

Voice of Rural Women through Micro-Credit Programs in Bangladesh

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Abstract: This research aims at measuring how rural women in Bangladesh have been affected by micro-credit programs. This research was conducted using several different strategies and instruments. Looking back at previous studies, we see that researchers have collected qualitative and quantitative data through document analysis, surveys, and in-depth interviews. Survey questionnaires and in-depth, one-on-one interviews were used to collect data for this study, following a mixed-method approach (including both quantitative and qualitative components). The study's data collection involved interviewing 30 randomly selected rural women. Thirty participants filled out a questionnaire for this paper's quantitative data, while three others participated in in-depth interviews for the qualitative data. To back up the paramount goal and research objectives, we first reviewed the publicly available articles pertinent to performance metrics of digitalization in recent years. The findings that were got from the survey respondents and interviewees of this study have been validated using the conclusions drawn from the documents pertinent to the digitalization performance measures. We have collected secondary data from sources including research papers, governmental documents, and scholarly journals to supplement our original data. After collecting the data for this study, we used the newest version of Microsoft Excel to analyze it, and then we discussed it in the right setting. The study's quantitative data were coded and diagnosed first, then the study's qualitative data were analyzed using content analysis. The results of this investigation were reported and discussed. Tables and charts with numbers and percentages show the findings of this investigation. After the data was interpreted, the entire topic was presented from its larger perspective. This research aims to examine how the spread of micro-credit programs has affected the participation of rural women in Bangladesh's political process.

Keywords: Microcredit Program, Voice, Women, and Bangladesh.

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1. Introduction

Although males and females are considered human beings on our planet, women continue to face numerous challenges in this culture. Women, especially those living in rural areas, may lack access to justice and the opportunity to make their own decisions and be self-reliant. They do not enjoy an appropriate level of safety in their social lives. Most women in rural areas give birth without their partners' knowledge or involvement. Their viewpoints are not always considered in their family and social life. They cannot spend the money that they make according to their own priorities and preferences. Instead, females are obligated to hand up the money they make to their spouses. They are bound by limits and limitations in every aspect of their lives, including their families and social lives. Having massive human resources is irrelevant to the question of whether or not a country can ever achieve social development. And regarding all of these concerns, the voice of women has recently drawn the attention of everyone. However, the government cannot fully empower its women due to a lack of available resources, and it has a very tight connection to the ability to make decisions. Women in rural areas of Bangladesh were found to have restricted roles in the decision-making process of their households, limited access to and control over household resources, low levels of individual assets, heavy domestic labor, restricted mobility, and insufficient knowledge and skills, according to a report compiled by the World Bank. The provision of a modest number of loans to rural women in a predetermined manner through a microcredit program has helped open doors for these women. Although this sum of money is not particularly significant, having it has helped them become more self-sufficient, independent, and aware of the decisions they need to make regarding their family and other societal concerns in their lives. Even though the primary aim of the government of Bangladesh is to lower the country's poverty level, the micro-credit program's objective is to empower women so that they may speak up about issues that pertain to their families and their communities. A micro-credit program is a name given to loans made available to women living in rural areas by a non-governmental organization. Empowerment refers, in general, to the process through which an individual can make decisions on his or her own personal, family, social, and political activities. The ability for women to have a say in matters about their own lives, including those in their families, communities, and political spheres, is referred to as women's empowerment. There have been several types of research conducted on the topic of women gaining more power. Still, there haven't been nearly as many studies conducted on the subject of women in Bangladesh gaining a voice through the use of micro-credit schemes. As a result, the purpose of this study was to examine the program of micro-credit to elevate voices concerning

the activities that women engage in on a personal, familial, societal, and political level.

2. Literature Review

According to Ullah (2003), women's empowerment programs, including micro-credit programs, play a crucial role in the economy. According to Haider and Aktar (1999), the purpose of micro-credit initiatives is to give voiceless rural women the ability to raise their voices. They claim that participation in micro-credit programs strengthens women's voices and their ability to speak their minds. Women are actively encouraged to voice their opinions to play an active role in the nation's socio-economic development. According to Khan (1998)'s estimation, more than sixty million people in Bangladesh live in poverty. This problem is especially severe in Bangladesh's more rural districts, and women in remote communities often do not have the opportunity to speak their thoughts. To improve the standing of women in society, efforts are being made not just by the government but also by non-governmental groups. In this light, economic issues have taken on a greater significance for rural women in determining their level of authority. Micro-credit groups are essential in empowering rural women to speak out and assert themselves in society. This is a really positive development. According to Yunus (1987), the current age's primary focus is ensuring that women have access to the resources they need. And the most critical issue is making sure that women are given credit. Because it encourages higher consumption levels among those participating in the program, microcredit is widely regarded as the most effective strategy for reducing poverty. According to Khandker (1998) and Pitt et al. (2006), the provision of micro-credit assists in women's empowerment. According to Julia et al. (2007) and Pronyk et al. (2008), women who participate in micro-credit programs are more likely to be economically independent, self-dependent, and self-reliant when it comes to decision-making about family and social issues. According to Mahmud (2003) and Schuler & Hashemi (1994), the women who took part in the micro-credit program may have been allowed to remove poverty and do something more productive with their lives. Gertler and Moretti (2008) found that women in underdeveloped nations like Bangladesh benefited the most from participation in micro-credit schemes.

The goals of this research are as follows:

This research was conducted to understand the perspectives of rural Bangladeshi women who have participated in micro-credit programs and received financial assistance in the form of loans.

Key Indicators of Empowerment

The indicators of rural women's voices are shown in the Table 1.

Table: 1 Indicators of Rural Women's Voice

Indicators	Indicating Fields/Areas
Contribution	Household Income
Ownership	Husband's or Parents' assets and property
Decision making	Family and Society
Involvement	Politics
Speaking	Media
Running/Directing	Business

Table 2: The Main Objectives of Micro-credit Organizations

Name of Micro-credit Programs	Aims/goals
Agricultural production	Micro Credit Organizations increase agricultural production through two-tier co-operatives for rural women.
Village-based primary	Micro Credit Organizations promote village-based primary co-operatives for rural women.
Empowerment and generation	Micro Credit Organizations empower and generate the poorest and the poor through micro-credit programs for rural women.
Institutional credit	Micro Credit Organizations ensure institutional credit for rural women.
Human Resource Development	Micro Credit Organizations promote Human Resource Development by providing training to rural women and raising awareness among the rural women
Women empowerment	Micro Credit Organizations empower rural women through institutional and other input supports mostly micro-credit
Leadership development	Micro Credit Organizations promote leadership development for the rural women

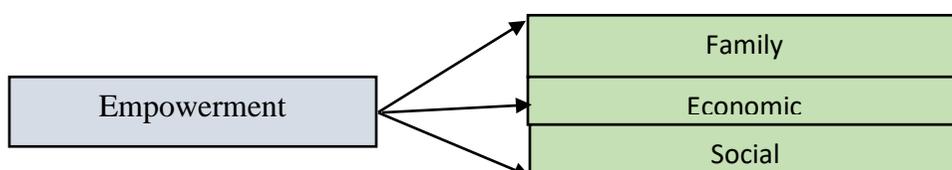
Major activities of Micro-credit organizations for the rural women

- Providing credit for targeted rural women
- Resource mobilization especially in rural areas for women
- The implication of loan documents involving poor and rural women
- Loan approved within 7 days for effective implication
- Productive credit
- Providing skill-based training
- Close monitoring and supervision
- Regular repayment of the loan
- Low delivery of credit
- Resolve fund for loan

Some Major Micro Credit Organizations in Bangladesh

- Bangladesh Agricultural Rural Development (BARD)
- Bangladesh Rural Development Board (BRDB)
- Bangladesh Rural Advancement Committee (BRAC)
- Grameen Bank (GB)
- Association for Social Advancement (ASA)
- PROSHIKA
- SANIRVAR BANGLADESH
- TMSS
- CARITAS
- RDRS
- SHAKTI

Major Empowerments of Women



3. Methodology of this Study

Survey questionnaires and in-depth, face-to-face interviews were used to collect data for this study, which adopted a mixed-method strategy (quantitative and qualitative). This approach allowed for both types of methods to be used. To gather information for the study, the researchers chose 30 rural women at random to act as responders. The quantitative data for this study came from 30 respondents who filled out a questionnaire, while the qualitative data came from 3 respondents who participated in in-depth interviews. The accessible papers relevant to performance indicators of digitalization in recent years have been evaluated first to support the study's primary purpose, along with the research questions posed. The findings that were got from the survey respondents and interviewees of this study have been validated using the conclusions drawn from the documents pertinent to the digitalization performance measures. In addition to primary data, we have also gathered secondary data from research reports, policy documents, and journal articles. The data collected for this study were analyzed with the most recent version of Microsoft Excel, and then the findings were described in the appropriate context. First, the quantitative data from this study were coded and analyzed, and then, using content analysis, the qualitative data from this study were evaluated. This study's findings have been presented and discussed. The conclusions of this study have been given in tables and charts using figures and percentages. After the interpretation of the data, the complete topic has been discussed in the context of the context.

Findings from a Survey Questionnaire

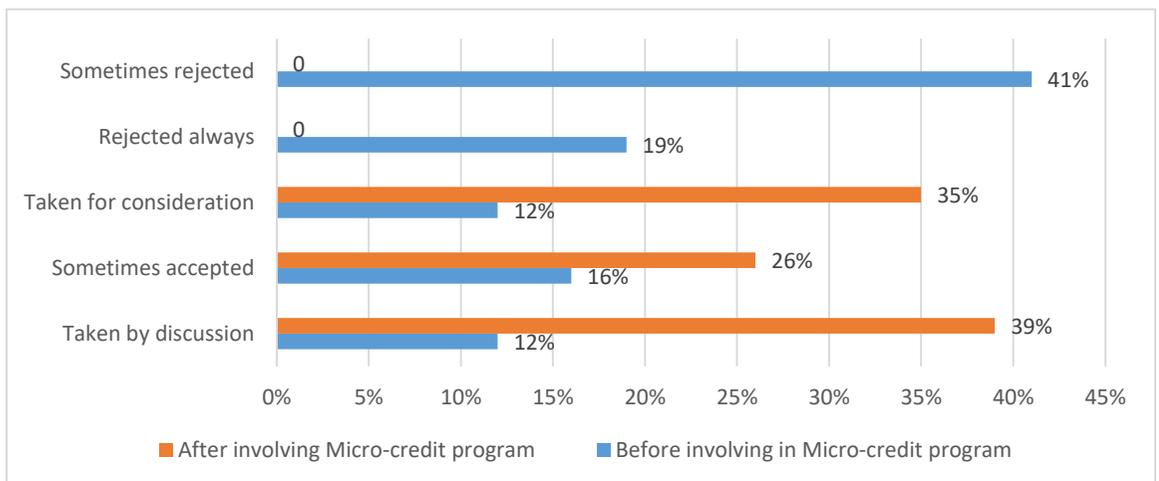


Figure 1: Evaluation of Women's Voice accepted

Before the involvement of the micro-credit program, the data presented in Figure 1 reveals that 41% of the participants' voices were rejected sometimes, 19% of the participants' voices were always dismissed, 12% of the participants' voices were taken into consideration, 16% of the participants' voices were accepted, and 12% of the participants' voices were taken into discussion. On the other hand, after participating in micro-credit programs, 35% of the participants' voices are taken into account, 26% of the participants' voices are accepted, and 39% of the participants' voices are taken by discussion.

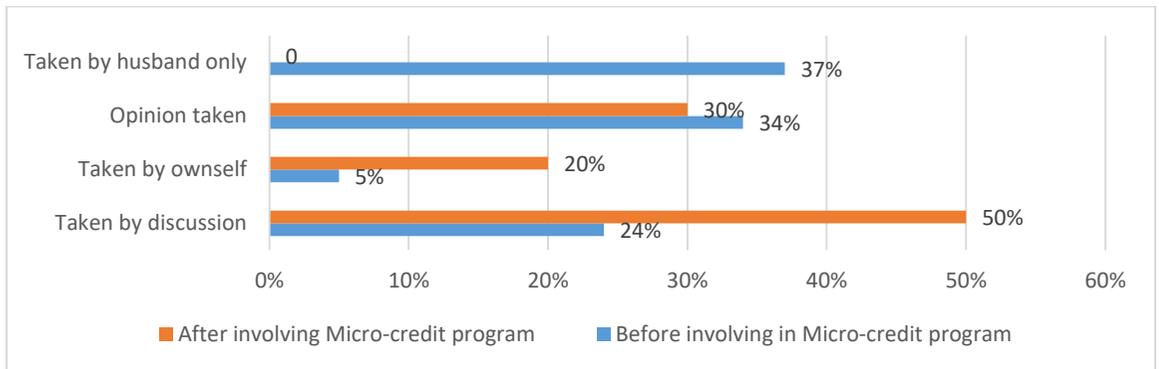


Figure 2: Evaluation of Making a Decision about taking Children

Figure 2 demonstrates that before the involvement of the micro-credit program, 37% of the participants' decisions were made solely by their husbands, 34% of the participants' voices were considered when making decisions, 5% of the participants' decisions were made by their own selves, and 24% of the participants' judgments were reached through group discussion. But after participating in micro-credit programs, thirty percent of the participants' decisions are taken, twenty percent of the participants' decisions are decided by the participants' own selves, and fifty percent of the participants' decisions are taken by discussion among the participants.

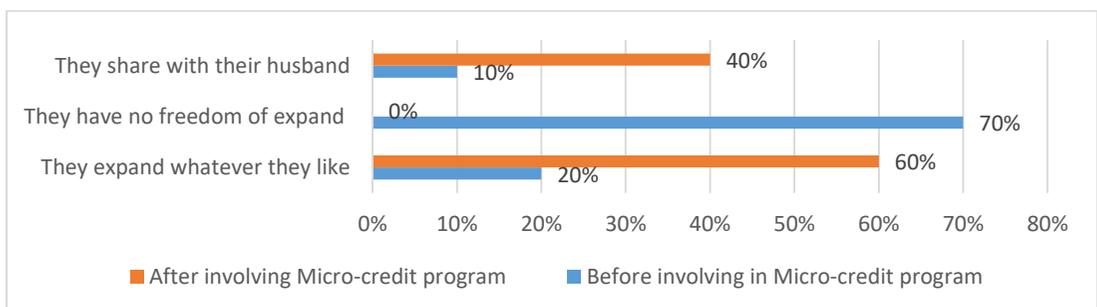


Figure 3: Evaluation of Women's Power in Expanding Money

Figure 3 demonstrates that before the involvement of the micro-credit program, only 10% of the participants could expand their money by sharing it with their husbands, 70% of the participants had no control over increasing their cash, and 20% of the participants could expand their money however they saw fit. But after participating in micro-credit programs, forty percent of the participants can extend their financial resources by sharing them with their husbands, and sixty percent of the participants can expand their financial resources in whatever way they see fit.

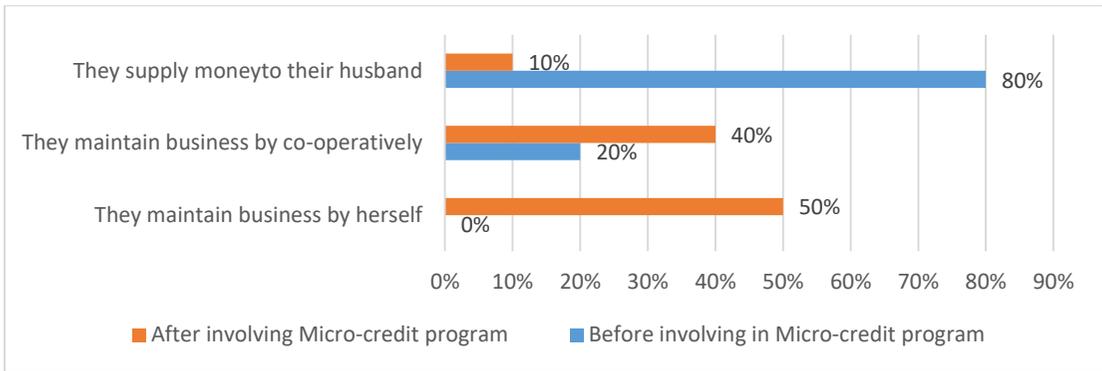


Figure 4: Evaluation of Women’s Involvement in Business

Figure 4 shows that before involving micro-credit program, 80% of the participants supplied money to their husbands, 20% of the participants could maintain business by co-operatively. But after involving in micro-credit programs, 10% of the participants supply money to their husband, 40% of the participants maintains business by co-operatively, and 50% of the participants can maintain business by herself.

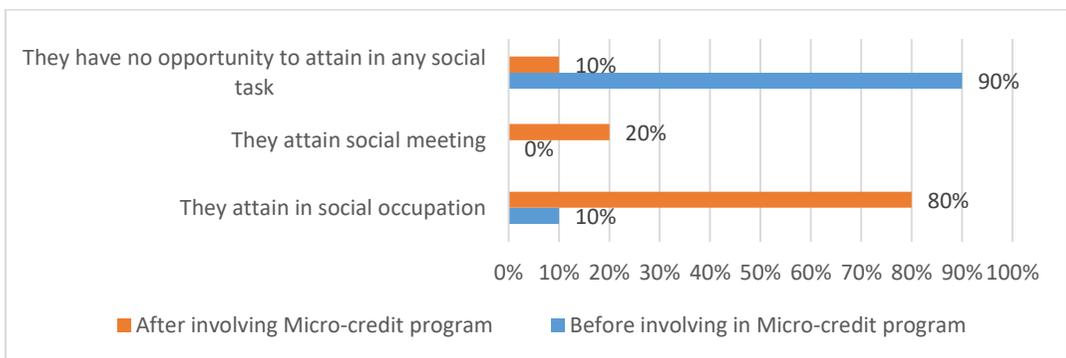


Figure 5: Evaluation of Women’s Participation in Social Activities

Figure 5 shows that before the micro-credit program, 90% of the participants had no opportunity to attain social work, and 10% of the participants could achieve in

colonial occupation. But after involving in micro-credit programs, only 10% of the participants had no opportunity to attain any social work, 20% of the participants could achieve social meetings, and 80% of the participants could earn in colonial occupation.

Findings from Interview

In the interview session, most participants admitted that they were neglected everywhere before being involved in the micro-credit program. They had no choice of taking the child. Their husband did not like to take any decisions from them or other family activities. They added that they did not evaluate as an earning member though they worked in-house. They did not have any power to expand money, whatever they liked. They mainly had to depend on their husband. And they could not participate in any social activity. They confessed that after involving in a micro-credit program, they are aware of developing them. They said micro-credit can produce vegetables, maintain livestock, rear poultry farms, make handicrafts, growing nurseries, connect with the mobile tele-communication sector, etc. As they are earning money, their position in the family and society is increasing. Their husband takes their opinion for taking a child. They spend their earning money sharing with their husband. Taking micro-credit, they are investing themselves in various sectors.

Conclusion

Finally, we are in a position to acknowledge that women's economic and social employment in our society has come a long way and that empowering women in the home through microcredit has been exceptional. They have a very high level of participation in social activities but a deficient level in social meetings. Micro-credit initiatives have been discovered to engage women in a wide variety of social activities. In developing nations like Bangladesh, where many women live in rural areas, participation in micro-credit schemes can substantially impact these women's economic autonomy. According to the findings of this study, rural women who participated in micro-credit programs achieved more significant levels of individual, family, and social empowerment as a result of those programs than they had been able to before participating in them. As a result, micro-credit schemes have a significant bearing on the development of the voice of rural women.

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