

## THE ROLE OF THE MICROCREDIT PROGRAM IN WOMEN'S EMPOWERMENT IN A NATURAL DISASTER-PRONE AREA OF BANGLADESH: A CRITICAL ANALYSIS

**Mst Jesmin Ara\***

Senior Assistant Chief Ministry of Planning Government of the People's Republic of Bangladesh Dhaka, Bangladesh.

**\*Corresponding Author:-**

Email: [jaimajesmin@gmail.com](mailto:jaimajesmin@gmail.com)

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### **Abstract:-**

*Natural disasters such as cyclone and flood in the coastal areas of Bangladesh has become a common phenomenon, especially since the last two decades due to the impact of global climate change and global warming. The impacts of natural disasters among the residents of coastal areas are enormous. They face huge financial loss due to the unemployment, deaths of domestic animals, lower crop productions, broken or affected houses, and so on. In addition, they become vulnerable both physically and psychologically during and post-disaster period. However, the impacts of the natural disasters are not the same over men and women. Women become more vulnerable due to their double duties, lack of safety, and for the patriarchal nature of society. The microcredit organizations arguably try to reduce the vulnerabilities of these women by providing short-term loan and also claim to empower them. Therefore, the study emphasizes whether these women are, in reality, becoming empowered. The study was conducted among 384 women who were purposively selected from 6367 households in Southkhali Union, Sarankhola Upazila (sub-district), Bagherhat district, Bangladesh. Results show the overwhelming majority of the participants (90%) were somehow affected by the last natural disaster, either by a cyclone or flood. Regarding the usage of microcredit, the majority of the participants (57%) who are the receivers of microcredit could not use the money independently, as their husbands took the loan from them forcefully. And only 8% of them could invest the microcredit in productive activity such as starting a small business. It is worth noting that 82% of the participants mentioned that their engagement with the microcredit organizations could not change their role in the family, e.g., they could participate in the decision making procedure within the household.*

**Keywords:-** *Natural disaster, empowerment, microcredit, women, Bangladesh.*

## 1. INTRODUCTION

The most concerning fact for the global community today is about the rapid climate change including sea level rise, frequent natural disasters (such as cyclone, flood, and drought), and its catastrophic impacts on human society (Alam and Rahman, 2014; Ahsan, 2014). The impacts of the natural disasters are almost equal in everywhere, however, the developing countries are more vulnerable because of the large population size, poverty, lack of effective adaptive capability during and post-disaster period (Ahsan, 2014). Considering these criteria, Bangladesh can be considered as the most vulnerable to natural disasters compared to other developing countries. Among other areas, 19 coastal districts of Bangladesh are in great danger of natural disasters, where women are more vulnerable compared to men (Sultana, 2010; Alam and Rahman, 2014; Kabir et al., 2016). The microcredit organizations such as BRAC, Grameen Bank, and ASA generally claim to empower the women, residing in the natural disaster-prone areas, by providing short-term cash loan. Since the empowerment women eventually reduces vulnerabilities and increases resilience, these microcredit organizations also claim to play an active role in reducing vulnerabilities of the natural disaster-prone areas.

In fact, the concept of 'empowering women' had been used as a common agenda by the development agencies and NGOs (Non-Government Organizations) initiated in the 'third world' countries since a few decades ago. More specifically, women were included in most of the development planning, even if nominally, during the 'decade for women' (1975-85) (Rozario, 1997). Although development agencies and NGOs set the concept of 'empowering women' as a frequently cited aim as well as a goal through their development projects and interventions (Mosedale, 2005), their achievements are questioned by the academicians, scholars, and researchers. The central aim of this research is related to the viability of the microcredit program to empower women of a natural disaster-prone area in Bangladesh. In addition, the study also argues that microcredit program can help the poor and vulnerable women to be economically solvent temporarily but failed, arguably, to empower them mainly because of the high-interest rate, quick circle of loan repayment, poverty, patriarchal nature of the society, the culture of gendered division of labour within the household, religious conservatism, and so on.

## 2. Women's empowerment: a critical understanding

'Empowerment' is a complex term to be defined, however, many economists, sociologists, developments planners, and feminists tried to explain the phenomenon in various ways. For example, Agarwal (1995) tried to define empowerment as a process by which the powerless, as well as disadvantaged people, are fueled 'to challenge and change (in their favor) existing power relationships that place them in subordinate economic, social and political positions' (Agarwal 1995 cited in Meinzen-Dick et al., 1997). Furthermore, Batliwala (1994) conceptualized the term empowerment as 'a spiral, changing consciousness, identifying areas to target for change, planning strategies, acting for change, and analyzing activities and outcomes' (Batliwala 1994 cited in Mosedale, 2005). From the above definitions, it can commonly be said that empowerment is the process by which the disadvantaged group of people such as women can have the access to enter to the power locus for leading their lives according to their choices, and through this process women will achieve the sense of gaining control, of participating, of decision making (Karl, 1995). Precisely speaking, empowerment instigates women the ability and power for self-understanding and to control their own destiny (Malhotra, Schuler, and Boender, 2002; Kabeer, 1999). However, women's empowerment requires their entrance into the economic, social and political arena, therefore, it can be asserted that women's empowerment is not a linear process (Charmes and Wagering, 2003). For example, a woman might be empowered economically but she might not be empowered politically or culturally.

Likewise, Batliwala (1994) pointed out that women's empowerment does not necessarily mean only the economic strength because many rich women are found to be abused and raped too (Batliwala, 1994 cited in Mosedale, 2005). It is a common case in the 'third world' countries such as Bangladesh where highly educated, economically self-dependent and politically aware women are being abused by their husbands. If this is the scenario of these group of women then it can be easily assumed that the low educated with rural background women in the natural disaster-prone area are more vulnerable, which eventually keep them disempowered. It happens because women are still now vulnerable in societies due to the dominance of patriarchal ideologies. If this is the case, can we call them as empowered? Therefore, women's empowerment requires their integration, active participation and equal access to decision-making procedures; economic, political, social and cultural processes; and freedom of choices.

## 3. Women's empowerment through Women in Development (WID) and Gender and Development (GAD): a theoretical orientation

A group of feminist scholars, WID scholars such as Esther Boserup, argue that women's empowerment is significantly related to the development processes; therefore, they emphasize on women's integration with the development procedures to be empowered. But, their concentrations on women's integration into the development processes rejected by the Marxist feminist and socialist feminist scholars such as Lourdes Beneria, Linda Lim, June Nash, Jorge Larraín and Belinda Bozzoli etc. However, these two theoretical approaches (WID and GAD) are discussed to justify the NGO's/microfinance organizations' claim/applicability in empowering the rural women in a natural disaster area of Bangladesh. The WID as an approach arose in the 1970s and its primary aim was to incorporate women in the development processes without considering the sex-specific terms and the gendered division of labour (Kabeer, 1994). Moreover, Esther Boserup (1970), known as WID writer, argued that women in the third world countries are being marginalized both economically and socially by the unequal process of economic modernization (Boserup, 1970 cited in

Bandarage, 1984). Therefore, WID scholars believe that women's less integration into the development processes kept them disempowered, as Bandarage (1984) clarified it further saying that 'the basic postulate of the WID school is that women are insufficiently integrated into the processes of economic modernization and that their liberation lies in better integration into those processes' (Bandarage, 1984). Consequently, according to the WID point of view, women's empowerment is possible through bringing them into the development processes through which they will be able to occupy positions in the existing power structures and to participate in the socio-economic, political and cultural structure of society (Rowlands, 1998).

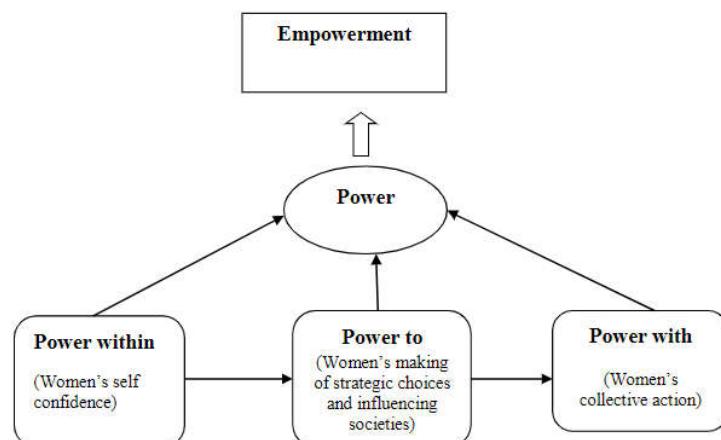
However, a more contemporary approach is, not only related to women's role but also to the dynamics and structures of gender relations, known as GAD approach (Rowlands, 1998). In fact, the GAD approach has emerged as an alternative discourse to the WID approach and it tries to articulate women within the existing structure of the society (Jackson and Pearson, 1998; Razavi and Miller, 1995 cited in Cornwall, 2003). Basically, the GAD as an approach tries to focus on the socially constructed value systems which create gendered division of labour, for example, women are constructed as the housewives in the 'third world' countries (Rowlands, 1998), and therefore, they are unable to participate in the development procedures as men do. But, this study argues with the GAD approach because women of the present study area were directly involved in microcredit finance but can we call them as empowered women? The answer is, of course, 'no' because women are placed in the bottom of the power relations due to the existing unequal social structures, social stratifications, gendered division of labour and male dominant development policies. All that it means, both WID and GAD approaches try to concentrate on women's reified and socially constructed inferior status (i.e. created by sexually and socially) through which women cannot enter into the power structure and thus are kept disempowered.

However, women's empowerment does not, solely, depend on eliminating the stigmas related to the sexual and gender inferiorities, rather they should be capacitated for the 'power over' to assert their rights, demands and to enjoy equalities.

### 3.1 Relationship between power and empowerment

To understand what is meant by empowerment, it is important to understand what is meant by power. Power can be conceptualized in terms of people's capacity to make strategic life choices and exercise influence. Empowerment then refers to the processes by which this capacity is acquired (Kabeer, 2010).

**Figure 1: Relationship between power and empowerment**



**Compiled from:** (Kabeer, 2010; Mosedale, 2005; Rowlands, 1998)

Access to power creates a platform for women to bargain for their legal/rational rights and achieving equalities. There is no doubt that microcredit programs of the NGOs in Bangladesh consistently tries to integrate women into the power locus (i.e. microfinance organizations such as Grameen Bank, BRAC, ASA claim in providing women the economic power by distributing cash money for income generating) to fit them in the decision making procedures in the domestic and societal level. Therefore, these two concepts 'power' and 'empowerment' are interrelated because 'the word empowerment is built around the notion of power' (Rowlands, 1998). Moreover, Michel Foucault used the term 'power' as relational and which can only exist through practice or exercise and defined it as a 'mode of action upon actions' (Foucault, 1982 cited in Rowlands, 1998), that is to say, there should be at least two groups for power to be exercised. Thus, power can be used by the oppressor (i.e. men) to abuse and alternatively it can be used (i.e. by women) for emancipation (Radtke and Stam, 1994 cited in Ibid, 1998). Therefore, it can be argued that microcredit program, at least, tries to make women powerful to emancipate them from the present oppressive/abusive social structure. Their sense of power is related to women's empowerment.

Moreover, empowerment is negatively related to 'power over': 'the ability of dominant groups to impose their choices on others' (Kabeer, 2010), and positively related to 'power within', 'power to', and 'power with' through which women can be empowered. When men tend to abuse women then the term 'power over' is negatively related to women's empowerment (i.e. marital rape is a common matter in the developing countries where women are unable to avoid due

to their economic dependence on their husbands). Therefore, patriarchal social structure is liable for practicing ‘power over’ to control women and thus women are kept disempowered.

Additionally, women’s access to ‘power within’, ‘power to’, and ‘power with’ give them the realization about the existing unequal division of labour, economic and development processes and give them the confidence to make strategic choices to change these unequal structures through combined actions.

### **3.2 Power, disempowerment, and empowerment**

Empowering women means that they are/were disempowered in first place, that is to say, disempowerment is the first and foremost precondition to be empowered for example some people might exercise a great deal of choice to impose their decision over others but it does not mean that they are empowered, rather they might be called as powerful, because they were not disempowered primarily (Kabeer, 2010). Moreover, empowerment and disempowerment might be related to each other in a reverse way even though the context is found as the same for the identical agents such as Rowlands (1998) stated that “one person’s ‘empowerment’ process may be another person’s ‘disempowerment’, either because they share some situation where their two sets of needs are incompatible, or because similar processes acting in different contexts or within different power relationships have diverse impacts” (Rowlands, 1998). More importantly, there is a significant association among poverty, power, and disempowerment because poverty especially lack means for meeting one’s basic needs might reduce the power to practice meaningful choices of life (i.e. choice of lifestyles, when and who to marry, taking decision about children’s education) and keep her disempowered (Kabeer, 1999). That is why, microcredit program tries to focus more on poverty alleviation by providing short-loan so that women do not need to depend on husbands for their basic needs, and they can start doing economic activities independently. They tend to believe economic freedom would eventually make women empowered in all other sectors. But their poverty alleviation strategy is being questioned by the researchers for the high-interest rate compared to the commercial banks (Rahman, 1999). Moreover, the critique may arise whether NGOs are playing the role of the commercial banks because instead of developing women they are developing themselves by taking high-interest rate from the loan recipients. Hence, it can be argued that women are becoming powerless and eventually disempowered due to the burden of loan-debt that they take from the micro-credit finances.

### **3.3 Manifestations of empowerment: how women’s empowerment can be measured?**

Empowerment itself is a buzz-word because still now feminist scholars, development thinkers, and academicians unable to specify it, hence, it is really a daunting task to measure whether women of a particular society and nation are empowered or not. Broadly speaking, there is no standard measuring scale to specify it. If we want to consider women, for example, of the ‘western’ societies being empowered and try to standardize a specific criterion to measure the empowerment level of the ‘third world’ women, then it might work. However, questions may arise whether ‘western’ women are empowered or not because they, still now, bear almost double duties (i.e. unpaid domestic work and paid part-time or full-time work) compare to men (Bond and Sales, 2001). Western women, still now, sacrifice their jobs for their mandatory duty within the household. Therefore, they cannot be the standard scale to measure the level of empowerment of the ‘third world’ women. However, feminist scholars such as Naila Kabeer (1999) identified three interrelated dimensions: resources (not only access but also legal authority for future claim for material, human and social resources), agency (includes processes of decision making, negotiations and bargaining) and achievements (well-being outcomes) to measure the manifestation of women’s empowerment (Kabeer, 1999). At this stage, Naila Kabeer’s measurement can be explained to accept or reject the central argument of the paper related to the viability of the microcredit program to empower women in a specific natural disaster-prone area of Bangladesh.

#### **3.3.1 Access to and control over resources**

It is more or less a common scenario that, all over the world, men tend to exercise ‘power over’ women of being ‘breadwinner’. Therefore, if women get the equal access to participate in the outside resources (income) then they will be able to achieve the bargaining power for ensuring equality everywhere from home to societal level (Brines, 1994; Oppenheimer, 1997 cited in Voicu et al., 2009). Additionally, studies have found that ‘women are likely to exercise a greater degree of autonomy in those regions where they enjoy some rights to land’ (Boserup, 1970; Dyson and Moore, 1983 cited in Kabeer, 1999), hence, land rights as a resource represent whether women are empowered or not. Furthermore, Kishor (1997) tried to use the term empowerment as women’s control over key aspects of their lives such as control over income and expenditure, leading the life without depending on husbands and decisions who and when to marry (Sathar and Kazi 1997; Jejeebhoy 1997; Kishor, 1997 cited in Kabeer, 1999). Although studies found that having access to resources women still are being dominated by men and kept disempowered, for example, they are expected to do the bulk of the unpaid housework (Evertsson and Nermo, 2007). The argument at this stage comes up with a great concern whether the women of the natural disaster-prone area will be able to practice power within the household arena because if they might be found all the time overloaded by household work while men engaged in gossip with friends after returning from their workplace.

#### **3.3.2 Measuring agency**

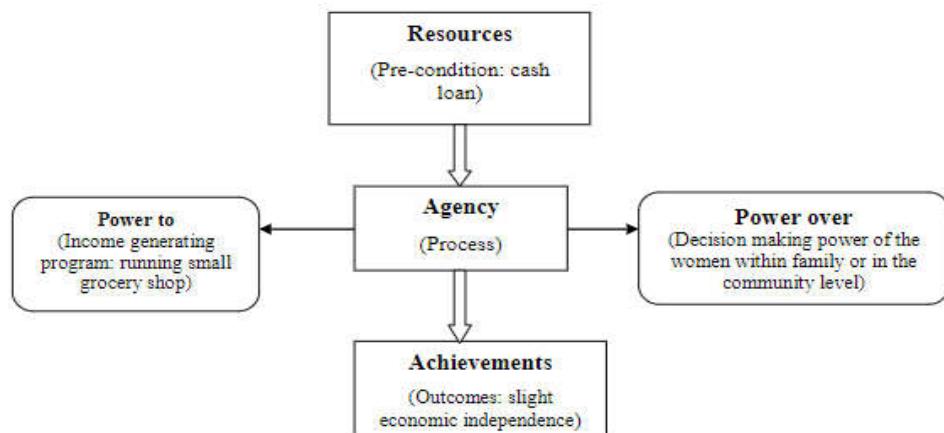
The measuring agency is the second way to know about the manifestation of women’s empowerment. Naila Kabeer (1999) clearly stated that ‘indicators which focus explicitly on the measurement of the agency include measures of both positive as well as negative agency: women’s mobility in the public domain, their participation in public action, the incidence of male violence and so on’ (Kabeer, 1999). Nonetheless, measuring agency mainly relate to decision making

ability because decision making capability conceptualize the notion ‘power’ (Lukes, 1974; McElroy, 1992 cited in Ibid, 1999). Albeit, decision-making sectors seem to be more or less the same in Bangladesh: ability to purchase major assets, leasing of land, taking in livestock, health care matters, and children’s education (Hashemi et al., 1996; Cleland et al., cited in Ibid, 1999), and India: the ability to purchase household goods food and jewellery items, and taking decision about children’s schooling and type of schooling (Jejeebhoy, 1997 cited in Ibid, 1999). It is evident that Bangladeshi women were found to struggle with the repayment of the loan that they took from the NGOs (Yunus, 1997 cited in Rahman, 1999).

### 3.3.3 Measuring achievements

Measuring achievements is the third indicator of measuring women’s empowerment level. It might vary from country to country. Infant as well as child mortality rate can be used as achievement indicators because mothers are primarily liable for their children’s health. If mothers have the access to health and education then that will eventually affect their children’s health, for example, Kishor (1997) conducted a study using the ‘national Egyptian data to explore the effects of direct, as well as indirect, measures of women’s empowerment on two valued functioning achievements: infant survival rates and infant immunization’ (Kishor, 1997 cited in Kabeer, 1999). The level of empowerment among the women of disaster-prone area can be achieved by microcredit is showed through a diagrammatic presentation below by using Naila Kabeer’s model.

**Figure 2: The process of empowerment**



**Compiled from:** (Kabeer, 1999; Loomba et al., 2000).

But Naila Kabeer’s measurement might not be used to measure the level of women’s empowerment of every country. For example, Bangladeshi women might be thought as empowered if they have the access to having a mobile phone because it is not commonly found among the rural women but for the UK women it is a simple matter to have a mobile phone rather they are expected to have smartphones which can rarely be found among the rural Bangladeshi women. However, the above model for measuring women’s empowerment can be criticized by the indicators set by Hashemi et al. (1996). A study was conducted by Hashemi et al. (1996) where they revealed eight indicators of measuring manifestations of women’s empowerment in Bangladesh such as mobility: outside of the village, going to market, and watching movies; economic security: owning house or land, having cash savings, and productive assets; buying capacity: ability to make small purchases: necessary materials that are used for daily food preparation; ability to make larger purchases: pots and pans, and children’s clothing; involvement in major household decisions: ability to decide independently, decision regarding buying and selling land; relative freedom from domination within the family; political and legal awareness; and involvement in political campaigning and protests. These indicators are important to argue about the role of microfinance organizations for empowering women.

## 4. Debate on the role of microcredit program in empowering women in the natural disaster-prone area

Microcredit program consistently claims to work for empowering women of the ‘third world’ countries like Bangladesh and they tend to declare on achieving great success in this regard. Moreover, they incline to prove that women’s empowerment is achievable by giving them economic power. That is why NGOs in Bangladesh initiate microcredit activities to provide women short-term loan for income generating and to be economically active after a sudden natural disaster. Of course, it is undeniable that few women from the developing countries were found to entering into the rural market economy because microcredit shifted the identity of the women from housewives to the producer (Batliwala, 2007), and ‘bread-eater’; to ‘bread-winner’.

This is how women’s empowerment issue is most commonly addressed within the microcredit activities in the developing world perspectives. Nonetheless, this study emphasizes the fact that microcredit program fails to empower the rural women except giving them little, directly or indirectly, economic solvency/freedom while disaster and post-disaster period. Microcredit program found to concentrate primarily on women’s economic issue, directly or indirectly, where

Grameen Bank and BRAC provided sort-loan. Therefore, critical discussion on the role of microcredit program for empowering women in the disaster-prone area is needed for further understanding.

NGOs target rural women to bring them into the mainstream economy by giving short-loan. But researchers such as Goetz and Gupta (1996) argued with the viability of the development program to empower women economically and socially (Goetz and Gupta, 1996). Moreover, researchers and academicians raise questions on the extent to which women are claimed to be benefitted by the micro-finance organizations (Everett and Savara, 1991; Goetz and Gupta, 1996; Mayoux 1995a cited in Mayoux, 2002). At this stage, a concentration can be drawn to focus shortly on the microcredit activities in Bangladesh. Because microfinance organizations claim to empower the rural women by providing cash money. For example, research conducted by (Hashemi et al., 1996) showed that microcredit program initiated by Grameen Bank and BRAC do empower the rural women of Bangladesh (Hashemi et al., 1996). But, the reality is that poor women in the disaster-prone areas rarely can receive the loan. Rozario (1997) clearly stated that loan recipients of BRAC are those rural people who are already known as influential and comparatively wealthy and they are often identified as middle class and he added further that poor women's loan is commonly used by their husbands.

Moreover, Goetz and Gupta (1996) showed that only 37% of the rural women were found who had full control over their loan and rest of the 63% women had partial or less or no control over the loan that took from the microcredit organizations.

Additionally, there is enough ground to criticize these microfinance organizations for playing the role of the bankers because their interest rate is higher than the commercial banks. For example, the annual interest rate of Grameen Bank was 20% which about 8% higher than the rate of the commercial bank of Bangladesh (Rahman, 1999). The most pathetic matter is that due to the involvement with Grameen Bank 70% of the women reported an increase in violence and only 18% of the women reported decrease in violence within the household among a total number of 120 women loan recipients (Rahman, 1999 cited in Kabeer, 2005), because “‘abusive’ men publicly denounce the Grameen Bank and the loaners as against Islam” (Ahmed, 2008). Moreover, due to the intense pressure of the field staffs for repayment many women were forced to enter the process of loan recycling which increased the loan burden among the women (Yunus, 1997 cited in Rahman, 1999). As a result, women had to sell their assets such as ornaments, goats, houses, and even land to repay the loan. If these are the cases then how do microfinance organizations, such as Grameen Bank or BRAC, claim to empower the rural women? This is a very big question of the present time. That is why, Rozario (1997) argued that NGOs such as Grameen Bank/BRAC/ASA in Bangladesh to facilitate the poor by giving microcredit to generate income but they are seemed to be reluctant to persuade women to challenge the existing codes of class hierarchy as well as gender hierarchy, moreover, women are not fuelled by them to cope with the economic and political system as well as to challenge the husbands authority and existing gender inequalities of the societies. That is to say, their goal is directed to bring women in the productive activity but they do not focus on the basic societal problems as mentioned by Razario (1997). In fact, empowering ‘third world’ women through microcredit who specifically belong to disaster-prone area is quite impossible. Besides, Batliwala stated that microcredit program ‘successfully shifted productive resources into poor women’s hands’ and through their income children’s educational status and health as well as household nutrition levels raised (Batliwala, 2007). But the concern is whether we can call them as empowered women because we know that the economy is only one part of the process of empowerment. The answer is absolute ‘no’ as Naila Kabeer (2005) clearly asserted that ‘there are no magic bullets, no panaceas, no blueprints, no readymade formulas which bring about the radical structural transformation that the empowerment of the poor, and of poor women, implies’ (Kabeer, 2005). At this stage, the claim of the microcredit program to empower (by reducing vulnerabilities) women of the disaster-prone areas can be rejected by referring Naila Kabeer’s (2005) statement. Because the NGOs in Bangladesh initiate their activities for a short time period, that is why they intend to get a quick result from their field activity. Thus, they cannot hit the basic social problems such as gendered division of household work, caste and class hierachal social system, and dominant attitudes of the males. The fact is that the process of empowering women requires long term planning and NGOs should focus on changing men’s hegemonic attitudes along with other activities to ensure women’s participation in the economic, social, political and cultural activities.

## 5. Methodology

Though the general target population indicates all the affected women living in mainly coastal areas of Bangladesh where natural disasters such as flood and cyclone is a regular phenomenon, however, this descriptive study species the women living in 6367 households in Southkhali Union, Sarankhola Upazila (sub-district), Bagherhat district, who faced devastating natural disasters during the last couple of years. This study also specifies women of the study area who took the loan from the microcredit organizations. Non-probability sampling approach was followed for conducting the survey among a total number of 384 participants from the Southkhali Union. A semistructured questionnaire was developed for this purpose. The data were collected from September to December 2017, and analysed by SPSS software (version 18). Verbal consent was taken from the participants before starting each of the face-to-face interviews.

## 6. Results

Table 1 shows the socio-demographic and economic characteristics of the respondents. The average age of the participants was 41.31 with a standard deviation of 10.27. Majority of the respondents (37%) fall to the age group of 30 to 40. Regarding the educational status of the participants, a vast majority (84%) of them had no formal education or complete only primary level of education. In terms of higher education, 12% of the participants attended to secondary

school certificate (S.S.C.), 3% of them completed higher secondary certificate (H.S.C.) and tertiary level education were very low with 1% only. About occupation, 88% of the participants were the housewife, whereas only 12% of them are engaged in economic activities such as agriculture, owner of small grocery shop and chicken farm. In terms of monthly family income, the study found that an overwhelming majority of the respondents' (62%) family monthly income ranged from BDT 5000-10000. A considerable number of the household (29%) had a monthly income less than BDT 5000. Besides, 7% of the participants reported that they had a monthly household income in the range of BDT 10000-15000. Only 2% of the family had a fairly high range of income of more than BDT 15000 per month.

**Table 1: Socio-demographic and economic profile of the participants (n=384)**

Characteristics	Number	Percent
<b>Age (in year)</b>		
20-30	63	16
30-40	144	37
40-50	112	29
50-60	48	13
Above 60	17	4
<b>Total</b>	<b>384</b>	<b>100</b>
<b>Education Status</b>		
Illiterate (No formal education)	155	40
Primary level (class 1-5)	168	44
Secondary level (class 6-10)	45	12
Higher secondary level (class 11-12)	12	3
Tertiary level (Above class 12)	4	1
<b>Total</b>	<b>384</b>	<b>100</b>
<b>Occupation</b>		
Housewife	337	88
Agriculture	34	9
Owner of a grocery shop	9	2
Owner of a chicken farm	4	1
<b>Total</b>	<b>384</b>	<b>100</b>
<b>Monthly income of the family</b>		
Less than BDT 5000	111	29
BDT 5000 – BDT 10000	239	62
BDT 10000 – BDT 15000	26	7
Above BDT 15000	8	2
<b>Total</b>	<b>384</b>	<b>100</b>

\* Fractions were rounded

Table 2 describes the impacts of the natural disaster among the participants and the role of microcredit to empower them by reducing vulnerabilities during and post-disaster period. The greater percentage of the participants (90%) reported that they were somehow affected by natural disasters. More than half of the respondents (59%) were found that they were residing in their own houses during the disaster time. A considerable number of the respondents got their house totally damaged by the last disaster as 36% of them were residing under the plastic made shelter in their own yard. While only 5% of them resided in the flood/cyclone shelter. Respondents were asked whether they suffered from any diseases after the last natural disaster. More than half of the respondents (52%) suffered from diarrhea/dysentery, 15% from jaundice, 10% from Pneumonia, 9% from fever/cold. Only 14% of the participants could answer correctly that natural disasters are the effect of global warming and climate change. Unfortunately 86% of them said 'no' or they had no idea about it. Such less knowledge regarding causes and scientific dynamics of disaster may be influenced by the respondent's lower level of educational background. The majority of the respondents (57%) stated that although the loan was taken by them from the microcredit organizations, their husbands took the money from them forcefully. In addition, the rest of the participants (43%) could use the money by themselves, among them 59% used the money for buying foods during the disaster, 13% of the participants used for repairing the houses affected by the natural disasters, 20% of them used the money to repay the circle of loan of another microfinance organization, only 8% of them started small grocery shop or chicken farm. The study shows that the gross number of women (89%) faced a problem in loan repayment. About participation in the decision-making procedure, the overwhelming majority (82%) of the participants said that they had no active participation, while only 18% of them participated in the household decision making procedure. This signifies the patriarchal nature of the society of Bangladesh. In addition, only 7% of the participants could represent themselves at the community level.

**Table 2: Impacts of natural disasters (flood/cyclone) and the usage of microcredit**

Questions	Number	Percent
<b>Affected by natural disaster</b>		
Yes	346	90
No	38	10
<b>Total</b>	<b>384</b>	<b>100</b>
<b>Post disaster residing places</b>		
Cyclone/flood shelter	19	5
Own (broken) house	226	59
Plastic made shelter in own yard	139	36
<b>Total</b>	<b>384</b>	<b>100</b>
<b>Post disaster diseases</b>		
Diarrhea/Dysentery	200	52
Malnutrition	12	3
Pneumonia	38	10
Hand/legs were broken	23	6
 Fever/cold	35	9
Typhoid	19	5
Jaundice	57	15
<b>Natural disaster (cyclone/flood) is result of global warming/climate change</b>		
Yes	58	14
No	136	36
I don't know	190	50
<b>Total</b>	<b>384</b>	<b>100</b>
<b>Usage of the microcredit</b>		
My husband took the loan from me forcefully	219	57
I used the loan by myself	165	43
<b>Total</b>	<b>384</b>	<b>100</b>
<b>Purpose of taking microcredit (n=165)</b>		
Buying foods during disaster period	98	59
Repairing house, affected by cyclone/flood	21	13
Repaying another circle of microcredit	33	20
Started small business (grocery shop/small farm)	13	8
<b>Facing problems in loan repayment</b>		
Yes	343	89
No	41	11
<b>Total</b>	<b>384</b>	<b>100</b>
<b>Participation in the household decision making process</b>		
Yes	38	10
No	315	82
Sometimes	31	8
<b>Total</b>	<b>384</b>	<b>100</b>
<b>Self-representation in the community</b>		
Yes	27	7
No	357	93
<b>Total</b>	<b>384</b>	<b>100</b>

\* Fractions were rounded

### 6.1 Bivariate analysis

The usage and purpose of taking microcredit moderately associated with reducing postdisaster diseases. That is to say, taking the loan from the microcredit organizations help the participants to buy medicines, avail healthcare treatment, and so on. However, microcredit failed to change the role of the participants within the family atmosphere. The participation of the participants in the decision-making processes has no significant relations with taking the loan. It may be due to the patriarchal nature of society.

**Table 3: Summery table of Chi-square and Cramer's V on engagement with microcredit activities by change of status/condition of the participants**

Engagement with microcredit activities	Change of status/condition of the participants	
	Reduce post disaster diseases	Participation in the household decision making process
Usage of microcredit	V=0.16**	$\chi^2=2.37$ (df=2)
Purpose of taking microcredit	V=0.29**	$\chi^2=5.37$ (df=2)

$\chi^2$ : \*P < .05, \*\*P < .01, \*\*\*P < .001; Cramer's V: below .10=weak relationship, .10 to .30=moderate relationship, above .30=strong relationship

## 7. Discussion

The study area, Southkhali Union, is one of the most affected natural disaster-prone areas in the coastal part of Bangladesh. The inhabitants of this union have to experience either cyclone or flood almost every year, be that on a large or small scale. World climate change, as well as global warming, are the big factors causing the natural disaster so frequent in the coastal areas of this country. The impacts of these natural disasters especially on women are enormous. For example, they suffer from various diseases including diarrhea/dysentery (52%), jaundice (15%), pneumonia (10%), fever/cold (9%). Overall, the study found that 90% of the participants were affected by the natural disaster last year. Since their economic conditions were not so well off (62% of the participants' monthly income of the family range from BDT 5000-10000), they usually take the loan from the microfinance organizations for various purposes, such as income-generating, coping with the post-disaster vulnerability, and due to the pressure of the husbands.

The present study explored that 43% the respondents could use the loan taken from the microfinance organizations. Of them, only 8% could use the money for income generating purposes by running small grocery shop or owning the small chicken farm. The rest of the participants used the loan for other purposes such as buying foods, repairing houses affected by the natural disaster, and repaying the circle of the loan from another organization. Learning how to lead a small group and self-representation within the community was found in a limited manner among the participants who took the loan from the microfinance organizations. To some extent, the microfinance organizations put emphasis on women's leadership issue. Because they try to show that small group and communal activities eventually make women politically empowered. However, this claim was found invalidated in the case of the participants of this study, because only 7% of the microcredit recipients could represent themselves in the community level, be that participation in the local election, leading the group of women who take loan from the same organization, and so forth. More even, only 8% of the participants could participate in the household decision-making procedure. Thus, it can be said, arguably, that microcredit activities could bring the flow of empowerment among the participants of the study area. For example, income generating activities such as running a small grocery shop, starting a small chicken farm brought economic empowerment.

However, this flow of empowerment did not sustain among the women due to the lack of flexibility, connection with voices, and the interests among the women. Furthermore, in general, the influential villagers and middle-class people mostly received the microcredit in Bangladesh. As post-development analysts such as Escobar (1995) critically stated that development discourse includes the voices and interest of the 'western' experts and neglects, intentionally, those of the native people (Escobar, 1995 cited in Scheyvens, 2000). Women are commonly found in the development projects as marginalized or excluded (Mayoux, 1995 cited in Cornwall, 2003), moreover, their involvement kept limited to implementation (Gujit and Kaul Shah, 1998; Lind, 1997). The conditions of these study participants found in terms of the micro-credit activities prove what Scheyven (2000) argued.

## 8. Conclusions

Empowerment is a broad issue which transforms the societies towards a positive direction to give women proper space for leading lives according to their choices. The concern of this research paper is related to the fact that microcredit focus on the narrow issues such as giving women short-term cash loan to initiate economic activities in small scales and to cope with the post-disaster vulnerable conditions temporally rather bringing men into the process to realize that women's lives should not be confined only with the household activities and that women's empowerment is not a threat for them. None of the microfinance organizations was found to initiate any special program for men to feel that women have the same capabilities as they have to contribute to economy, politics and other sectors. If men don't allow women to participate in the household decision-making procedures then how they can contribute to the outside household matters? Because rural women still now take permission from their husbands or male authorities of the families to go even outside of the house. As Rowlands

(1998) clearly stated that 'the empowerment of women is also not just a women's issue, but is a gender issue which necessitates a re-examination of gender relations, and which, ultimately, will require changes of men as well as of women' (Rowlands 1998, p. 30). We can see that micro-finance organizations did not concentrate on the issues related to gender role and women's overloaded household work, consequently, the bottom-up approach of the microfinance projects could not make women powerful to be empowered.

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