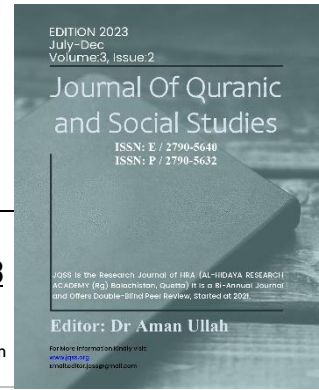


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Assess The Impact of Micro Credit Regarding Women Empowerment: A Case Study of Slum Dwellers in Quetta, Balochistan

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Abstract

Present study was attempted the socio-economic and socio-psychological impacts of micro credit scheme regarding women empowerment in slum dwellers of Quetta city. Current research was mainly qualitative by nature. Multiple interactive sessions were held to grasp on the topic and gather information. Present study was conducted from April to June 2019-20, by using semi structured questionnaire. Focused group discussion, personal interview and participatory rural appraisal (PRA) techniques were applied. 45 females as a sample size were taken from study area. Due to the diverse socio-economic and socio-cultural dynamics of province the female enumerators were hired. In order to better assess changes both in economic and social life of targeted women, current study was developed six indicators. Based on the findings of focus group discussions and in-depth interviews with respondents the study was completed and followed by drawing conclusion and suggesting recommendation for future replication of project in the province. Any empowerment effort is well executed when it includes monetary benefits. Therefore, it was recommended that the social mobilization packages with regard to women empowerment should be promoted so as to enhance the socio-economic conditions of female through the various micro credit projects.

Keywords: Micro-credit; Women empowerment; Quetta; participatory rural appraisal; indicators

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INTRODUCTION

Impact studies related with community development programs or projects has always been a significant task for its beneficiaries and executors (Lerner et al., 2005; Malhotra & Schuler, 2005; Mehta & Kellert, 1998). It is important for executors and donors to know that allocated resources are properly utilized so as to achieve certain cross-cutting components as major objectives, whilst for beneficiaries it is useful to actually gauge capabilities and capacities of targeted beneficiaries with regard to retained the sustainability of the efforts being made through project interventions. Impact study also helps examine activities of a given program or project for its suitability, relevance, cost effectiveness and everlasting benefits. Upon findings of any weakness or grey areas, the program or project is modified for its successful implementation or replication in another area or communities. Any impact study can be best undertaken, provided that baseline survey is conducted beforehand (Baker, 2000), which helps in assessing the amount of changes that are made by the project interventions. However, in case of most development projects undertaken by Non-Governmental Organizations (NGOs) or public sector organizations, baseline studies are mostly in this connection missing (Yuesti et al., 2016). Absence of baseline information makes an impact study more challenging for its executor and analyst alike (Copestake et al., 2001). It has to cover four major components of any given project in details such as processes, results, impact and the context where the project was executed. Logically, an impact assessment study is not confined to only narrowly define economic benefits in terms of net income gains; rather it covers broad based impact such as assessment of living standards and well being of targeted audiences. Execution of micro credit loans as project aiming to empowered vulnerable women within the mass poverty context among residents of suburb areas of Quetta by two NGOs namely TARAQEE and SAVE THE POOR do lack baseline studies. However, both do have sufficient matters to be studied. The subject matters discussed during social mobilization phase and agreed upon does provide adequate material to study such as mutual understanding of executors and beneficiaries upon enrolment of children to schools, catering for save and healthy environment and adoption of family planning methods etc. These two projects have initially been launched almost a decade ago while targeting womenfolk from poor families residing in Hazara Town and some localities of religious minority communities.

Hazara town is predominantly lived by ethnic Hazaras, whose majority belongs to low income groups with male bread earners of their families. During consecutive round of loan provision large majority of targeted audience have successfully managed to establish some sort of means of livelihood as their monthly income. At the same time due to social mobilization package, which comprised to getting commitment of targeted audiences with regard to adoption/ practice of family planning methods, practicing save and healthy hygiene and ensuring schooling of their children was focused, which was expected to bring about positive changes in present deteriorating socio-economic conditions of targeted families and their living conditions. This research paper was a

preliminary effort in terms of studying the impact of micro credit loans among the targeted womenfolk. During the course of study repeated consultation were made with project executors to develop a workable tool to conduct this study. In this regard for ensuring validity and reliability of data and information to adequately cover all aspects of the effort six social indicators were developed for the purpose of this impact study and to better assess the changes over the life of targeted women. The indicators are as follow

1. Education and literacy.

The targeted women/ families will make sure that their children are enrolled into school for his/her education was a mutual understanding between executor and beneficiaries, therefore, considering it as indicator, during impact study data was collected about current status of school going children.

2. Adoption/practice of family planning.

Considering the concept of small family as useful method for poverty eradication at household level, targeted women were also sensitized for practicing family planning methods. Data will reveal that weather it was practiced.

3. Access and control on amount of loan.

Economic dependency of women is one of the major reason for women's less empowerment, therefore data will also be collected to examine that if the targeted women has been utilizing the micro credit loan by herself or otherwise

4. Access to health facilities.

Since most women seldom have access to health facilities, therefore, free access to health facilities was also work as an indicator.

5. Decision making at household level.

Another major indicator set was that how decisions are being made? Do women have a say in decision making pertaining to them and their families?

6. Health Education.

Since awareness pertaining to health education has been part social mobilization aspect of micro credit package, therefore another indicator developed was assessing and gauging level of awareness among participants of focus group discussions

REVIEW OF LITERATURE

The concepts of Microfinancing and Women Empowerment are logically linked with one another (Malhotra & Schuler, 2005). Adequate literature is available to validate execution of micro credit project for poverty eradication with particular focus over the poorest and least empowered segment of population (Mayoux, 2005). Indeed, womenfolk are one of those many whom microfinancing project is seeking for (Pokhriyal et al., 2014). Let us begin with defining the term microfinancing and micro credit. According to expert the meaning of both is yet to become clear. "Broadly speaking, microfinance for loan i.e. microcredit is the provision of small scale financial services to people who lack access to traditional banking services, and the term microfinance usually

implies to a very small loans to low income clients for self employment, often with simultaneous collection of small amount of savings” (1). In case of loans being disbursed among womenfolk in Quetta by initially organizing small groups of poor women who were first provided with skill based training and with soft package of social mobilization is more of microfinancing nature than micro credit because almost all targeted women have had some access to traditional banking. However, we forget to mention that traditional banking do not provide loan without getting adequate surety for return of loan. Secondly, when TARAQEE and SAVE THE POOR had started micro crediting project no bank of micro financing were functional in the province. But the issue of self employment is questionable.”Micro credit has appeared in literature as a popular source of financing that provide small loans in rural and remote regions of developing countries, which aimed to improve living conditions at household level, which in turns will add into efforts pertaining to empower women” (2).

Empowerment is somewhat a generic word, which means different to different society in various parts of the world. However, before jumping into some solid definition of empowerment, the available literature being produced by researchers do give some broader acceptable meaning to it. “Empowerment in its broader sense refers to an individual’s or group’s increased power. Whereas power mean access to and control over material, intellectual and ideological resources. In development context, it refers both to internal change within an individual’s sense of self autonomy and external change in social status and basic power relationships in society” (3). In our society the resources and empowerment is purely directed to men, which ultimately restricts women access and control. To bring about any drastic change into this deteriorating situation various researchers argue that empowerment does not mean only access to assets and its control. It also includes social, economic, political, and psychological aspects. Nonetheless, micro credit has contributed to minimize ratio of poverty in various developing countries such as Bangladesh. The founder of Grameen Bank, Professor Mohammad Yunus who was the originator of initial concept believed that 5% of Grameen Bank client exist poverty each year” (4). However, the figure is Grameen Bank and Bangladesh specific, which can be question in other countries due to many reasons ranging from change of culture to legal frameworks and its contribution towards women empowerment.

Micro credit schemes were used for the most excellent ways for poverty reeducation (CGAP, 2006; and Mayoux, 2005). Female empowers elements brining about social changes with women development perspective (Crow, n.d.; Krollokke & Sorensen, 2006; Hesse-Biber, 2012). On the other hand the women’s microcredit empowerments were overcoming barriers in female life (Sharma and Varma, 2008). The microcredit empowerments reflected the positive impact over female socio-economic condition (Creswell et al., 2007; Mason, 2012; Kabeer, 2005; Rowlands, 1995; Cattaneo & Chapman, 2010; and Amin-ur-Rahman, 2013).

Female educational directions as well as female manpower efforts (Chiristabell, 2009; Kabeer 1999a and; Kabeer 1999b). were the imperative tools that might be conquer voice and visibility and also enhanced the empowerment process (Abdullah et al., 2010; Darkwah, 2010; Salvador, Brazil, 2014; and Cornwall & Sardenberg, 2014). The financial inclusion phenomenon was also increased the female empowerment (Creswell, 2007; Moustakas, 1994; Sammel, 2003).

METHODOLOGY

It is a kind of retrospective study, mainly qualitative by nature. A semi structured questionnaire, focused group discussion, personal interview and participatory rural appraisal (PRA) techniques were implied to collect the raw data and benchmark information. Field survey was conducted from April to June 2019-20. 45-targeted women were randomly selected from the study areas as sample. The research questions were abstracted from six indicators developed above, while making regular consultation with the relevant staff members of both executing NGOs. Female enumerators were hired and trained to conduct FGDs and interview due to cultural barriers. Apart from focus groups discussion, individual interviews were also made to get better insight and factually assess the changes within broader framework of empowerment. Likert scaling such a 5-point was applied (Likert, 1932; Conover, 1980; Reynaldo & Santos, 1999; and Spector, 1992). Reliability of the questionnaire was the imperative for consistency aspects (Leedy, 1989; Nunnally & Bernstein, 1994; and Trochim, 2000). In this regard the Cronbach's Alpha program was run (Aryet al., 1996). The reliability statistics based on Cronbach's Alpha program was .098 to .098 (Nunnally, 1967), that showing the logical flow of the questionnaire was excellent (Bentler & Bonett, 1980; Nunnally, 1978; Nunnally & Bernstein, 1994; George & Mallery, 2003). The raw information was thus analyzed by using SPSS. The Chi-square was applied so as to check the relationships between variables (Gay 1980; Devellis, 1991; Pallant, 2007 and Vaus, 2002).

RESULTS

Generally, participating women of all sessions of focus group discussions were happy to have received micro credit loans from both the NGOs; however, a small portion of them had negligible points of reservation pertaining to burden of meeting by NGO staff. While answering question pertaining to enrolment of children to school, it was astonishing that every woman's child was going to school.

The response rate pertaining to adoption and practice of family planning methods was not as successful as of enrolment of children to school. Only 18 women's response was positive for practice of various methods of family planning. The remaining participants blamed their husbands for not regularly practicing it. Indeed, adoption and practice of it does require mutual understanding of both husband and wife was another important point highlighted during the discussion and personal interviews. Social restriction and male domination was also highlighted to be a major cause for none acceptance of family planning methods. While replying questions with regard to control over the amount of micro credit loan, which is an important aspect of women

empowerment, only 22 women have invested it by herself into either opening a knitting and sewing center at her home or selling consumable item into canteen of private schools. 14 others have lost control of micro credit amount by handing over either to their husbands or son, who has invested it somewhere without the consent of targeted women; therefore, they do receive some money on monthly basis by their male counterparts to run the day to day business of housekeeping. The remainder 9 women have spent it either on marriages of their sons and daughters or paid the amount of loan they have taking prior of micro credit loans.

Whilst answering question pertaining to having access to health facilities, 32 women agreed to have access to health facilities being provided by public sector organizations i.e. BHU and government hospital in the city. The reminders 13 had still various restrictions to have adequate access. Consequently, they are either opted for self-medication or using traditional methods of healing them during their ill health and sickness.

The response rate pertaining to question about decision-making, 30 women agreed that all decisions of whatsoever is being made by their male counterparts without having them consulted ever. Even the tiny decisions such as what to cook and what not, what to wear and what not and where to go etc are fully decided by male family members. The remainder 15 women somewhat agreed that they are independent in tiny decisions, however decisions pertaining to marriage etc. are jointly decided. Finally, level of awareness pertaining to health and hygiene was relatively high as compared to other communities in the target areas. Almost every individual woman said that they do use boiled water to avoid water-borne diseases. During field visits, their houses were found neat and clean.

Table I - relationships among female empowerment variables

| Variables | M | SD | Chi-square | D.F. | Significance |
|--------------------------------------|--------|---------|---------------------|------|--------------|
| Education and literacy | 3.0889 | 1.29373 | 4.444 ^a | 4 | .349NS |
| Adoption/practice of family planning | 3.0889 | 1.10417 | 13.778 ^a | 4 | .008NS |
| Access and control on amount of loan | 2.6222 | 1.19257 | 8.667 ^a | 4 | .070NS |
| Access to health facilities | 2.4222 | 1.03328 | 15.333 ^a | 4 | .004* |
| Decision-making at household level | 3.1111 | 1.44949 | 9.556 ^a | 4 | .049NS |
| Health education | 2.8889 | 1.30074 | 5.556 ^a | 4 | .235NS |

*Specifies significant at 5%

** Specifies significant at 1%

The table I was shown the relationships of diverse female empowerment statements.

1. The Chi-square value (4.444a) was reveals to a non-significant based on ($P = .05$) level regarding the education and literacy variable. In this regard, the mean value was (3.0889) and SD was (1.29373) recorded respectively. However, the weak relationship between the variable was found. It was concluded that the female needs and gets more education.
2. Furthermore, the Chi-square value (13.778a) depicts a non-significant based on 0.05 level regarding the adoption/practice of family planning statement. However, mean score was (3.0889) and SD was (1.10417) observed respectively. The negative relationship between the variables was observed. It was concluding that the respondents did not know the family planning and respondents needed more guidance and work out in this regard.
3. Similar, the Chi-square value (8.667a) was reveals a non-significant ($P = .05$) level. In this regard, the association regarding the access and control on amount of loan statement was checked. Mean score was (2.6222) and SD was (1.19257) found respectively. Moreover, the negative relationship regarding the access and control on amount of loan statement was observed based on significant level. It was concluding that the respondents were required to facilitate more capacity building programs about access to loan.
4. Imperative aspects of the study were to check the actualities of the female regarding empowerment aspects specially the female access to health facilities. In this regard, the Chi-square value (15.333a) was recorded based on statistical significant level between statements. Mean score was (2.6222) and SD was (1.19257) found respectively. In this context, the positive relationship was found within variables. Hence, it was concluding that the respondents were required trainings.
5. Alike the Chi-square value (9.556a) shows a non-significant based on alpha level that was set on 0.05 level. The Mean score was (3.1111) and SD was (1.44949) observed respectively. Negative relationship was shown between the statements. Therefore, it was concluding that the respondents need more facilitated in these areas.
6. Parallel, the Chi-square value (5.556a) was run. The non-significant was observed about health education. Mean score was (2.8889) and SD was (1.30074) detect respectively. In this regard the negative relationship was found based on significant level (0.05). It was concluded that the female respondents were required to facilitate more health education as a vital exposure.

DISCUSSION

Active participation of women in sessions of focus group discussions reveals that social mobilization and skill training of both NGOs have adequately impacted over

targeted women. For being expressive and articulated, it was observant, that majority of women were skillful to raise any issue that is likely to hamper their life. However, it was surprising how their male counter parts i.e. husbands and sons took over control of the microcredit amount. It shows that social restriction is being valued as value among targeted women in particular and among the community in general. Another important aspect was the enrolment of children to school, which itself is a promising future for the next generation to combat poverty and become empowered. Government and other stakeholders must promote the trend. Notwithstanding, empowerment in broader sense is possession of political, social, economic and psychological rights (Mayoux, 2005-08). It was revealed during sessions of FGDs that despite of having positive attitude towards education of children and being adequately expressive the access and control of micro credit loan does not help them to actually become empowered. Also evident was during discussion that women do have least social status as they are least consulted during decision making processes despite of improvement in their economics assets and status.

CONCLUSION

To conclude this research paper notices that on an overall basis micro credit loans did help women, but as far as empowerment is concerned, it has a very little impact on social status of women. The loans being provided helped into monthly income of families, which in turns help improve living conditions at household level evident by adequate enrolment of children into school and articulation of targeted women. However, issues pertaining to women has link with values, norms and group expectations as part and parcel of a cultural trait. The study indicates that micro credit has very minimal capacity to influence value system and male dominance that has since long been discriminate against women despite of frequent inputs of social mobilization and skill training provided by the project in its repeated interventions.

RECOMMENDATIONS

Years of microcredit project was expected to have positive impact on empowerment. However, it was revealed that this was not the case. There is always a room for improvement with regard to women empowerment. This study, therefore, suggest that more in-depth studies must be undertaken to actually evaluate the relationship between micro credit projects and women empowerment in future. Since the study was based on small size from only Hazara Town from Quetta District, which is relatively a semi urban part of the province, more extensive studies with wider range must be conducted with adequate financial help to actually assess the nexus between the two concepts of micro credit and women empowerment. Indeed, capacity building is the prime objective of any development project including that of micro credit, therefore, groups of women already formed for micro credit project must be engaged in other activities of advocacy and lobbying with regard to building pressure that can

contribute towards empowerment. Any empowerment effort is well executed when it includes monetary benefits. Therefore, social mobilization packages with regard to women empowerment must be added into soft package of micro credit projects. The bread earner female family members will be relatively more confident in decision-making matters that have its impact over their live.

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