

Targeting Women in Micro-finance Schemes: Objectives and Outcomes

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The 'success' of a development project, it is generally accepted, is related to the feasibility of its objectives within the socioeconomic conditions of the context in which the programme is to be implemented. What remains less categorical however, is the correspondence between the objectives of the programme design, and the aims of those who seek to implement it. So long as these goals are shared, the modifications in the design, necessitated by ground realities can be tackled accordingly, and the efficacy of the intervention can be gauged with reference to the convergent thrust. Non-conformity between the two, on the other hand, can result in an under utilisation of the potential that may exist for the translation of defined objectives into practical measures, for the pursuit of desired outcomes.

In this paper we examine the gender component of the Urban Poverty Alleviation Project (UPAP) initiated by the National Rural Support Programme (NRSP) in Rawalpindi and Islamabad. The examination is based on the preliminary findings of an anthropological study entitled **Credit, Gender, and Household Welfare**, conducted at PIDE under the supervision of the author, from September–November, 2000.¹ UPAP gives loans to self-constituted groups of women who would be considered uncreditworthy by normal banking standards.

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¹The study incorporated qualitative and quantitative techniques. A qualitative appraisal was undertaken in three UPAP sample settlements: where the project first began; the settlement in which intervention is most recent (and therefore expanding); and one representative of the average in terms of length of intervention, and diversity of socio-economic strata. The survey consisted of a total of 444 households in the entire project area. The categories of households included were: first time borrowers; borrowers who have taken loans more than once (second to six times); closed cases; interested non-borrowers; and not interested non-borrowers. The two latter categories were selected from households that had heard about UPAP, but did not avail of loans either of their own accord, or because they had been refused by UPAP. Households of the borrower category were selected with reference to the representative strength of each in the project area, as per UPAP records. The sample included 109 male respondents belonging to borrower, as well as non-borrower households. Among the former were men who were reportedly using the loan instead of the borrower, as well as men of households where the borrower was sharing loan use, or was using the loan herself, without the assistance of men. (See Table 1).

Table 1

Categories of Female and Male Respondents in the Sample

Settlement Office	Sex	Total Number	Borrower Category							Non-borrower Category		
			Repeat Cases							Interested	Not Interested	
			1st Time	2nd Time	3rd Time	4th Time	5th Time	6th Time	Closed Cases			
Tench Bhatta	F	12	4	3	1				2	2		
	M	7	4							3		
Muslim Colony	F	47	15	5	6	3			1	13	4	
	M	15	3	2	1	1		1	1	3	1	
Zia Colony	F	35	13	9	3					7	2	
	M	10	3	1	2					1	1	
Tehmaspabad	F	55	25	14	2					12	1	
	M	15	7	3	1					1	2	
Rehmatabad	F	33	13	5	1					7	7	
	M	11	3	2						3	2	
Sadeqabad	F	23	16							1	5	
	M	8	6								2	
Shakrial	F	63	21	15	7	1				18		
	M	20	6	4	2	1				3	2	
Dhok Kala Khan	F	51	26	9	3					10	3	
	M	12	4	1	1					3	2	
Miskeenabad	F	16								3	11	
	M	11									7	
Total		444	169	73	30	6	1	2	87	87	53	23

The attempt to fight poverty by providing micro loans to the poor has gained currency in Pakistan as well. Most major development organisations (governmental, non-governmental, and donor) are seeking to create viable opportunities for the poor to access credit, and to develop broad based and specialised financial services. Collateral-free group-based lending, with a savings base, and an efficient delivery system for micro level entrepreneurs, has come to be accepted as an effective means of alleviating poverty.

Women are considered central to the success of poverty alleviation efforts. Because of inequities in education, levels of skill, social constraints on their mobility, and the attitudinal and institutional barriers to which their behaviour is subjected, women in households with an income below the absolute or relative threshold of poverty (both by caloric, as well as the basic needs' definitions) remain poorer than men of the same households. Secondly, women spend nearly all their income on children, and the welfare of the home. Prioritising women in micro finance schemes hence, is expected to have positive implications for moving the household out of poverty. By enhancing the economic importance of women for the household, and by organising them to work for their individual and collective good, the status of women within the household is also expected to improve, as is their value within the community, and at the wider societal level.

Our examination of the impact targeting women for loans by UPAP has had on the status of the borrowers within and outside the home is undertaken with reference to: the product design; its conception and implementation by UPAP staff; and the Programme's feasibility and potential in the given context. UPAP's main objective, according to the Programme Manager, is to boost the economy of client households. As per product design, loans are given to women. The manner in which the project is implemented, and the vision that guides its future direction tends to miss the mark in so far as exploiting the potential for, or striking at the essence of poverty is concerned. Concentrating on the poorer among the members of a poor household, and ameliorating their lot consequently loses primacy.

THE PRODUCT DESIGN

UPAP was launched by NRSP in 1996 at the request of the Ministry of Finance, to replicate the Grameen bank model in Pakistan. UNDP provided a grant, part of which was destined for disbursement as UPAP loans². Although the essential elements of Grameen Bank constitute the basis of UPAP, according to the Programme Manager, NRSP capitalised on its experience in rural areas, as well as the credit programme of the Orangi Pilot Project, to develop a model that responds to the local exigencies of the target population. Through a process of trial and error,

²A grant of \$ 177,000 was conceded by UNDP to NRSP. Part of this money has been used for disbursement as UPAP loans. Four NRSP rural field units are also, at present, being funded by this grant.

UPAP claims to have become the largest micro-credit project in the country, in so far as the number of current borrowers is concerned.³ On the basis of experience gained during the pilot phase, UPAP's eventual aim is to establish a bank specialised to cater to the poor.

Currently, eight UPAP field offices manage the project area.⁴ One of these is in Islamabad, and the remaining in Rawalpindi (see Table 2). Two field offices in Islamabad, and one in Rawalpindi, have been closed down. Both the closed offices in Islamabad were in *katchi abadis* (squatter settlements): one in Miskeenabad; and the other in Saidpur. As in case of Saidpur, Miskeenabad is also expected to be razed by the Capital Development Authority.

Table 2a

Status of the Settlement	UPAP Settlements	
	Location	
	Rawalpindi	Islamabad
Currently Operational	1 Tench Bhatta	1 Muslim Colony
	2 Zia Colony	
	3 Tehmaspabad	
	4 Rehmatabad	
	5 Sadeqabad	
	6 Shakrial	
	7 Dhok Kala Khan	
Closed	1 Amarpura ¹	2 Miskeenabad
		3 Saidpur
Individual Borrowers*	1 Tench Bhatta	1 France Colony
	2 Waris Khan	
	3 Shakrial (Kurri Road)	
	Ali Pur Farash	
	4 Eid Gah Road	
	5 Zia Colony (Pir Wadai)	
	6	

Note: See Table 2b overleaf for Localities in each settlement.

¹The field office at Amarpura has closed. However, the settlement is still operational. The borrowers of Amarpura (roughly 100) are dealt with by the Tehmaspabad field office.

*The area mentioned here are localities and not settlements. The accounts of the individual borrowers are mentioned by the nearest field office and its supervising Area Manager.

³Thus far UPAP have given loans 2814 times. This figure includes 1326 current borrowers, and those who have taken a loan more than once. The accounts of 1488 borrowers has been closed.

⁴A UPAP field office is also operating in Lodhran. The Lodhran office was set up at the advise of Dr Akhtar Hameed Khan (former member, NRSP Board of Governors), who offered to monitor its operations because his on-going development work frequently took him to Lodhran. Recently UPAP has also branched into rural areas. Its first rural field office has been set up at Sagri in Pindi *tehsil* in the neighbourhood of Rawat.

Table 2b

Localities in Each Settlement

Name of Settlements	Name of Mohallahs
1. Tench Bhata	1. Kamalabad
	2. Bakra Mandi
	3. Dhok Zayarat
	4. Abadi Number 2
	5. Sarfaraz Street
	6. Rahat Colony
	7. Mohallah Numberdara
2. Muslim Colony	1. Mohallah Adah
	2. Mohallah Chilla
	3. Mohallah Dhakki
	4. Mohallah Shah Maidan
	5. Mohallah Uprah Shehr
	6. Mohallah Arha
	7. Mohallah Kundiyani
	8. Mohallah Noori Bagh
	9. Mohallah Tallan
	10. Mohallah Lass
	11. Mohallah Dori Bagh
	12. Mohallah Nerola
	13. Mohallah Hawailiyani
	14. Mohallah Nur Pur
	15. Mohallah Bhatti
	16. Mohallah Ghazia
3. Zia Colony	1. Mohallah Phugwari
	2. Captain Sanaullah Colony
	3. Raja Sultan
	4. Khayaban
	5. Zia Colony
4. Tehmaspabad	1. Amar Pura
	2. Sultan Pura
	3. Kohati Bazaar
	4. Qasimabad
	5. Tehmaspabad
	6. Mohallah Mehmood Ali Shah
	7. Dhok Hukumdad
	8. Glass Factory Mohallah
	9. Dhok Ali Akber
	10. Dhok Kamdad
	11. Waris Khan

Continued—

Table 2b—(Continued)

Name of Settlements	Name of Mohallahs
5. Rehmatabad	1. C. Block 2. B. Block 3. Ghareebabad 4. E. Block 5. Dhok Munshi 6. 5th Block 7. A. Block 8. F. Block
6. Sadiqabad	1. Muhammadi Colony 2. Dhok Kashmiriyan 3. Dhok Ali Akber 4. Aliahbad 5. Dhok Paracha 6. Mohallah Choudhrian 7. Dhok Punnuhu 8. Muslim Town
7. Shakrial	1. Karimabad 2. Anwer Colony 3. Pir Jamshed Colony 4. Madni Mosque Road 5. Muzammil Town 6. Raja Town 7. New Shakrial 8. Mohallah Amir Jan 9. Mohallah Amir Hamza 10. Shaheen Colony 11. Nagra Pur 12. Qadir Road Locality
8. Dhok Kala Khan	1. Murree Hazara Colony 2. Farooq-e-Azam Locality 3. Dhok Kashmiriyan 4. Mohallah Gummabad 5. Rafiqabad 6. Qayyumabad 7. Dhok Jumaiyabad 8. Bilal Colony
9. Miskeenabad	

“Low-income” areas in Rawalpindi and Islamabad (not necessarily *katchi abadis*, because the poor, according to the Programme Manager, do not live in *katchi abadis* alone) are selected by UPAP at random, or by the snowballing technique. The programme is introduced in the area by the field staff (see Figure 1). Women of

UPAP MANAGERIAL STAFF

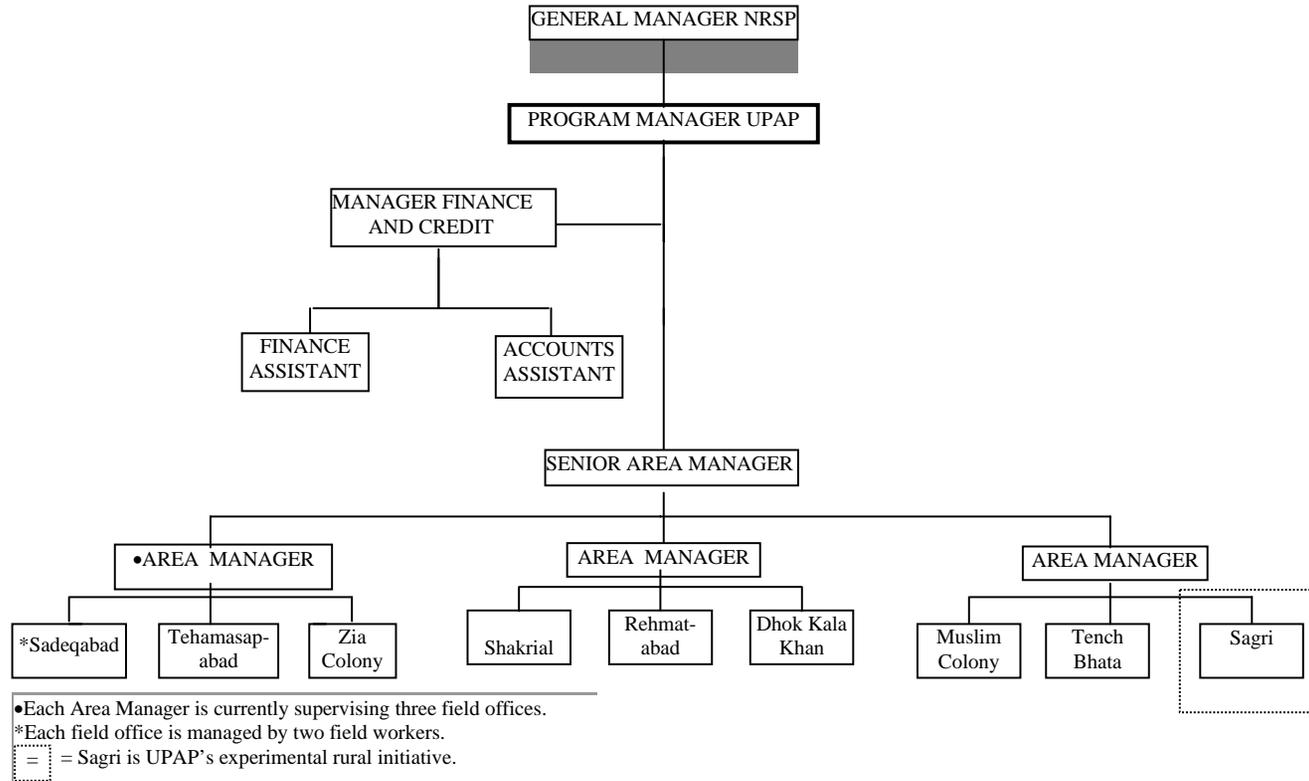


Fig. 1. UPAP Managerial Staff.

households living within a circumference accessible in 20 minutes on foot, who are desirous of contracting loans, are asked to form a group (of 3 or more members) with neighbours living within 5 minutes walking distance. Group members are required to guarantee repayment on behalf of each other in case of default, and must exclude the following category of agnate or affine relatives: mother/daughter; sisters; and mother-in-law/daughter-in-law i.e. those who share a *chulah* (or have a common eating arrangement).

The field workers organise weekly meetings of the group. The terms of loan contraction are explained, and profiles of potential borrower households are prepared to determine whether the household fits the poverty criteria⁵. The field workers forward the profiles to the Head Office for evaluation in case of first-time borrowers. The Area Managers and the Senior Area Manager process applications for subsequent loans. Loans are given only for income generating activities⁶. The credit may be used to boost an existing economic activity, or to initiate a new one. The feasibility of the proposed activity is discussed with the potential clients. Depending on its judged adequacy for the identified activity, the loan amount ranges from Rs 15,00-Rs 25,000.⁷ Repayment, along with a 20 percent interest, calculated on the balance amount, is due in 12 monthly installments. Women of some 'middle-income' households have also been allowed by UPAP to join groups, reportedly at the request of poor members who seek their support as guarantors.

Since UPAP was launched at the time when the shift from micro credit to micro finance was taking place, the Project includes a savings component. To cushion against contingencies, and preempt default therefore, members are encouraged to save on a weekly basis. The savings component is built on the "committee" model that has been in vogue traditionally. The amount to be saved is calculated to equal a quarter of the monthly installments of the amount each member of the group intends to borrow.⁸ The initial practice of depositing the group savings in the First Women's Bank (FWB) has been discontinued. The savings are now kept in the house of a group member, and are lent internally to the members in rotation. The compulsion to continue the practice of saving, after the group formation meetings are complete, is optional, and is rarely pursued with members of the loan group thereafter.

⁵The information documented in the baseline data recorded by field workers adheres to the 'basic needs' criteria of poverty (as per product design). The Programme Manager however, claims to judge the eligibility of the household for a loan on the basis of the social class status of the income-generating activity pursued by the household.

⁶Although the quarterly reports list some 123 different kinds of activities, the most common among these are: setting up shops; or buying a buffalo to sell milk.

⁷In our sample, the least amount of loan contracted by a borrower was Rs 3000, and the largest amount was Rs 20,000. The latter had taken the loan for the sixth time. The former was a first time borrower.

⁸For instance, Rs 250 per week on a Rs 10,000 annual loan.

PRODUCT CONCEPTION

UPAP thrust is general welfare-oriented. The aim is to boost the household economy. The borrowers in UPAP records remain the women, because loans are technically given to women. The use of the loan however, is allowed to the husband or unmarried son of the borrower as well. UPAP's complementary aim is to promote civic values. The clients, as well as the field staff are discouraged from indulging in fraudulent transactions, or in UPAP terminology, the likelihood of "stealing and shirking". Rule compliance is regulated by a mechanism of incentives and penalties. In case of the field staff, these tantamount to promotions, or dismissals. Because the interest is calculated on the declining balance, for clients the incentive of early repayment means fewer service charges. Penalties range from: more service charge, to decreased credit limit on the next loan, and refusal of the next loan altogether. The first loan is disbursed after four/five weeks of group formation. Fieldworkers monitor disbursement and recovery positions of each settlement on a daily basis.

The earlier condition of appointing a group spokesperson, and having two signatories to the group bank account that was opened in the First Women's Bank has been revised. Given their restricted mobility, the signatories with ID cards were not only reluctant to make trips to the bank on behalf of group members once they had themselves accessed the loan and savings, but they also tended to abuse their position by asking members for favours, or outright bribes, and insisted on taxi fare.

As of July 1998, UPAP has opened its own account in the FWB. Photocopies of cheques are now disbursed to individual borrowers from the field office. The borrower is required to collect the original cheque from the UPAP Head Office and cash it at the FWB. The constraint of ID cards has been overcome by accepting a copy of the '*nikahnama*' (the marriage contract) or copies of utility bills instead. UPAP now issues its own cards to serve as bank IDs (for which borrowers are required to furnish photographs). The borrower however needs to be accompanied to the Head Office by her husband, unmarried son, or father (in case of an unmarried daughter), whether it is either of these individuals or herself who may be using the loan. The ID of the accompanying male has been made mandatory instead.

Women are targeted as clients because the model on which UPAP is based, according to the Programme Manager, were designed that way. Apart from the exigency of the product design, the reasons cited for giving loans to women are: "to put them to work"; and because recovery is easier since women are confined to the home. As such, they are available during the field staff working hours, and can be reached easily.

Women, unlike men, are also acknowledged to contribute almost their entire income to household welfare. A productive use of loan, according to the Programme Manager hence, means general affluence of the borrower household. More money as such would imply increased spending capacity, which will enable the household to spend more on nutrition, health and education. The welfare of women, as a

consequence, is also presumed to receive greater attention. The skills development arm of the project has not been pursued by UPAP because borrowers were reluctant to pay for the services. Since the borrowers are technically women, their involvement in the use of the loan, even in cases where men of the household are said to be using it, is contended to increase their capacity to manage the household budget, and improve their skills. They will moreover thereby be motivated to use the loan themselves in case the household borrows again. Targeting women for loans thus is indirectly expected to increase their decision-making power within the household.

According to the *Eighth UPAP Quarterly Report* (July-September 2000), 94 percent of the loans disbursed so far have been accessed by women, and 6 percent by men. The former figure includes households where the loan has reportedly been taken for use by men, although the borrower in the records remains the woman. The latter figure refers to individual male borrowers, who do not necessarily live in close proximity, or are part of a group. UPAP records carry no absolute figure regarding the number of women using the loan themselves. There is also no mention of the cases in which women contribute labour, and/or share in the processes that enable the practice of the economic activity for which the men are said to be using the loan.

The invisibility of statistics is but a manifestation of the Project's lack of sensitivity to the structural discrimination to which women are subject. The failure to acknowledge the discrepancy leads to a failure to address it directly. The variance between the product design, its conception, and hence implementation by UPAP tends not only by-pass the programme objectives, but may actually be instrumental in perpetuating the subordination, and under-utilisation of the potential for improving the status of women.

The manner in which the project is conceived—and the logic which guides its implementation—is based on a number of assumptions which have long been disproved, and discarded. The 'success' of the project moreover, is measured by the near absolute recovery rate. UPAP boasts of a 95 percent cumulative recovery rate over the last 5 years. If the stated objective of the project however is "poverty alleviation", and "improvement of the quality of life of the disadvantaged and low income people living in the urban areas" (*Eight UPAP Quarterly Report* July-September, 2000), overt planning, and primacy attributed to the development and institution of mechanisms that would enable the poorer members of a poor household to eventually use of the loan themselves, and thereby to become self-reliant, is conspicuous by its absence.

MAINSTREAMING WOMEN

The loss of faith in the benefits to the poor of the 'trickle down' effects of subsidised bank credit for capital investment, as of the mid-1970s, that brought into focus the need to concentrate on structural factors, and drew attention to the

disadvantaged sections of the population, also resulted in the designation of the poor as the “target” group. The shift moreover implied moving the focus from modern industry to traditional occupations, on the belief that the latter can enhance growth as well, provided there is a demand for the products made, primarily by women, within the home.

In so far as constraints such as lack of skills and restricted mobility, which limit the use of the loan for the practice of an enterprise by a woman herself are concerned, the license to allow men of the borrower household to use the loan in the first instance, may be accepted by way of a ‘ground breaking’ measure. The provision however, is not perceived by UPAP as a short-term measure that needs to be overcome by direct intervention, and provision of skills. The focus of the Project is not on women per se. The structural disadvantage of women as such is neither recognised, nor addressed in earnest. Rather, it is presumed to dissipate with a ‘flourishing’ of the household economy. This, we know, does not happen. The expected “trickle down effects” of the ‘top down’ approach of capital investment for instance, was expected to enrich the poor. Instead, the rich got richer without making any substantive difference in the structural disadvantage of the poor. Unless simultaneous measures to empower women are taken directly by UPAP, the discrepancy between men and women will also remain constant.

Of a total of 1326 current UPAP borrowers, 40 percent are estimated by the Programme Manager to be using the loan themselves. This figure is fairly close to the 36.2 percent revealed by our own sample.⁹ Our qualitative appraisal however also revealed that labour for the practice of the enterprise for which a loan is taken in most cases, whether it was women or the men of their households who were said to be using the loan was shared. It will however be important (once our findings are analysed) to identify the enterprises for which women, as compared to men, said they were using the loan. It would be equally important to note not only the number of cases in which labour was being shared, but also the exact processes undertaken by each gender, just as it will be important to identify the activities undertaken exclusively by each. From the policy perspective, gender stereotypes can thus be checked against their correspondence or otherwise with contentions that belong to the realm of ideology, and hence the reported sexual division of labour, as compared to actual practice.

However, to give loans to women “to put them to work” is based on the misperception that women do not work (if their labour does not generate an income). Not only is there by now enough documented evidence to establish that women “work”, but the burden of their workload, in all likelihood is liable to increase, if they are “put to work”. 47.4 percent of women in our sample for instance, were hesitant to access a loan for use by themselves, because it would mean more work

⁹According to our own sample of 335 female respondents, 221 belonged to the borrower category. Of the latter, 80, or 36.2 percent, claimed to be using the loan themselves.

(see Table 3). For the benefit of a more equitable distribution of labour, attention therefore needs to be paid not only to designing mechanisms that would make women self-reliant, but also devising mechanisms, that would avoid increasing their workload.

Halting pursuance of the skills' development arm of the project, because borrowers were unwilling to pay for the training is unwise, because it contradicts the very objective of women's development. 74.4 percent of women in our sample said the provision of training facilities by UPAP was desirable. 69.9 percent indicated technical skills, and 33.1 percent mentioned the need for accounting skills (see Table 4). Rather than discarding the option therefore, concessions and subsidised packages could be explored, and built into the loan conditions, to make the option viable. So long as the objective is to improve the status of women, alternatives to set backs will need to be in consonance with that objective. Women will not automatically acquire skills, nor become empowered merely because loans are given in their name.

Table 3

<i>Reasons for Interest in Loan Utilisation (Percentage Response)</i>					
Interested			Not Interested		
Female	Male		Female	Male	
42.7	24.8		39.7	57.8	
Reasons for Interest			Reasons for Lack of Interest		
Reasons	Female	Male	Reasons	Female	Male
1. More Confidence	62.2	7.4	1. More Work	47.4	39.7
2. More Mobility	25.2	3.7			
3. More Decision-making Power	36.4	3.7	2. Not Enough Time	57.4	47.6
4. Better Access to Spending Money	32.2	18.5			
5. Contribution Towards H.H. Welfare	67.1	88.9	3. Other	0	54
6. Other	0	14.8			

Table 4

<i>Respondents Interested in Training for Women (Percentage Response)</i>					
Female			Male		
74.4			39.2		
Kind of Training Preferred					
Skills		Accounting		Other	
Female	Male	Female	Male	Female	Male
69.9	31.2	33.1	22.9	0.9	1.8

To give loans to women because recovery is easier moreover, tantamount to exploiting the structural disadvantage that confines women to the home. It also obviates the incentive to transcend, or seek to overcome a condition that manifests her subordinate social status, rather than take advantage of it. If the focus is on women's development, recovery cannot be prioritised at the cost of perpetuating the subordination of the "target group", or ignoring measures that would ensure her simultaneous empowerment.

The objective of self-reliance also cannot sanction conditions that perpetuate, and indeed make dependence on men mandatory. For instance, the obligation for the husband/son of the borrower to submit a copy of his ID card, and accompany the borrower to the Head Office and bank to collect the cheque is superfluous. If a concession to accept the husband's ID is made in the first instance, at least the next loan could be made conditional to the borrower having acquired an ID card in the interim. The possibility of providing some assistance and guidance in this connection could also be explored.

To waive the obligation for the borrower to be accompanied by her husband/son to the Head office and bank is much easier. The option to tell, or not to tell her husband that she is contracting a loan, should belong to the borrower. It may be important from UPAP's recovery point of view to make loan contraction a household affair. However, it does not serve the purpose of exempting the borrowers of dependence on their husbands, or sparing certain borrowers of the influence of abusive husbands, whom they would prefer to keep in the dark, as was reported by some during our study. Women also find it cumbersome to await the availability and convenience of their husband/son to access the loan.

The savings component needs strengthening. To enter into circulation, and generate an interest, the savings of the borrowers should be put in the bank. Just as the mobility constraint was overcome by UPAP in case of loan disbursements, so also does some thought need to be given for UPAP intervention in making a commercial bank facility available to the borrowers. To wait until UPAP becomes the specialised bank it aspires to become, before offering that facility is unfair to the borrowers, and detrimental to the cause of poverty alleviation.

Given the complementary general welfare thrust of UPAP, networking with other welfare organisations is recommended. An integrated effort is likely to generate the synergies that promote and strengthen civil society. Encouraging women to vote would be a step in that direction. The incentive to participate in processes that have a bearing on their well-being would increase self-esteem, and awareness of the role women can play as equal members of society.

CONCLUSION

Micro finance schemes target women as clients because they constitute the poorer half of the most disadvantaged section of the population. Concentrating on

women is expected to move the household out of poverty, because women contribute their incomes to household welfare. The status of the borrower receives a boost because the value of women within the home is known to increase with the generation and management of monetary income. Efforts at mainstreaming women thus seek to increase their independence within and outside the home.

The essence of the need to concentrate on women is misunderstood by the UPAP. The Project emphasis is on “boosting the household economy”, rather than the empowerment of women. Given her structural disadvantage, a “boosted” economy however, will not automatically increase the households’ expenditure on women’s welfare, unless the borrower herself is simultaneously empowered to bring about that change. Conversely, empowering women, and enabling them to use the loan themselves, will ‘boost’ the household economy. Expecting the borrower to contribute all her income to the household, without empowering her, is tantamount to exploiting her disadvantaged position, and perpetuating her subordination. If the objective of the Project is to alleviate poverty, can the poorer of the genders be ignored, or ‘success’ of the Project determined in terms of recovery rate at the expense of that objective?

So long as the UPAP thrust is not in agreement with the product design, sensitisation to the issue of women’s empowerment also cannot become a mandatory component of fieldworker training. The opportunity to generate awareness, and sensitivity towards the plight of the most disadvantaged section of the population, and making efforts to overcome it, is thereby lost. The potential for the need to improve the skills of women, in order to improve their welfare also remains under-utilised.

The comments were not received in time for press. *Ed.*