

Role of Microcredit towards Socioeconomic Empowerment of Pakistani Urban Women

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ABSTRACT The microcredits offered to the un-bankable poor women are perceived to be instrumental in improving the livelihood patterns and empowering the womenfolk around the globe. The present qualitative study explores the efficacy of microcredit towards the socioeconomic development of urban women hailing from three locales of Rawalpindi district. It examines the impacts of opportunities offered by the micro-finance institution, *Akhuwat*, to the women to help them ameliorate their living conditions through efficient utilization of credit. The paper has endeavored to investigate the claim that the use of interest-free microcredit by households has a direct correlation with socioeconomic empowerment of marginalized urban women. A total of 90 women were interviewed using a questionnaire and in-depth interviews. Results indicate that female borrowers have greater access to income generating opportunities, become more confident, participate actively in decision-making processes, develop stronger networks, experience reduced domestic violence and enjoy enhanced freedom of mobility.

INTRODUCTION

Socioeconomic empowerment entails a promise of strength and stability for women in terms of realizing economic autonomy, psychological sturdiness and enhanced mobility. Research suggests that socioeconomic empowerment serves as a catalyst towards determining the stature of women in both public as well as in private spheres. The women empowerment scenario in Pakistan has been deemed historically dismal as deeply entrenched sociocultural norms and practices reinforce the notion of male superiority. The Global Gender Gap Report (2014) portrayed a distressing state of affairs concerning the status of women in Pakistan vis-à-vis other nations. According to this report, Pakistan lies at the bottom of the list in terms of gender equality and economic participation of women as Pakistan ranks at 141 out of 142 countries in global gender equality parlance. These alarming statistics makes it obligatory for the policymakers and the social scientists to focus on the pressing issues of gender equality and women empowerment in view of the scale and enormity of the problem.

The social and cultural discrimination and inequities that Pakistani women countenance in all walks of life are embedded deep in the psyche of the patriarchal society. The skewed balance is profoundly institutionalized both in the private and public domains where women continue to

remain in perpetual subjugation to men. Resultantly, women in Pakistan are chronically dependent on men and are impelled to undergo a sense of insecurity in the absence of male companions, which Kabeer et al. (2011) term as “patriarchal risk”. In addition, they are customarily denied access to socioeconomic avenues necessary to secure even a semblance of gender equality and economic autonomy, the two prerequisites to attain empowerment.

Graflund (2013) encapsulates the notion of empowerment as ‘the process of increasing the capacity of individuals or groups to make choices. These choices are then transformed into desired actions and outcomes’. Of late, microfinance has emerged as a potential development tool exhorted to address the predicament of the marginalized section of the society through facilitating interventions aimed at poverty alleviation, women empowerment, gender equality and efficient use of the productive resources. McLaughlin (2009) endorses the perception that microfinance programs operating in various communities target the poorest of the poor in a society. As women are invariably more vulnerable than their male counterparts in underdeveloped societies, they constitute the major chunk of the microfinance clientele (Rehman et al. 2015). MFIs provide the erstwhile destitute women an opportunity to showcase their abilities and pursue ambitions of self-employment, financial autonomy and self-efficacy.

The Human Development Report (2014) issued by the UNDP reveals that 45.6 percent of Pakistani population still lives below the poverty line, and women constitute more than fifty percent of the same (Haider 2014). In this milieu, Hussain and Mahmood (2012) are of the view that MFIs can play a vibrant role in helping Pakistani women rise above the poverty line. Financial assistance provided by MFIs through microcredits helps women hone their abilities to work independently, which helps them improve their erstwhile wretched state of existence (Wrigley-Asante 2011). It is pertinent to point out here that the MFIs remained overwhelmingly concerned with residents of the rural areas of Pakistan in the past. The focus is now shifting and the urban population is also benefitting from the microfinance services.

The community of anthropologists shares the view that economic emancipation of women is pivotal for alleviating poverty (Campbell 2012). In this backdrop, the present paper has endeavored to explore the phenomenon of socioeconomic empowerment as claimed to have been attained by poor women hailing from three urban localities of Rawalpindi District. A prominent MFI 'Akhawat' provided interest-free loans to the marginalized women thus enabling them to make the most important choices for themselves and their children, and exposed them to the art and practice of acquisition and control over material and non-material resources. 'Akhawat' was established in 2001 with the objective of providing interest-free credit to the poor so as to help them enhance their standard of living. With an initial donation of INR 10,000, Akhawat was formed and the first loan was given out to a woman. The total amount disbursed so far has been estimated in excess of Pak Rupees at 16,750,093,342, equivalent to US Dollars 160,211,000 (Akhawat 2015). The current recovery rate has been recorded at 99.9 percent, which testifies the trustworthiness of poor clientele (Akhawat 2015). By extending small interest-free loans to women, Akhawat seeks to enable its borrowers to actively pursue income-generating activities that lead to a range of improvements in their socioeconomic conditions. This reinforces the perception that once women find themselves in a state where they are able to organize and have complete control over their lives, they tend to become empowered.

Women and Microcredit

The path to empowerment is riddled with numerous challenges for women seeking to rewrite their destinies. The social norms and family values invariably seek to inhibit their journey. During the course of the present research it was observed that the quest for change was sometimes marred by inadequacy of credit. Yet the poor women benefitting from the microfinance services were adamant that the small amount of credit would prove instrumental in heralding a change in their lives. On the other hand, MFIs find their women clientele more creditworthy. Binate et al. (2015) while drawing on the findings illustrated in various studies carried out in Malawi, Bangladesh, Indonesia and Nigeria have pronounced that women tend to be more creditworthy as compared to men. Women, according to Zulfikar (2013), can be easily pressurized to pay back their credit to MFIs as they are threatened with 'public shaming' and 'house breaking' in case they fail to pay their outstanding debts. Supporting the argument, Adu-Okoree (2012) has enunciated that women feel more responsible to use a much larger portion of their income on the welfare of the entire household.

Microfinance programs, presumably, not only improve the financial condition of women, but also toughen womenfolk psychologically. Women gain the strength to absorb shocks, disappointments, accidents and natural calamities. In addition, women can use their own discretion, either to retain or spend the income they earn by themselves (Zoynul and Fahmida 2013). Amartya Sen's capability theory expounds that the economically deprived sections of the society can reshape their economic status once they are afforded opportunities to enhance their capabilities (McDonald 2013).

In this backdrop the present study is being undertaken to investigate as to what extent, MFIs actually contribute towards enhancing social and economic empowerment of marginalized women, especially hailing from the urban locales of the country.

RESEARCH METHODOLOGY

Locales

The present study was conducted in three urban locales, namely, Dhok Khabba, Arya

Mohallah and Dhok Elahi Baksh of Rawalpindi District, where Akhuwat, an MFI is providing interest-free credit to the marginalized people including women. Previously, the MFIs in Pakistan primarily remained rural-centric in their focus, as urban localities were not adjudged worthy of attention.

Data Collection Method

For collecting primary data a structured interview schedule was prepared and in-depth interviews were conducted to collect information from female respondents who borrowed credit from Akhuwat. For measuring women empowerment, qualitative research methodology was adopted encompassing collation of information through multiple questions on various aspects of women's economic status, psychological growth and bargaining power within the household and the community prior and post intervention. The following research question was formulated for the study:

Do MFIs contribute towards enhancing social and economic empowerment of poor urban women?

Sample Size

A sample size of ninety women who had availed credits from Akhuwat at least two or more times were selected from the research locales. An equal number of thirty women from each locale were interviewed to get in-depth knowledge about the experiences of women and the impact microcredit has brought about in their lives in the aftermath of the intervention by the MFI.

Sampling Techniques

Purposive sampling method was deemed appropriate for this scientific inquiry, as this kind of probability sampling allows the researchers to select the units, which they think will be especially handy for the purpose of obtaining accurate and precise data (Babbie 2008).

Theoretical Framework

Malhotra and Schuler's Model (2005)

Malhotra and Schuler's model (2005) constituted the theoretical framework for the research at hand. The Model showcases five dimensions

of women empowerment, namely, economic, social, psychological, legal and political. For the purpose of this research, economic and social aspects of empowerments were explored in depth. Economic empowerment takes into account the ownership of assets, access and control over productive resources, increased opportunities, purchasing power, training and skills. Social and cultural empowerment relates to improving the status of poor urban women at domestic and community level, better health, greater participation in decision-making processes and reduced domestic violence, schooling of children, freedom to marry and make family planning decisions.

RESULTS AND DISCUSSION

This research paper presents a summary of findings derived from analyses of the primary and secondary data pertaining to socioeconomic empowerment of female clients of 'Akhuwat' in the urban locales of Rawalpindi District. The findings have been classified into two categories namely, economic gains and social gains.

Economic Gains

Economic gains refer to enhanced capacity of the microcredit borrower women in terms of their increased income and purchasing power, ownership of assets, increased participation in decision-making regarding education of children, and control over productive resources. Rashid et al. (2015) while documenting the results of their study have chronicled that 'microfinance services are pivotal to women entrepreneurs' economic empowerment'. Dash et al. (2016) have detected a significant change in their income level and savings after their involvement with microfinance programs. It not only helped them generate financial resources but also facilitated women to be proactive in social and familial matters.

Before the intervention of MFI (Akhuwat) most women hailing from the research locale were unemployed. They testified that they were all struggling to raise their household incomes, as it was an arduous task to survive within the paltry financial resources earned by the male members of the family. All of the women interviewed were housewives having limited access to any type of employment opportunities, as they were mostly uneducated and unskilled. They carried out their domestic chores and looked after their family members.

Increase in Household Income

'Akhawat' through its microcredit facility afforded the poor women with an opportunity to be self-employed and thus contribute towards the family income. After availing credit most poor women engaged themselves in small-scale businesses, run from their homes. From analysis of Table 1, it transpires that 94.44 percent of the female respondents confirmed that their family income recorded increased since they had obtained credit, whereas only 5.5 percent stated that they experienced no tangible change in their family income because they were still struggling to meet their expenses. On further probing, it emerged that they were either new entrants into the field or their business choices were flawed. In addition, 86.66 percent of those interviewed were able to secure savings out of the income generated. The rest were still struggling on this front due to their inexperience, as they were not being able to efficiently utilize the credits at their disposal.

Education for Children

Most of the female clients of Akhawat are illiterate as they belong to poor families and have never had the opportunity of acquiring formal education in their school days. In fact many women declared that in order to reduce the financial burden their parents preferred to marry them at a younger age rather than bearing the expenses for their schooling. Being illiterate, they had to face numerous hardships throughout their lives. With the improvement in the financial condition of the households, women appear to be more determined to ensure that their children were able to get at least primary education. The importance given to education by female respondents has been reflected in Table 1, which shows that 88.88 percent of the respondents send their children to schools, whereas 11.11 percent of the

respondents held that they were not financially sound enough to afford their children to go to school. Ironically, if female respondents feel that their income generating work is pending and it needs to be completed, they invariably retain their schoolgoing daughters at home for assistance.

Increased Purchasing Power

Increased income generated by marginalized women helps them purchase and own assets for their households and businesses, which they were not able to afford earlier. The research findings reveal that subscription to microcredit programs carries a positive impact for women borrowers in terms of advancing their capability to purchase items for family or business use, as 88.88 percent of the female respondents in Table 1, admitted purchasing some of the household accessories needed by them like electric fan, mobile, TV, sewing machine, washing machine, water cooler, bed, motor cycle, rickshaw, and so on. On the other hand, 11.11 percent of the female respondents were of the opinion that they were unable to purchase any new household accessory for their homes. Here it would be pertinent to take into consideration the time factor, as those joining the MFI program recently are probably yet to harvest the benefits.

Repayment of Old Debts

Some of the respondents who had taken loans in the past from other MFIs or lenders benefited from Akhawat's "Karz- e- Hasna" (interest-free loan) in order to repay their old debts. They were weary of other MFIs using exploitative measures including the persecution of the marginalized through charge of high interest rates. In this context, 94.44 percent women respondents reposed confidence in Akhawat for offering interest-free loans, which they were able to repay with relative ease. Only a few respondents at

Table 1: Economic gain

<i>Indicators of economic empowerment</i>	<i>Total</i>	<i>Yes</i>		<i>No</i>	
		<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Increase in household income	90	85	94.44	5	5.55
Ability to afford education of their children	90	80	88.88	10	11.11
Ability to purchase costly household items	90	80	88.88	10	11.11
Ability to secure savings from income	90	78	86.66	12	13.33
Convenience in repayment of the credit obtained	90	85	94.44	5	5.55

5.55 percent claimed that they struggled to pay back the loans in time, as their business endeavors were not successful. All respondents were confident that others mauled by the extreme poverty must also join the Akhuwat’s microcredit scheme.

Social Gains

The expression ‘social gains’ has been used here to encapsulate empowerment recorded by women, in the social realm and documents improvement in their status in society in general, and at the household level in particular. From the appreciation of data, it emerges that women tend to have increased participation in household affairs and social activities once they establish their worth through income generating pursuits. They also enjoy the freedom of joining social networks. They invariably claim greater participation in decision-making processes involving them and family. They experience less domestic violence and feel enhanced sense of self-efficacy. Finally, they exercise increased mobility as has been observed by Herath et al. (2015).

Group Solidarity

Group lending is a vital component of microcredit services offered by Akhuwat. Women clients constitute groups to borrow loans for business ventures. Spurred by the idea of group lending methodology, a great percentage (83.33%) of Akhuwat clients start participating in other groups/social networks, which inculcates ‘esprit de corps’ amongst the group members. Women being part of a group find it convenient to express their opinions to the MFI officials and conduct business negotiations with men they inter-

act to purchase and sell their products in the market. Group solidarity provides them with a sense of security to perform various tasks relating to their households, business and community. This group solidarity has given them the courage to speak up confidently both in public and private domains. The marginalized women believe that being part of a group not only benefits them financially but it helps them attain self-respect. Table 2 endorses the same observations as it illustrates that 83.33 percent of the women find themselves more comfortable and secure being member of a group. On the other hand, 16.66 percent of the respondents claimed that they would not prefer to work as a member of a group as they had some bad incidents with some of the co-members previously. Once prompted, they divulged how some members failed to honor their commitments of repaying their share of the group loan by the deadline and thus earned the entire group a bad publicity. Then some gave vent to their feelings about lack of understanding with some members who did not gel well with co-members.

Enhanced Mobility

An overwhelming number of the women have experienced an increase in their mobility once they opt to benefit from the microcredit service offered by Akhuwat. The clients of Akhuwat are required to organize their group meetings, attend regular meetings with the Unit Managers of Akhuwat, and participate in loan disbursement meetings held inside the places of worship or Akhuwat offices, commute to market to sell their products, visit hospitals and banks without any restriction in the urban settings. This has given the female interviewees the much needed expo-

Table 2: Social gains

<i>Indicators of economic empowerment</i>	<i>Total</i>	<i>Yes</i>		<i>No</i>	
		<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Participation in a group or social network	90	75	83.33	15	16.66
Benefitting from group solidarity	90	75	83.33	15	16.66
Increase in mobility	90	89	98.88	1	1.11
Awareness of legal and basic human rights	90	70	77.77	20	22.22
Leadership role at group/community level	90	60	66.66	30	33.33
Change in status in community	90	85	94.44	5	5.55
Needing to borrow from other sources	90	5	5.55	85	94.44
Decline in domestic violence	90	80	88.88	10	11.11
Recommending other women to avail credit services offered by Akhuwar	90	90	100	Nil	Nil

sure and opportunity to form and strengthen new networks. As a result they find their communication skills honed, their knowledge base improved and their mobility enhanced. Table 2 corroborates the fact of a significant increase in the mobility of women who become involved with a MFI. The research findings as presented in Table 2, illustrate that 98.88 percent of the women confirmed that the participation in microcredit scheme has immensely increased their mobility. Very few respondents at 1.11 percent declared that they were very much dependent on the male members of their households in this regard owing to the ultra-conservative family background.

Sense of Transformation

Most of the women borrowers who had availed the microcredit more than once were visibly imbued by a sense of optimism. They had high hopes of a positive transformation destined to redefining their destinies. The respondents affirmed that they were now able to communicate with ease with the strangers. They were exposed to numerous opportunities where they could observe people converse in a more civilized way and thus learn the mannerism of communication in formal environments, including in offices and banks. In fact many of them expressed that they were now able to converse in Urdu. This was not the case earlier when they were confined to their homes and could only communicate in their native language. This exposure has helped women overcome their shyness and be more confident.

Awareness of Legal and Basic Human Rights

An overwhelming majority of the female respondents were of the view that, it was their legal and basic human right to have a good living by having good food, shelter, clothes and education for their children. In Table 2 about 77.77 percent of the respondents who were interviewed confirmed that they were cognizant of their legal rights regarding their share in the house, if owned by their family. It was also observed that the respondents were more concerned with attaining basic human rights and not with legal ownership of assets, as they hardly owned more than a residential house. For this reason the respondents showed no interest in staking their claims on property. Some of them (22.22%) opined that they

were not bothered about their legal rights as long as they were properly fed and had a place to live securely.

Role of Community Leaders

Some women clients of MFI (Akhawat) have taken upon themselves the role of community leaders. They tend to spur other marginalized members of the community to emulate their success stories. By earning for themselves a status of income generating entities they demonstrate how others could also benefit from Akhawat services to surmount socioeconomic challenges confronting them. Around sixty-seven percent of respondents claimed to have played role of community leaders. The rest are however hesitant to pronounce themselves as community leaders. They are either in the formative phase of leadership or are not extrovert by nature.

Sense of Self-satisfaction and Peace of Mind

A large number of female respondents at 94.44 percent posited that the microcredit services offered by Akhawat have allowed them a sense of self-satisfaction as well as peace of mind, for they do not have to borrow money from their relatives, friends or neighbors any more. They found it embarrassing and socially degrading to ask for money from relatives, friends and informal moneylenders in the hour of need. In times of financial crises the moneylenders often took undue advantage of the opportunity by fleecing the borrowers and thus seeking to create grounds for social subordination.

The facility of interest free loans being provided by Akhawat, coupled with the lenient approach of the MFI staff towards repayments, has made their task less strenuous. Only a small number of respondents at 5.55 percent admitted that they were struggling to meet their expenses and were in dire need of additional financial assistance. They added that their economic issues were too convoluted, and they needed heavier doses of financial assistance on a long-term basis to outdo poverty.

Enhanced Social Status

The success stories of the Akhawat clients have already propelled others to emulate them. They were able to demonstrate that women could

actively contribute towards the economic well-being of the household. Having achieved the status of an income earning entity, many women have corroborated that they were now more often allowed participation in decision-making processes involving household matters. This has immensely added to their confidence level and self-esteem. The community started acknowledging their efforts and the status of the MFI clients underwent a transformation. About ninety-five percent of the women respondents endorsed the perception that their status in the community and in their families has improved considerably. The remaining five percent are still striving to attain the coveted status.

Decline in Domestic Violence

An overwhelming majority of 88.88 percent of female respondents, in Table 2, availing the services of Akhuwat have categorically endorsed the view that the incidence of domestic violence has considerably declined after they started income generating initiatives. Some observed that they often suffered chronic stress because of lack of finances to meet their household expenses. There has been a tangible decline in the arguments and physical brawls because of the new-fangled avenues for increasing the household income. Only 11.11 percent of the female respondents declared that there is no change in the attitudes of their husbands. The husbands continue to abuse the women because they are addicted to it. It was widely perceived by the respondents that financial crises were instrumental in fomenting arguments and physical fights in the household. They believe that a loan from Akhuwat has definitely augured well in reducing domestic fights in their homes, as it has brought relative economic prosperity. Most women were of the opinion that their experience with Akhuwat has resulted in strengthening and improving their family bonds not only with their spouses but also with other members of their families.

Increased Social Interaction

Another dimension of empowerment is the process of participation by target population in various activities directly or indirectly affecting their lives. A lot of women in male dominated societies are denied the freedom to participate in

activities in their communities and resultantly are left with feeling of powerlessness. Akhuwat serves as a platform of social interaction through which people beset with similar problems get the much sought after opportunity to interact with one another. This interaction minimizes isolation, as women seek to participate more enthusiastically in social events to make their presence felt. Peters (2016) corroborates the finding recorded by the researchers when he observes that women participants of microfinance programs tend to demonstrate a propensity of group reaction against incidence of violence against fellow women.

LIMITATIONS

This study was primarily reflective of a relatively small sample size consisting of 90 respondents. Given more time and resources the sample size could have been expanded. The researchers restricted the study to three localities of Rawalpindi district. Resultantly, the respondents represented a narrow range of ethnicity and social divide. Due to the paucity of time, the researchers only focused on the operations carried out by one MFI (Akhuwat). The researchers are of the considered opinion that a comparison of Akhuwat with some other MFI working in the same district might have added value and variance to the research outcomes. Further, a comparison of Akhuwat's interest-free loan methodology could have been compared with strategies pursued by other MFIs, which charge interest rate on microcredits.

CONCLUSION

The research findings in all three research locales have brought it to the surface that microcredit has the potential of heralding a positive socioeconomic metamorphosis in the lives of its women borrowers. The analysis of this qualitative research helps explore the phenomenon of women empowerment in depth. The research exhibits that once women are offered initial capital by MFIs, they envisage a proactive role for themselves towards generating income for the welfare of the families. Their successful endeavors enhance their stature not only in the confines of a household but also on a bigger canvas of a community. Their liaison with the microfinance institutions helps them promote their selves. They gain in confidence and command social

recognition. Thus they begin to enjoy better social relations both at the domestic as well as at community level and become active participants in decision-making processes. The very acts of purchase and possession of small household assets reinforce the impression that after attaining economic autonomy, women embark on a course towards exercising an authority, historically resting with men in Pakistan. This process entails an enhanced sense of self-efficacy and self-esteem for the socially neglected women. In addition, women participation in MFI meetings, group gatherings and their frequent recourse to bank transactions afford them ample opportunities to enhance their mobility.

IMPLICATIONS AND RECOMMENDATIONS

Poverty alleviation, gender equality and women empowerment are complex issues, which cannot be addressed through a magic bullet resolution. Community-based development initiatives duly configured to respond to ever-changing environment dictates need to be undertaken for a sustainable change. Organizations mandated to strive for women empowerment must come forward and address the disparities embedded in the system through lending support to the endeavors aimed at assigning better control for women over decisions pertaining to economic, social and household spheres. In addition, insurance schemes, training and development, health counseling and financial assistance in case of death and disability should also form part of MFIs agenda targeting women folk. In this context the initiative of Akhuwat, whereby financial assistance in such crises is disbursed deserves mention here. Training aimed at exposing the women to the fundamentals of budgeting, saving and investment would be especially desirable in view of their minimal academic credentials.

In order to accord appropriate significance to the question of women empowerment through microfinance intervention, the overly ambitious commercialization of MFIs needs to be checked. In addition, efforts on part of policy framing institutions are needed to render MFIs gender-sensitive as most of them, including Akhuwat, are gender-neutral for the simple reason that the issue is hardly consequential for their business development. This neutrality on their part reinforces the inequalities prevalent in developing

communities. It is also worthwhile to recommend that policy formulation organizations should ensure the participation of women on their panels to benefit from their input. Furthermore, MFIs shun impact assessment. They deem it proper to conduct a financial audit to appease the critics. A proper, all-encompassing impact analysis would help them internally gauge their progress in true perspective. It would also help other stakeholders (government, donors, clients, fundraisers) objectively evaluate the contributions made by an MFI towards realizing its projected goals.

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