

## Effectiveness of Micro-Credit on Urban Poor Women in Dhaka City: An Empirical Study

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### ABSTRACT

*Micro-credit decreases poverty and empowers women has been a contentious debate in the academic literatures. It has become a buzzword as an effective tool for socioeconomic development around the globe. The purpose of this article is to stimulate and inform the discussion about the synergetic relationship among effectiveness of micro-credit programme and degree of women empowerment in urban area in Bangladesh especially in Dhaka city. The article has critically explored the degree of women empowerment through micro-credit programme existing in Bangladesh. This article is based on the qualitative approach. The primary data has been used from in-depth interviews. Besides, the secondary data are gathered from the published and unpublished research reports, journals, books, newspaper articles and op-eds. With a special focus on urban poor women, the article has shown that micro-credit programme may not be able to empower women in terms of entrepreneurship but women are feeling that they are empowered because through micro-credit programme they are on the way to fulfill their basic needs.*

**Keywords:** Micro-credit, woman empowerment, urban poor women, economic involvement, economic development.

### INTRODUCTION

Micro-credit is a powerful tool to decrease poverty and empower women. It has become a buzzword as an effective tool for socioeconomic development; though it has been a contentious debate in the academic literatures. Most of the women in Bangladesh live in rural areas. The majority of them play a major role in the management of crops, livestock, fisheries, biological diversity, energy and family. Even though the economic involvement of rural women is substantial, it is largely unappreciated. Their limited access to markets, economic services, education, health care and politics leads to a lower wellbeing of the family that slows down the developmental goals of the state and devastate women (Parveen and Chaudhury, 2009). As individuals; acquire the power to think and act freely, to exercise choice and fulfill their potential as full and equal members of society are the empowerment in real sense. Thus, women empowerment is a process of transforming gender relations through groups or individuals by developing awareness of women's subordination

and building the capacity to challenge it (Sultana and Hasan, 2010). A true women empowerment will take place when women will challenge the existing norms and culture, to effectively improve their wellbeing (Swain, 2007). The urban poor women come to Dhaka with their family due to river basin erosion, drought, and flood in order to live from hand and mouth. So they involve in microcredit to repay their previous loanes and to lead a very ordinary life in urban slums. However, the urban poor women are empowered to some degree since they are earning their livelihood working in different households and garment industries. Thus, this article has tried to highlight the better understanding of the degree of women empowerment through micro-credit those who live in urban slums. Besides, it has put some recommendations of women empowerment through micro-credit programme.

### Problem Specification

Bangladesh is a low-income country with acute poverty, gender inequality and massive deprivation.

Though the life expectancy is increasing, yet still there is poverty. Discrimination still prevails in our society. Women are deprived of rights and privileges. They have less access to salaried labour and are remunerated less than men in Bangladesh and entire cultures and societies put women decisively into the roles of child barer, letting little to no room for women to craft their own voice outside of those of their husbands, fathers or other male relatives (Loro, 2013).

The main aim of micro-credit organizations is to empower these deprived and poor women. Traditionally, women in underdeveloped countries have been unable to participate in economic activity. The micro-credit programme is a financial service to low income people who lack access to the traditional banking system. It is a banking the unbankable, bringing credit, savings and other financial services within the reach of people who are poor to be served by regular banks. It provides women with the financial backing they need to start business ventures and actively participate in the economy. It gives them self-reliance, improves their status and makes them more active in the decision-making process in the households, thus encouraging women empowerment.

The debate is that whether micro-credit empowers women or not. Some of the studies show that it brings huge changes in the society empowering women through micro-credit programme and it is taken as a model to alleviate poverty from the society. On the other hand, studies reflect that micro-credit cannot bring the real empowerment of women in the household for whom the microcredit programmes are working for. It is assumed that the empowerment of women through micro-credit is still uncertain, still challenging.

### Objectives of the Study

The study has been undertaken with the following specific objectives:

- To evaluate the degree of empowerment of urban women participating in micro-credit programme.
- To assess the existing condition of women loanees.
- To know the observation of women loanees regarding microcredit programme.

### METHODOLOGY

For this study, interpretive qualitative research approach has been used since interpretive

methodology maintains a distinct mechanism to read social phenomena. In contrast with quantitative or qualitative methodology, it prefers not to begin with predefined variables or hypotheses (Kaplan and Maxwell, 1994). Neither does it deploy deductive logic in social research because that indicates a priori acceptance of some form of measures or indicators. But concept emerges from encounters in the field (Schwartz-Shea, & Yanow, 2012). By avoiding a priori conceptual preoccupation, interpretive methodology rather considers social context to inductively produce understanding of social phenomena or actions (Creswell, 2003). It also emphasizes 'thick description' which underlies that, the research subjects (e.g. interviewer and interviewees) need to elaborate, clarify and illustrate the data to provide complete understanding of issues under research (Soss, 2006). Following the interpretive methodology, this research did not employ any predefined variable or concepts for measuring the degree of women empowerment through micro-credit programmes. It has been done that by looking at text (word-based data) instead of numbers or statistics. To pursue the objectives of this study, both primary and secondary data sources have been used to gather relevant information for analysis and discussions. Purposive sampling will be used to select slum areas in Dhaka city. Considering the nature of the communities, a snow ball sampling method will be used to arrive at the sample population of urban areas.

### Data Collection Process

The study has been carried out in selected slum areas in Dhaka city. The study has been relied on both primary and secondary sources for collecting data. The secondary data have been gathered from the published and unpublished research reports, journals, books, records and documents of relevant agencies, newspaper articles and op-eds.

The primary data were collected from interviews. A semi-structured in-depth interview method was used in this study. The data have been collected from door to door by the women interviewed through a semi-structured questionnaire. The interviews were administered personally as most of the respondents are illiterate and don't know how to read or write. The interviews were recorded with permission and then were transcribed into text. This method has been chosen because it offers a dynamic way for pursuing specific issues of concern

during data collection process. As Soss (2006) clarifies, the interview method is useful guide for capturing 'indexicality'-variation of meanings across contexts. It allows flexibility for sustained discussion with necessary follow-up questions during interviews. Moreover, the questionnaire was pre-tested prior to the field work in order to improve its reliability and validity. This pre-testing was done in selected slum areas in Dhaka city. The requisite data have been collected from the selected women by face to face interviews.

### Literature Review

If we look at the existing literatures, the literatures on micro-credit and women empowerment are vast enough to grasp and to provide its comprehensive overview. Though the discussion is whether micro-credit empowers women or not in the real sense, it seems that the literature broadly addresses more or less following types of scholarships of the role of micro-credit in empowering women in society.

The first strand of literature recognizes that micro-credit programme is playing an important role to empower women in the society. This scholarship implies that micro-credit enhances women's economic solvency and empowers them economically that is helpful for the upliftment of the rural women socio-economically. Sultana and Hasan(2010) have argued that micro-credit enhances their economic solvency and empowers them economically. This would obviously be helpful for the upliftment of the rural women socio-economically. Again Kumar, et al.(2013) explicitly shows that the women are more independent and can engage in decision making process after receiving and using micro credit. Mudaliar and Mathur (2015) both have argued that microfinance has the potential to have a powerful impact on women's empowerment. Although microfinance is not always empowering for all women, most women do experience some degree of empowerment as a result. Empowerment is a complex process of change that is experienced by all individuals somewhat differently. Women need, want, and profit from credit and other financial services. Strengthening women's financial base and economic contribution to their families and communities plays a role in empowering them. With the same voice, Pokhriyal, et al.(2014) has emphasized that as women are integral part of society, her status and participation in decision making as well as economic activities is very low. Microfinance plays very important role in

improving women decision making by contributing in economic activities. Islam, et al.(2014) has sturdily shown that microcredit program is positively associated with each dimension of women empowerment as well as aggregate measure of Empowerment. It improves the women empowerment in Bangladesh. Ali, et al. (2015) again has supported micro-credit programme saying that microfinance brings about changes in women's lives: household condition, family wellbeing and social status.

The second strand of scholarship highlights that micro-credit programme is a powerful tool of poverty alleviation. It asserts that micro-credit programme reaches to the doorsteps of the poorest of the poor. Thus, it is reducing the poverty from the society. Moreover, it has tremendous successes throughout underdeveloped world where women are provided loan by informal loan systems. Khatun, et al. (2013) has pointed out that the micro-credit programme has positive impact on society reducing poverty from the society. Likewise, Datta (2004) has postulated that the micro-credit programme has positive effects on two vital areas of national development; - the alleviation of poverty and the empowerment of women. However, Aruna and Jyothirmayi(2011) have also argued that as an anti-poverty tool, microfinance has its own limitations to reach the bottom of the poor. It is found effective in graduating the poor, not the poorest, and lower middle class to a higher standard of living. Karim(2008) has argued that the Grameen Bank has become a global symbol of poor women's empowerment and is celebrated for its 98% loan recovery. However, Westover (2008) has written that there are numerous studies that demonstrate the tremendous successes of such programs throughout much of the underdeveloped world. However, the universal effectiveness of microfinance institutions in alleviating poverty is still in question, and not free from debate. Likewise, Nargis (2009) put forward her thoughts saying that microfinance programs have attracted so many poor people in Bangladesh as they were not able to borrow money from the formal sector. There are some issues that have arisen recently regarding the microfinance institutions in Bangladesh. It has been identified that there are some issues that could be managed only by the Government of Bangladesh and some issues which could be solved by the microfinance institutions themselves.

Another strand of scholarship focuses that women are empowered in decision making process with this economic involvement. Parvin,

et al. (2005) has argued that the activities have enabled women to have a better access to basic needs and make important contribution to household decision making, especially the decision regarding their personal needs and availing treatment and recreational facilities. It is also found that women possess full control over income and sole right of decision making. Again, Maurya (2015) has argued that the micro-credits programme do not have any noteworthy impact on gender dimensions. In some case, the status of beneficiaries group has deteriorated against a control group. Actually, the programme is not wrong in itself, but the implementation process of the programme has much type of weaken while the advocates of rural credit argue that access to finance can substantially help in the reduction of poverty and promoting gender empowerment. But some literatures argued that women are being empowered through micro-credit and they are participating economic activities.

In the aforesaid literature review, there are a number of authors who have argued that micro-credit programme is playing an important role to empower women in the society (Sultana and Hasan, 2010, Kumar, et al. 2013, Mudaliar and Mathur, 2015, Pokhriyal, et al. 2014, Islam, et al. 2014, Ali, et al. 2015). Moreover, some literature argues that micro-credit programme is a powerful tool of poverty alleviation and it researches at the door steps of the poor people. (Khatun, et al. 2013, Datta, 2004, Aruna and Jyothirmayi, 2011, Karim, 2008, Westover, 2008, Nargis, 2009). Again, some scholarships have emphasized that women are empowered in decision making process with this economic involvement (Parvin, et al. 2005) and yet again micro-credit provides loan to the poor women but there should have some systematic approach in providing loans with some change (Nargis, 2009 and Maurya, 2015).

Some literatures have argued that micro-credit empower women in different ways and helps women to take part in the economic activities and financial matters. Thus, they are economically and socially becoming sound. But on the other hand, some literature have debated that women are not being empowered by micro-credit loan rather they are exploited by the capitalistic attitudes of the NGOs. Women empowerment through microcredit is still arguable issues. To get better understanding the degree of women empowerment through micro-credit is the focus of this study. This study tires to explore that micro-credit organizations whether help urban

women to get out from the poverty and fulfill their basic needs or how they help through effective loans processes.

### FINDINGS

#### Micro Credit a Blessing for Women

Bangladesh is a developing country. Half of the population is female. After the liberation war; country had to face acute poverty but after the four decades of independence, county has been able to coup with poverty with the help of NGOs. At the beginning on the way to development, women did not participate due to social structure, scope but now they are participating according to their ability.

NGOs have been playing a very important role in order to enhance economic development including women participation. For urban women it is a blessing for them that they can get required money from NGOs. NGOs have become at the door steps of the poor people with unconventional loan system which has brought the poor women into their loan process with a view to bringing the women in decision making process with the help of micro-credit. According to a respondent,

*“After involving in shamity (NGOs), I don't need to borrow money from Mohajan (Money lender) with high interest. If I need money I get myself involved in any Shamity (NGOs) and collect money from there. Because these Shamity (NGOs) charge less interest than Mohajan (Money lender)”*

Bangladesh is a country where a large number of non-governmental organizations are working to promote the lives of the common people. The different NGOs are relentlessly working to improve the socioeconomic conditions of the people. As there are so many NGOs in Bangladesh, thus, loan borrowers have rights to choose which NGOs they should involve. A respondent said without any hesitation,

*“If I need money, first I collect information about the loan from different shamity (NGO). Then I take loan from that Shamity (NGO) form where I get less interest rate.”*

Thus, micro-credit programme is playing an important role to empower women in the society (Sultana and Hasan, 2010, Kumar, et al. 2013, Mudaliar and Mathur, 2015, Pokhriyal, et al. 2014, Islam, et al. 2014, Ali, et al. 2015).

### Micro-Credit as a Mental Relief

Most of the poor people think that NGOs are providing a mental relief and great economic help to them by providing loans. This great assistance, even they do not get from their own relatives who are also poor. Sometimes, they move to the urban areas looking for a job to repay their loans, they have borrowed from different NGOs. Some of the respondents said that as they are poor as well as their relatives are poor so they cannot borrow money from them. During the crisis period, NGOs are only options for them and it is a better option for them. On the other hand, some respondents candidly accepted that they can borrow money from the NGOs whenever they need for any purpose. Though they have to manage the loan officers (As the NGOs have selective areas to lend money). However, they consider it as a great relief for them. Again, some respondents who are in debt for various reasons, they borrow loan from their nearby NGOs close to their own villages. As they have limited access to employments in the village, they come to the urban areas to get job. NGOs' officials are well aware about their movement so they demand guarantor to repay the money. After making all the arrangements they are permitted to come to Dhaka City. They think it is a great help for them. Therefore, micro-credit programme is a powerful tool of poverty alleviation and it researches at the door steps of the poor people. (Khatun, et al. 2013, Datta, 2004, Aruna and Jyothirmayi, 2011, Karim, 2008, Westover, 2008, Nargis, 2009)

Most of the respondents think that as they were poor they could not full-fill their or their children's basic needs. But with the loans of the NGOs now they are getting this opportunity. By doing this they think they are achieving social position and the whole process of loans is empowering themselves. Therefore, micro-credit is a decision making tool and women are empowered in decision making process with this economic involvement (Parvin, et al. 2005). More or less they are enjoying their new position in the society. It has given them a new hope for leading a good life in the society with economic solvency and social dignity.

At the very beginning, the loan process was complex and uncomfortable to the loanees. With the passage of time and with some rectification of the loan process, loanees are now feel flexibilities in their repayment system. Some of the loanees express their reaction in this way,-

*From the beginning, the rules of repayment of loan were quite uncomfortable for us as we had to pay the money weekly installment basis. But now the rules are flexible in some NGOs, we can take loan in weekly or monthly basis. Some NGOs also offer half yearly loan for agricultural work. We are now happy that we can take loan from different NGOs. There is no collateral and no restriction to take loan from various NGOs. Women who need huge amount of money for business, marriage of offspring, going abroad for job, building new house and other purposes the NGOs are giving this opportunity.*

The loanees are now quite happy with this process. They are getting loans through an easy process without facing difficulties. They are utilizing the borrowed money to change their fate. However, they have some observation in regards to this loan process. They think that they need some trainings and awareness programme along with this loan process which will make them more efficient to spend these loans effectively and proficiently and make them a good and successful entrepreneur. Most of the women loanees express their urge like this-

*Though we are quite happy about this loan process but we think if NGOs give us training and proper guidance for entrepreneurship; it will make us more powerful. They can even be able to lead their community by providing job to other women in their own organizations.*

### Micro-credit Programme Works as Awareness Building Tool

All NGOs include only women in their loan process, but they do not think of the other family member including in this process. They only provide awareness programme or training for the women only. They do not have any programme or training for their male counterpart or other members who are also the part of the process to make this loan process effective. Without bring the other members of the family, it would be a throwing stone blindly. This has been echoed in the voice of the women loanees-

*NGOs provide us awareness programme about women's rights but they do not have any initiative to incorporate other members of our family to this awareness program.*

Some of the NGOs are now providing various supports to the poor people along with micro-credit programme. They are involved in various services like medical treatment, house building, providing household poultry support etc. Besides, they are now involved in awareness programme like family planning, reproductive health etc. One of the respondents exuberantly said that-

*NGOs are providing loans to them chicken to raise poultry. They provide seeds and sometimes they provide building materials and expenses for house building.*

Likewise, a respondent who lives in Mirpur slum, echoed with the same voice. She said with a smile face that-

*NGOs are providing free medical treatment and all medicine in 50% discount. Besides, they advise them to maintain cleanliness and hygienic in the family, family planning and reproductive health, child marriage and child educations. Some NGOs advise them about how a woman can look after her family and contribute to economic and social matters.*

Though some NGOs are providing awareness programme, yet most of the NGOs cannot bring or include the family members of women loanees. Thus, awareness programme cannot address the issue rightly for the effectiveness of micro-credit programme. Though they try to provide awareness programme about women rights but still they fail to reach to their other family members. Though micro-credit provides loan to the poor women but there should have some systematic approach in providing loans with some change (Nargis, 2009 and Maurya, 2015).

### CONCLUSION AND RECOMMENDATIONS

Micro-credit has become a buzzword as an effective tool for socioeconomic development around the globe. It decreases poverty and empowers women. However, it has been a contentious debate in the academic literatures, though it empowers women through poverty alleviation. Most of the women live in rural areas of Bangladesh. They play a major role in family. Even though the economic involvement of rural women is substantial, it is largely unappreciated. Their productive work, the conventional division of labor gives women the prime responsibility for such domestic chores.

Their limited access to markets, economic services, education, health care and politics leads to a lower wellbeing of the family. A true women empowerment will take place when women will challenge the existing norms and culture, to effectively improve their wellbeing. But these urban women who come to Dhaka with their family due to river basin erosion, drought, and flood in order to live from hand and mouth and they involve in microcredit to repay their previous loans and to lead a very ordinary life in urban slums.

This article has tried to focus the better understanding of the degree of women empowerment through micro-credit who are migrated in Dhaka city live in urban slums. Besides, it has tried to bring some real picture of the women loanees of urban slums through their loan process experience and loan involvement experiences which eventually bring some relief and some blessings for them and for their families. Their economic empowerment and involvement in decision making process has tremendously brought some transformation in their urban lives. The article has also come up with some recommendations taken from the observations of the women loanees who are living in the urban slums especially in Dhaka city. The recommendations are as follows:

- If the NGOs provide trainings and proper guidance for entrepreneurship, it will make women more powerful. They can be able to lead their community by creating jobs/works for other women.
- The NGOs should provide correct and proper interest rate to the borrowers or the loanees so that they have a clear picture in their minds.
- The loanees should be given some time before starting repayment of the loans.
- The interest rate should be low and should be same in all NGOs. The government should monitor this strictly.
- The NGOs should have extensive training programme on proper loan utilization process.
- They should have awareness programme on other social issues including women empowerment
- They should bring all counter parts of the women loanees on the same platform to start the loan process.

- They should monitor how much empowerment has taken place in society through their loan processes. Besides, it is their sole responsibility to minimize the gap between their goals and reality. Only investment and profit making attitude do not bring social empowerment.

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