Gifted by brother _____

- (2) Gifted by parents _____
- (4) Any other _____

(C) Rent paid by

- (1) Self _____
- (3) Any other _____

- (2) Head of the family _____

13 Housing Condition
Illegal _____

Legally approved _____

(A) Area of the House

- (1) 50 sq. yard _____
- (3) 150 sq. yard _____
- (5) 250 sq. yard _____
- (7) Any other _____

- (2) 100 sq. yard _____
- (4) 200 sq. yard _____
- (6) More than 250 sq. yard _____

(B) Construction of the house

- (1) Pucca _____
- (3) Pucca and Katcha _____

- (2) Pucca with tin roof _____
- (4) Any other _____

(C) Number of Rooms

- (1) One _____
- (3) Three _____
- (5) Above four _____

- (2) Two _____
- (4) Four _____

(D) Separate Kitchen

Yes _____

No _____

(E) Separate Court Yard

Yes _____

No _____

(F) Separate Bathroom

Yes _____

No _____

14 Basic Amenities in the House

(A) House Water Supply

- (1) Tap in the House _____
- (2) Tap in the Lane _____

- (3) Take it from rubber bags
- (4) Fetch by herself
- (5) Fetch by children
- (6) Insert pipe in neighbours for water
- (7) Fetch by male members
- (8) Any other

(B) How cook food

- (1) Coal
- (3) Gas
- (5) Any other

- (2) Wood
- (4) Gas cylinder

(C) Type of Latrine

- (1) Flush
- (3) Temporary
- (5) Any other

- (2) Soak Pit
- (4) Bucket type

15 Facilities/Equipments Available

(A) Iron

Yes _____

No _____

(B) Radio

Yes _____

No _____

(C) Refrigerator

Yes _____

No _____

(D) Tape recorder

Yes _____

No _____

(E) Washing machine

Yes _____

No _____

(F) Sewing machine

Yes _____

No _____

(G) V.C.R.

Yes _____

No _____

(H) Bicycle

Yes _____

No _____

(I) Scooter

	Yes	_____	No	_____
(J)	Water cooler			
	Yes	_____	No	_____
(K)	Air conditioner			
	Yes	_____	No	_____
(L)	Sofa set			
	Yes	_____	No	_____
(M)	Chairs			
	Yes	_____	No	_____
(N)	Table			
	Yes	_____	No	_____
(O)	Fans			
	Yes	_____	No	_____
(P)	Grinder			
	Yes	_____	No	_____
(Q)	Car			
	Yes	_____	No	_____
(R)	Suzuki			
	Yes	_____	No	_____
(S)	Any other	_____		
16	Typology of Work	_____		_____
		_____		_____
17	Acquired Professional Training			
	Yes		No	
	Incomplete	_____		_____

(A)	If Yes then What	_____		_____
(B)	If No then Why	_____		_____
(C)	If incomplete then reason	_____		_____

	Yes	_____	No	_____
(J) Water cooler	Yes	_____	No	_____
(K) Air conditioner	Yes	_____	No	_____
(L) Sofa set	Yes	_____	No	_____
(M) Chairs	Yes	_____	No	_____
(N) Table	Yes	_____	No	_____
(O) Fans	Yes	_____	No	_____
(P) Grinder	Yes	_____	No	_____
(Q) Car	Yes	_____	No	_____
(R) Suzuki	Yes	_____	No	_____
(S) Any other		_____		
16	Typology of Work	_____		_____
17	Acquired Professional Training		No	_____
	Yes	_____		
	Incomplete	_____		
	(A) If Yes then What	_____		_____
	(B) If No then Why	_____		_____
	(C) If incomplete then reason	_____		_____

18	Look after Housework beside their Work the Respondents are doing	Yes	No
		_____	_____
	(A) If Yes then How		
	(1) Only female in the house	_____	_____
	(2) Give importance to housework also	_____	_____
	(3) Other females are busy	_____	_____
	(4) Daughters are little	_____	_____
	(5) Any other	_____	_____
	(B) If No then Why		
	(1) Girls do the work	_____	_____
	(2) Maid (Massi) works	_____	_____
	(3) Other family female works	_____	_____
	(4) Mother works	_____	_____
	(5) Any other	_____	_____
19	Fixed Time to Work	Yes	No
		_____	_____
	(A) If Yes then How		
	(1) Morning to Evening	_____	(2) Morning to Night _____
	(3) Afternoon to Night	_____	(4) Night to Morning _____
	(5) Morning to Afternoon	_____	Any other _____
	(B) If No then Why		
	(1) No female in the house	_____	(2) Availability of Time _____
	(3) Availability of Material	_____	(4) Any other _____
20	Female Member who first started Working		
	(1) Self	_____	(2) Mother _____
	(3) Sister	_____	(4) Daughter _____
	(5) Daughter-in-law	_____	(6) Any other _____
21	Who asked you (Respondents) to work		
	(1) Self	_____	(2) Parents _____
	(3) Husband	_____	(4) Friends _____
	(5) Neighbours	_____	(6) Brother _____
	(7) Any other	_____	
22	When started Working		
	(1) During studies	_____	(2) Before marriage _____
	(3) After marriage	_____	(4) Illness of Head of family _____
	(5) When widowed	_____	(6) Family problems _____

- (7) For personal needs _____
- (9) Children grown-up _____

- (8) Death of parents _____
- Any other _____

- 23 Reasons for Starting the Work
- (1) It helps raising the family income
 - (2) Enhance standard of living
 - (3) It helps in purchasing household items
 - (4) Provide comforts of life
 - (5) Helps educating children/siblings
 - (6) The money can be used in emergency
 - (7) For personal needs
 - (8) To occupy the spare time
 - (9) Any other

- 24 Number of Years the Respondents have been Working
- (1) Upto 1 years _____
 - (3) 3 - 4 years _____
 - (5) 7 - 8 years _____
 - (7) 11 - 12 years _____
 - (9) Above 14 years _____

- (2) 1 - 2 years _____
- (4) 5 - 6 years _____
- (6) 9 - 10 years _____
- (8) 13 - 14 years _____
- (10) Any other _____

- 25 Number of Years the Respondents have taken Loan
- (1) Upto 1 years _____
 - (3) 5 - 8 years _____

- (2) 1 - 4 years _____
- (4) Above 8 years _____

26 Did you Change the Business after Taking Loan

Yes _____

No _____

- (A) If Yes then What _____
- (B) If No then Why _____

27 Did you Think of Taking the Loan when you First Started Work

Yes _____

No _____

- (A) If Yes then What _____
- (B) If No then Why _____

28 Is your Work not Successful without Loan

Yes _____

No _____

- (A) If Yes then How _____

(B) If No then Why _____

- 29 Monthly Income of the Respondents
- | | |
|--------------------------|-----------------------|
| (1) Less than 1000 _____ | (2) 1001-2000 _____ |
| (3) 2001-3000 _____ | (4) 3001-4000 _____ |
| (5) 4001-5000 _____ | (6) 5001-6000 _____ |
| (7) 6001-7000 _____ | (8) 7001-8000 _____ |
| (9) 8001-9000 _____ | (10) 9001-10000 _____ |
| (11) Above 10,000 _____ | |

30 From Whom did you Take Loan
Bank _____ OPP _____

- 31 When did you Think of Taking the Loan for your Enterprize
- (1) Self decision _____
 - (2) Some women who took loans for their business _____
 - (3) Newspapers _____
 - (4) Bank/OPP suggested _____
 - (5) Head of the family advised _____
 - (6) On friend advice _____
 - (7) Neighbourhood women also worked and took loans _____
 - (8) Any other _____

- 32 The Amount of Loan taken
- | | |
|-----------------------|-----------------------|
| (1) Upto 5000 _____ | (2) 5001-10000 _____ |
| (3) 10001-15000 _____ | (4) 15001-20000 _____ |
| (5) 20001-25000 _____ | |

33 Did you Take any Loan Prior to This
Yes _____ No _____

(A) If Yes then how much paid _____

- (B) If No then Why
- (1) There was no need _____
 - (2) No one suggested _____
 - (3) Household expenditure were less _____
 - (4) Had no contacts _____
 - (5) Any other _____

33 Difficulties while Taking Loan
Yes _____ No _____

(A) If Yes then How

- (1) House lease given as guarantee _____
- (2) Gold given as guarantee _____
- (3) Bribe was given _____
- (4) Approached through source _____
- (5) Guaranteed given _____
- (6) Visited the Bank and OPP several times _____
- (7) Any other _____

(B) If No then Why

- (1) Where applied there were personal relationships _____
- (2) Applied in an scheme _____
- (3) Neighbourhood females helped who had earlier taken loan _____
- (4) Any other _____

35 Are you Aware of their Loan Policy

- (1) Aware _____
- (2) Fully aware _____
- (3) Not aware _____
- (4) Any other _____

36 Attitude of the Staff giving Loan

Good _____ Bad _____ Appropriate _____

(A) If Yes then _____

(B) If Bad then _____

(C) If Appropriate then _____

37 For What Work did you Take the Loan

- (1) To develop the present work _____
- (2) To purchase better machinery _____
- (3) For the rotation of money in the business _____
- (4) To pay the old loan _____
- (5) Stock raw materials _____
- (6) To raise the income _____
- (7) To rent a car for the transport of material _____
- (8) Any other _____

38 For What Work did you Use the Loan

- (1) For the rotation of money in the business _____
- (2) To purchase more machinery _____
- (3) To purchase raw materials for work _____
- (4) To pay the old loan _____

- (5) For wedding of daughter/sister _____
- (6) Repair of house _____
- (7) Conditioning of house _____
- (8) Any other _____

39 What is the Particular Policy of Loan

- (1) Improvement of small enterprize _____
- (2) To establish new enterprize _____
- (3) Help in the purchase of machinery for work _____
- (4) Help to purchase raw material _____
- (5) Help to rotate the money in buisness _____
- (6) Any other _____

40 Is the Loan Policy Suitable for Small Enterprize

Yes _____ No _____

(A) If Yes then How _____

(B) If No then Why _____

41 Is the Small Business going to Promote from the Loan

Yes _____ No _____

(A) If Yes then How _____

(B) If No then Why _____

42 Extention of the Enterprize from the Loan

- (1) Purchased more machinery _____
- (2) Increase in the number of workers _____
- (3) Increase in the manufacturing of goods _____
- (4) Stocked considerable amount of raw material _____
- (5) Increase in the supply of goods _____
- (6) Any other _____

43 Has there been an Improvement in your Status after the Expansion of Business

Yes _____ No _____

(A) If Yes then How

- (1) Respected by family members/relatives _____
- (2) Other females come for business advise _____
- (3) Independently decide the affairs _____

- (4) Independent in business affairs _____
- (5) Neighbours/others give more respect _____
- (6) Spent my money with free will _____
- (7) Any other _____

(B) If No then Why

- (1) No ability to make decision _____
- (2) Cannot become independent in the presence of men _____
- (3) Elders can think better for us _____
- (4) In Islam husband is authoritative _____
- (5) Any other _____

44 Position as Business Women after Starting and Running the Business Successfully

- (1) Respected in the business circle _____
- (2) Recognized as professional business women _____
- (3) My business style and policies are liked and recognized _____
- (4) My business policies are adapted by other business women _____
- (5) Any other _____

45 Change in Your and Family Status after Starting and Running the Business Successfully

- (1) The respect of family and community elevated _____
- (2) My status elevated at home and in family _____
- (3) Respected among friends and neighbours _____
- (4) Friends come for advice _____
- (5) Friends and neighbours invite in parties and social affairs _____
- (6) Any other _____

46 Position at your Residential Area

- (1) Liked by neighbours _____
- (2) Neighbours dislike their women and children to meet us _____
- (3) Women of the area mention their household problems _____
- (4) Considered at the time of grief and happiness by neighbours _____
- (5) Have not much relationship with neighbours due to shortage of time _____
- (6) Any other _____

47 In your Opinion What Changes Occurred in Family and Society after Entrance of Women in Business

- (1) The status of women increased _____
- (2) Business women were respected like other professional women _____
- (3) Importance of women in family _____
- (4) Changes and improvement in household atmosphere _____
- (5) In society and in family, women is being considered as wise _____

- and hardworking _____
- (6) Women are gradually becoming significant and important in society _____
- (7) Any other _____

48 Do you Think Women should Work

Yes _____ No _____

- (A) If Yes then What
- (1) As a profession to earn money _____
- (2) To occupy time _____
- (3) To increase the home income _____
- (4) For our requirements _____
- (5) For any emergency in family _____
- (6) For children education _____
- (7) For sister or daughter wedding _____
- (8) Any other _____

- (B) If No then why
- (1) Women should work at home _____
- (2) Children suffer due to negligence _____
- (3) Against religion _____
- (4) Against family's custom _____
- (5) Home is disturbed _____
- (6) No use of working when money cannot be spend _____
- (7) Any other _____

49 What Changes do you Feel since you Started Work

(1) Social status has increased in family and neighbours _____

(2) Life has become comfortable _____

(3) Children are getting education _____

(4) Unrest in the family has finished _____

(5) House condition increased _____

(6) Standard of living increased _____

(7) Any other _____

50 Your Financial Position at the Start of Work

(1) Very weak _____ (2) Medium _____

(3) Very strong _____ (4) Reasonable _____

(5) Any other _____

51 Your Financial Position at Present

(1) Much better than earlier _____ (2) Very strong _____

(3) Can spend reasonably _____ (4) Any other _____

- 52 What Steps you have Taken for Enhancement of Business
- (1) Took loan from family members _____
 - (2) Took loan from friends _____
 - (3) Profit money was included in business _____
 - (4) Raw material taken on credit _____
 - (5) Material was sold on cash _____
 - (6) Did more work _____
 - (7) Capital was increased by reducing household expenditure _____
 - (8) Any other _____

53 Your Family Members Help you in Business
 Yes _____ No _____

54 Hired any Person for Work beside Family Members
 Yes _____ No _____

55 Women of Your and other Areas Visit you
 Yes _____ No _____

- (A) If Yes then Why
- (1) For guidance to start same type of work _____
 - (2) For guidance on work they are doing _____
 - (3) For progress and increase in their work _____
 - (4) To start a new work _____
 - (5) Any other _____

- (B) If No Then Why
- (1) Doing better business than mine _____
 - (2) Donot need guidance _____
 - (3) Any other _____

56 Would you Like to Share your Business with other Women
 Yes _____ No _____

- (A) If Yes then Why
- (1) 3-4 women in locality can work together _____
 - (2) Same type of work can be carried out in co-operation _____
 - (3) The work will flourish if more people are working _____
 - (4) Can get big amount of loan _____
 - (5) Increase in income _____
 - (6) Time saved _____
 - (7) Any other _____

(B) If No Then Why

- (1) Like to work alone _____
- (2) Cannot trust anyone _____
- (3) Chances of misunderstanding _____
- (4) While working in group cannot perform accurately _____
- (5) Have no time _____
- (6) Probably will work better when alone _____
- (7) Any other _____

57 Do you Feel Shy while Working
 Yes _____ No _____

- (A) If Yes then Why
- (1) No other women in family has worked _____
 - (2) Children/sister/brother donot like _____
 - (3) In neighbourhood no women work _____
 - (4) Any other _____

- (B) If No Then Why
- (1) Should not feel ashamed to work _____
 - (2) Nowadays women equals men _____
 - (3) Children/sister/brother getting good education _____
 - (4) Working makes a person strong _____
 - (5) Can control our problems _____
 - (6) Any other _____

58 Do you Take Guidance from Anyone in your Business
 Yes _____ No _____

- (A) If Yes then from Whom
- (1) Where the loan was taken _____
 - (2) Women in neighbours _____
 - (3) Family members _____
 - (4) To whom material is supplied _____
 - (5) Any other _____

- (B) If No then Why
- (1) There is no need _____
 - (2) Have own capability, no need for guidance _____
 - (3) No need as work is easy _____
 - (4) Any other _____

59 Are you Satisfied with Profit of your Business
 Yes _____ No _____

(A) If Yes then How

- (1) Getting more amount than invested _____
- (2) Getting less amount than invested but satisfied _____
- (3) Something is better than nothing _____
- (4) Any other _____

(B) If No then Why

- (1) Not getting sufficient profit _____
- (2) Sold at higher price in Bazar _____
- (3) Any other _____

60 Engaged in any Other Job beside Business
Yes _____ No _____

(A) If Yes then What

- (1) Govt. service _____
- (2) Private service _____
- (3) Teacher _____
- (4) Association with an Organization _____
- (5) Any other _____

(B) If No then Why

- (1) No time _____
- (2) No need _____
- (3) Income is good from business _____
- (4) Any other _____

61 Work has Caused any Adverse Effects on your and Family Members Health
Yes _____ No _____

(A) If Yes then What

- (1) Children get ill due to improper attention _____
- (2) Hardworking has effected my health _____
- (3) No proper sleep due to over work _____
- (4) Fever due to tiredness _____
- (5) Constant headache _____
- (6) Any other _____

(B) If No then Why

- (1) Work is not difficult _____
- (2) Give priority to health _____
- (3) Any other _____

62 Use of Personal Income to Purchase Household Items

Yes _____

No _____

If Yes then What

- (1) Car _____
- (3) Cycle _____
- (5) Radio _____
- (7) Washing machine _____
- (9) Tape recorder _____
- (11) Table/Chair _____
- (13) Bed _____
- (15) Grinder _____

- (2) Motor cycle _____
- (4) Television _____
- (6) Refrigerator _____
- (8) Iron _____
- (10) Sofa set _____
- (12) Sewing machine _____
- (14) Fan _____
- (16) Any other _____

63 Do you Help in Repair and Maintenance of the House

Yes _____

No _____

(a) If Yes then What

- (1) Water connection _____
- (2) Electric connection _____
- (3) Gas connection _____
- (4) White washing _____
- (5) Flooring _____
- (6) Construction of roof _____
- (7) Plastering _____
- (8) Construction of new room _____
- (9) Any other _____

(b) If No then Why

- (1) Earning not sufficient _____
- (2) Nothing was required _____
- (3) Other family members participate _____
- (4) Any other _____

64 Daily Working Hours

- (1) 1 - 4 hours _____
- (3) 9 - 12 hours _____
- (5) Above 15 hours _____

- (2) 5 - 8 hours _____
- (4) 13 - 14 hours _____

65 Improvement in Neighbours due to your Work

Yes _____

No _____

(A) If Yes then What

- (1) Started work after seeing _____
- (2) Took loan _____
- (3) Trying to take loan _____

(4) Any other _____

(B) If No then Why

(1) Has already been working _____

(2) Not interested in work _____

(3) Any other _____

66 Saving Habits of Respondents
Yes _____ No _____ Sometimes _____

(A) if Yes then where do you keep it

(1) Deposit in bank _____

(2) Start a committee (bisi) _____

(3) Keep it with other person _____

(4) For daughter's wedding _____

(5) For own dowery _____

(6) Used in business _____

(7) Any other _____

(B) If No then Why

(1) Children/siblings go to school _____

(2) Head of the family unemployed _____

(3) Has to pay the loan _____

(4) By the grace of God having respectable livelihood _____

(5) No profit _____

(6) Cannot save as livelihood is costly _____

(7) Purchased new machine _____

(8) House was repaired _____

(9) Any other _____

(C) Sometimes

(1) Daughter's/Own dowery _____

(2) For future need _____

(3) Purchase household items _____

(4) Any other _____

67 Suggestions to Improve the Policies of Loan from Bank and Organization

(1) Rules and policies should be lenient _____

(2) Process of guarantee should be easy _____

(3) Return of loan should be easy _____

(4) Duration to return loan should be lengthy _____

(5) Any other _____

68 Returning the Loan as per Rules

Yes _____

No _____

(A) If Yes then What

- (1) Returning loan in instalments at time _____
- (2) Had returned loan _____
- (3) Returned after allotted time _____
- (4) Any other _____

(B) If No then Why

- (1) Loss in business _____
- (2) Business stopped _____
- (3) Due to illness the expenses increased _____
- (4) An accident took place in business _____
- (5) A misunderstanding arised in family _____
- (6) Any other _____

69 Facility of Loan is Benificial for Small Scaled Business

Yes _____

No _____

(A) If Yes then What _____

(B) If No then Why _____

70 Intention to Take More Loan so as to Increase the Present Business

Yes _____

No _____

(A) If Yes then What _____

(B) If No then Why _____

71 Your Future Plan for Business _____

72 Who Reccives the Payment of Wages

- (1) Self _____
- (3) Any other _____

(2) Head of family _____

73 Who Spends the Household Income

- (1) Self _____
- (3) Any other _____

(2) Head of family _____

74 Where the Personal Income is Used by the Respondents

- (1) For family _____
- (3) Any other _____

(2) Personal usc _____

- 75 Details of Personal Expenditure
- (1) Purchase of household items _____
 - (2) Personal and children necessities _____
 - (3) Started committee _____
 - (4) Deposit in Bank _____
 - (5) Self dowery _____
 - (6) Dowery of daughter _____
 - (7) Buy gold and silver _____
 - (8) Any other _____

- 76 Who Purchases the Required Raw Materials for your Finished Products
- (1) Self _____
 - (2) Head of family _____
 - (3) Son _____
 - (4) Brother _____
 - (5) Worker _____
 - (6) Daughter _____
 - (7) Any other _____

- 77 Mode of Transport in Purchasing Materials
- (1) Walking _____
 - (2) Bus _____
 - (3) Rickshaw _____
 - (4) Taxi _____
 - (5) Mini Bus _____
 - (6) Suzuki _____
 - (7) Personal car _____
 - (8) Scooter _____
 - (9) Any other _____

- 78 Time Spent in the Purchase of Materials
- (1) 1-3 hours _____
 - (2) 4-6 hours _____
 - (3) 7-9 hours _____
 - (4) Above 9 hours _____

- 79 When you go to Purchase Raw Materials
- (1) Everyday _____
 - (2) Every third day _____
 - (3) Every week _____
 - (4) Every tenth day _____
 - (5) Every 15th day _____

- 80 Who Sells your Products
- (1) Self _____
 - (2) Head of family _____
 - (3) Son _____
 - (4) Brother _____
 - (5) Worker _____
 - (6) any other _____

- 81 Mode of Transport in Selling your Products
- (1) Walking _____
 - (2) Bus _____
 - (3) Rickshaw _____
 - (4) Taxi _____
 - (5) Mini Bus _____
 - (6) Suzuki _____
 - (7) Personal car _____
 - (8) Scooter _____
 - (9) Any other _____

82 Time Spent on Selling the Products
 (1) 1-3 hours _____ (2) 4-6 hours _____
 (3) 7-9 hours _____ (4) Above 9 hours _____

83 When you go to Sell Products
 (1) Everyday _____ (2) Every third day _____
 (3) Every week _____ (4) Every tenth day _____
 (5) Every 15th day _____

84 Knowledge about where the Products were sold
 (1) Our city _____
 (2) Other Cities _____
 (3) Foreign countries _____
 (4) Our city/Other cities _____
 (5) Our Country/Foreign Countries _____

85 Do you Think that a Stage will Come in Business when there is no
 Need for Loan
 Yes _____ No _____

(A) If Yes then What _____

(B) If No then Why _____

86 Do you Keep the Account of your Business Separately
 Yes _____ No _____

(A) If Yes then What _____

(B) If No then Why _____

87 Children should Help instead of Going to School
 Yes _____ No _____

(A) If Yes then What

- (1) If there is more work, there is more money _____
- (2) Children can only be fed but not educated _____
- (3) Expenses are increasing _____
- (4) They should earn themselves to get education _____
- (5) Any other _____

(B) If No then Why

- (1) They should be educated so they can earn better living _____

(2) In this era one, can do nothing without education

(3) Any other

Interviewer's Observations

1. The environment in the house

- (1) Peaceful
- (2) Not peaceful

2. The style of speaking

- (1) Good
- (2) Bad

3. Looking calm and at ease by face

- (1) Yes
- (2) No

4. Personally neat and clean

- (1) Yes
- (2) No

5. The house condition from inside

- (1) Very clean
- (2) Clean
- (3) Dirty

6. The impression on the face

- (1) Not pleasant .
- (2) Pleasant

7. In which part of the house the lady was working

- (1) Verandah
- (2) Sahan (Courtyard)
- (3) Room
- (4) Kitchen
- (5) At the door of house

- (6) School, outside, shop
- (7) Doing no work
- (8) Cooking food

8. If cooking food what food item

- (1) Cereal and Rice
- (2) Bread
- (3) Beef curry
- (4) Vegetable
- (5) Curry and bread
- (6) Making tea
- (7) Curry and rice

9. During interview the other family members involved

- (1) Yes
- (2) No

10. Do the neighbours visit

- (1) Yes
- (2) No

11. Mother Tongue

- (1) Sindhi
- (2) Urdu
- (3) Balochi
- (4) Hindko
- (5) Punjabi
- (6) Pashto
- (7) Memoni

Interviewer's Observations

Appendix 5

The environment in the house	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Peaceful	89	89.00	86	86.00	175	87.50
Not peaceful	-	-	4	4.00	4	2.00
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

The style of speaking	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Good	89	89.00	87	87.00	176	88.00
Bad	-	-	3	3.00	3	1.50
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

Looking calm and at ease by face	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Yes	89	89.00	85	85.00	174	87.00
No	-	-	5	5.00	5	2.50
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

Personally neat and clean	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Yes	88	88.00	84	84.00	172	86.00
No	1	1.00	6	6.00	7	3.50
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

The house condition from inside	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Very clean	2	2.00	22	22.00	24	12.00
Clean	84	84.00	63	63.00	147	73.50
Dirty	3	3.00	5	5.00	8	4.00
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

The impression on the face	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Not pleasant	-	-	3	3.00	3	1.50
Pleasant	89	89.00	87	87.00	175	87.50
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

In which part of the house the lady was working	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Varandha	7.00	7.00	14.00	14.00	21	10.50
Sahan	18.00	18.00	6.00	6.00	24	12.00
Room	30.00	30.00	33.00	33.00	63	31.50
Kitchen	2.00	2.00	1.00	1.00	3	1.50
At the door of house	1.00	1.00	8.00	8.00	9	4.50
School, outside, shop	5.00	5.00	-	-	5	2.50
Doing no work	10.00	10.00	16.00	16.00	26	13.00
Cooking food	16.00	16.00	12.00	12.00	28	14.00
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

If cooking food what food item	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Cereal and Rice	7	43.75	2	16.67	9	32.14
Bread	1	6.25	1	8.33	2	7.14

Beef curry	2	12.5	-	-	2	7.14
Vegetable	1	6.25	2	16.67	3	10.72
Curry and bread	1	6.25	-	-	1	3.57
Making tea	4	25.00	2	16.67	6	21.43
Curry and rice	-	-	5	41.56	5	17.86
Total	16	100.00	12	100.00	28	100.00

During interview the other family members involved	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Yes	42	42.00	44	44.00	86	43.00
No	47	47.00	46	46.00	93	46.50
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

Do the neighbours visit	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Yes	4	4.00	12	12.00	16	8.00
No	85	85.00	78	78.00	163	81.50
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

Mother Tongue	Orangi Pilot Project		First Women Bank		Grand Total	
	f	%	f	%	f	%
Sindhi	2	2.00	24	24.00	26	13.00
Urdu	82	82.00	42	42.00	146	73.00
Balochi	-	-	9	9.00	9	4.50
Hindko	-	-	2	2.00	2	1.00
Punjabi	4	4.00	8	8.00	12	6.00
Pashto	1	1.00	3	3.00	4	2.00
Memoni	-	-	2	2.00	2	1.00
Not applicable (for men)	11	11.00	10	10.00	21	10.50
Total	100	100.00	100	100.00	200	100.00

Percentage of Women Being Reached by the 34 Largest Programs Reporting Poorest Clients

Appendix 6

Nine hundred twenty-five programs reported to the Microcredit Summit Campaign. The following data was compiled from the 34 programs reporting the largest number of poorest clients. Programs which did not track and report the number of their clients who were among the poorest are not included in this list. The Microcredit Summit Campaign defines "poorest" as those in developing countries in the bottom half of those living below their nation's poverty line when they entered the program. The 9.1 million poorest clients of these 34 programs represent 72 percent of the total poorest borrowers reported to the Campaign (72 percent of 12.6 million). Seventy-six percent of the borrowers in the following 34 programs are women.

Institution	Total number of poorest borrowers reported 1998	Total number of poorest women reported 1998	Percent poorest women reported 1998	Total poorest borrowers 1997	Total number poorest women 1997	Growth of women borrowers
Gramscen Bank, Bangladesh	2,400,000	2,280,000	95%	2,270,000	2,156,500	123,500
Association of Asian Confederation of Credit Unions, Thailand	1,699,292	900,625	53%	1,425,262	726,883	173,742
BRAC, Bangladesh	1,040,000	1,040,000	100%	900,000	900,000	140,000
Assoc. for Social Advancement (ASA). Bangladesh	720,208	669,793	93%	571,859	548,985	120,808
Proshika Manobik Unnayan Kendra, Bangladesh	640,000	358,400	56%	420,000	231,000	127,400

Thengamara Mohila Sabuj Sangha, Bangladesh	45,000	45,000	100%	20,542	20,542	24,458
National Bank of Cambodia	40,570	32,450	80%	26,160	20,930	11,520
BURO, Tangail, Bangladesh	39,000	37,050	95%	32,413	30,792	6,258
Association for Rural Development of Poor Areas in Sichuan, P.R. China	37,800	20,790	55%	11,827	9,580	11,210
Sri Lanka Business Development	37,500	22,500	60%	22,500	13,500	9,000
IREC, Zimbabwe	35,000	28,000	80%	30,000	24,000	4,000
Alliance of Philippine Partners in Enterprise Development	31,193	30,257	97%	23,017	21,867	8390
Federation des Caisses Populaires du Burkina Faso	30,806	29,266	95%	12,095	12,095	17,171
Heed, Bangladesh	30,630	22,972	75%	25,862	18,103	4,869
Microredito Santa Fe de Guanajuato, Mexico	27,817	24,200	87%	11,517	10,596	13,604
ACLEDA, Cambodia	25,964	25,704	99%	9,099	8,917	16,787
Nigerian Agricultural and Cooperative Bank	24,780	4,460	18%	27,777	3,888	572
Fundacion para la Promocion y Desarrollo de la Microempresa (PRODEM) Bolivia	24,000	15,600	65%	21,000	14,070	1,530
TOTAL	9,088,278	6,942,283	76%	7,538,313	5,828,241	1,114,042

Source: BEIJING + 4: MICROCREDIT PROGRAMS HELP FULFILL CONFERENCE

GOALS by the Microcredit Summit Secretariat.

<http://www.gdrc.org/icm/wind/summit.html>

Caribbean Confederation of Credit Unions	400,000	260,000	65%	370,000	222,000	38,000
Agricultural Development Bank, Nepal	218,153	59,992	27.5%	200,183	50,045	9,947
Caritas, Bangladesh	207,473	130,708	63%	125,250	80,160	50,548
Dedebit Credit and Savings Institution, Ethiopia	168,954	64,202	38%	76,257	29,740	34,462
Credit Mutuel, France (Worldwide)	162,271	19,448	12%	106,884	11,757	7,691
Working Women's Forum, India	162,000	162,000	100%	148,700	148,700	13,300
Swanirvar Bangladesh	137,490	103,118	75%	110,800	80,884	22,234
Country Women's Association of Nigeria	126,000	113,400	90%	90,000	81,000	32,400
People's Bank of Nigeria	108,000	70,200	65%	92,500	64,750	5,450
Amhara Credit and Saving Institution, Ethiopia	94,004	47,002	50%	46,647	23,323	23,679
Fight against Poverty Organization, Nigeria	75,000	74,250	99%	35,500	35,145	39,105
Kafo Jiginew, Mali	67,871	67,871	100%	56,899	56,899	10,972
South East Sadish Krishi Samabay Bangladesh Samittee Ltd.,	62,000	55,800	90%	45,000	46,500	15,300
FINCA International, (Worldwide) US	61,480	57,791	94%	65,000	62,400	(4,609)
Amanah Ikhtiar Malaysia	56,087	56,087	100%	55,666	55,666	421
Uganda Cooperative Savings and Credit Union, Ltd.	51,935	13,347	26%	52,097	13,024	323

Selected Credit Programmes directed at the poor in Asia

Appendix 7

- Programme: Badan Kredit Kecamatan
 - Country: Indonesia Type: Quasi-govt.
 - Year of Reference: 1982
 - Years of Operation: 10
 - Total number of beneficiaries: 2,700,000
 - Percentage of women: 60
 - Average loan size (USD): 527
 - Repayment rates (%): 94
-

- Programme: Maha Bhoga Marga
 - Country: Indonesia
 - Type: NGO
 - Year of Reference: 1987
 - Years of Operation: 10
 - Total number of beneficiaries: 3,500
 - Percentage of women: 80
 - Average loan size (USD): 207
 - Repayment rates (%): 80-90
-

- Programme: Yayasan Indonesia Sejahtera
 - Country: Indonesia
 - Type: NGO
 - Year of Reference: 1987
 - Years of Operation: 16
 - Total number of beneficiaries: 5,700
 - Percentage of women: ...
 - Average loan size (USD): 170
 - Repayment rates (%): 99
-

- Programme: Bangladesh Rural Advancement Committee
- Country: Bangladesh
- Type: NGO
- Year of Reference: 1987
- Years of Operation: 18
- Total number of beneficiaries: 169,000

- Percentage of women: 93
 - Average loan size (USD): 31
 - Repayment rates (%): 92.3
-

- Programme: Grameen Bank
 - Country: Bangladesh
 - Type: NGO
 - Year of Reference: March 1992
 - Years of Operation: 13
 - Total number of beneficiaries: 1,149,345
 - Percentage of women: 92.8
 - Average loan size (USD): 58
 - Repayment rates (%): 97
-

- Programme: Production Credit for Rural Women
 - Country: Nepal
 - Type : Govt.
 - Year of Reference: 1989
 - Years of Operation: 8
 - Total number of beneficiaries: 6,640 .
 - Percentage of women: 100
 - Average loan size (USD): 59
 - Repayment rates (%): 90
-

- Programme: Self-Employed Women's Association
 - Country: India
 - Type: NGO
 - Year of Reference: 1982
 - Years of Operation: 14
 - Total number of beneficiaries: 40,000
 - Percentage of women: 100
 - Average loan size (USD): 72
 - Repayment rates (%) 90
-

- Programme: Working Women's Forum
- Country: India
- Type: NGO
- Year of Reference: 1989
- Years of Operation: 12

- Total number of beneficiaries: 50,000
 - Percentage of women: 100
 - Average loan size (USD): ...
 - Repayment rates (%): 90-95
-

- Programme: World Vision Sri Lanka
- Country: Sri Lanka
- Type: NGO
- Year of Reference: 1987
- Years of Operation: ...
- Total number of beneficiaries: 700 villages
- Percentage of women: ...
- Average loan size (USD): 20
- Repayment rates (%): 98

Source: Hari Srinivas - hari@soc.titech.ac.jp