

Women Empowerment Sustainability in Informal Economic Activities: The Role of Microcredit in the Sub-urban Areas in Sylhet, Bangladesh

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Abstract: A sub-urban area in countries like Bangladesh have the heterogeneity in social ties, settlement patterns, workplace opportunity, and gender relations which is not specified or recognized in socio-economic policy formulations. The study focuses on the usual investment pattern of microcredit received by sub-urban women. It found that the investment rationality is mostly driven by market forces and less organized and less feminized, in suburban settings. In institutional process, there is a considerable disparity between an increase of good portfolio visibility and income-generating livelihood scopes for women in the given socio-economic context. The theoretical construction follows the debate regarding the limitations of universal understanding of capitalism in contemporary market economy. The paper explained microcredit as a complex domestic and informal investment for 'women' referring selected sub-urban areas of Sylhet. However, this qualitative study uses some techniques like in-depth interviews, focus group discussion (FGD), and semi-structured interviews (SSI) in the primary data collection process. The study finds that the micro-credit system brings temporary liquidity security to face market demands for the receivers. However, monetary inflation concentrate on the market recognize working sectors which are dominated by male. The lack of diversity in recognition of women-work place has a diverse impact on enhancing capacity interventions. The paper suggests that in maintaining a good portfolio of the loan receivers, organizational monitoring and recognition of feminizing women's effort is necessary. The process can reduce the dependency on patriarchal setting and influence. The process is also essential for making long term and sustainable platform for the sub-urban informal economic activities of women in microcredit.

Keywords: Microcredit; Sub-urban area; Social risk protection; Women investment behavior.

1. The Study Background

The decrease in financial ability of urban poor has been reported recently in BIDS research (Sen, B 1985, in Hossain, S., 2020). The situation reflects a need to reexamine the connection between structural and domestic aspects in the gaze of a development

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intervention of poverty alleviation called micro-credit. The practice of microcredit concentrates more on loan access with subsidy in relevant cases, rather than giving emphasis on loan investment with, subsidy (Kabeer, N. 1997: 1). The present research focuses on the need of subsidized investment for women in the sub-urban area where there is a diversified investment with a gendered work difference.

In present, considerable ways has been introduced in the loan repayment procedure of microcredit sector to minimize the pressure of uncertainty in repayment; overdue payment, default counseling, and group help are among the provided facilities. Along with these opportunities, credit repayment of women remain difficult in an existing hierarchical social position and proper investment to reach empowerment and entrepreneurship has not defined yet. The journey of microcredit program is for over two decades. Though there are critics such as the interest rate is high and the institutional excuse lies on the service cost to validate the interest rate. Although there are critics, the micro-credit provides a structured pattern of a 'women-group mechanism' and instalment process for the mobility of loan. But from professional perspective, the investment sector for women loan receiver remained less monitored and less systematic. Moreover, the impact of 'globalization' influence on capital investment on local level and economic and social growth differs in individual aspect.

In the academic debate, the relational aspect of social capital from the new practice of human life has remained unaddressed (Carrier and Kalb eds., 2015). The cultural practice of financial relations outlines the movement of capitalism in a community. The mainstream market-based capital analysis does not recognize 'cultural difference' because capitalism concentrates mostly on the market expansion. According to Kalb in Carrier and Kalb eds.(2015), the voice of the classical anthropologists, insufficient to point the problem of the cultural deep-root of capitalism.

The paper addresses the complexities in the success of microcredit by identifying the limitation of mainstream pattern of credit investment and academic inability to address the impact of market economy in local context. The specific emphasis goes on understanding 'domestic loan necessity' and investment priority of micro-credit recipient to get market-based outcomes in a sub-urban area. The process explains the limitations of women-centric investment trends in suburban settings. The dominant recognition of 'work' influences and categorize economic growth rather than inclusive gender facilitated development.

The microcredit function assessment pattern uplifted by feminists in general and rational argument followed both the negative and positive outcomes (Kabeer, N. 1997). The process depends on the successful functioning of the 'social collateral' system in particular social settings. Social collateral system (Bateman, 2010 in Banerjee and Jackson, 2017: 69), works as solidarity circle of loan recipient, which is also known as '*Kendra*' (Banerjee and Jackson 2017: 69) and other related mechanism. The circle of recipient as a unit functions to secure the need of financial ability in repayment process. The strategic process of micro-credit depends on the use of family and community networks (Kalb 2015: 54). The fear and 'shame' as a functional component of social capital works in the failure of repayment loan (Banerjee and Jackson 2017: 78). The methodological and social mechanisms of micro-credit system brings the low-cash client to economic sector and to reduce poverty. The success significances in two-dimensional impacts; firstly, the entrepreneurship developed for the poor and extreme poor. Secondly,

(as a negative impact), the homogeneity platform has been constructed from family and social networking aspects. However, the method does not function in the market economy in the same way as in the landed economy. The structural difference in rural-urban distribution and increase of climate vulnerability with different push and pull factors has changed the family and community understanding in a sub-urban area. Moreover, the presence of multiple credit organizations in short distance to assist in economic decision making of people in need is also a concern in the sub-urban area in terms of 'choice' and 'freedom' in rational financial transactions. Rather it is creating complexity (Carrier and Kalb eds. 2015: 51).

Bangladesh initiated the microcredit program in the mid-70s, and it has offered ranges of activity from loan-proving to self-employment promotion and new business creation. Since its inception, it has an intense impact on improving women's economic and social status. Chowdhury et. al. (2011) argued that Grameen Bank is a case point in studying or understanding the impact of microcredit. When it started micro-credit operation in the mid-1980s, 65% of its borrowers were female. By 1995, they represented 95% of all microfinance (Pitt and Khandker 1998). Besides the Grameen Bank, other largest NGOs are BRAC (previously stands for Bangladesh Rural Advancement Committee, now as Building Resources Across Community), ASA (Association for Social Advancement), PROSHIKA. There are two factors identical to the expansion of micro-credit in rural areas of the country: i) from the socio-ideological context, women were subjected to male-head of the household leading to domestic violence and refrain women from active decision-making. ii) Offering credit to the men rather than the women carry the risk of the money wasted on gambling, alcohol, and tobacco (Armendáriz and Roome, 2008). These two provisions enhanced to support rural women as the potential of micro-credit in Bangladesh. However, a low drop-out rate and high loan recovery rate (over 90%) also support the trend of targeting women since they are crucial for sustaining micro-credit programs (Pitt and Khandker, 1998).

Along with Grameen Bank, several organizations are working there such as ASA, BRAC, FIVDB (Friends in Village Development in Bangladesh), BURO-Bangladesh, Chevron, Sun Credit, UCEP-Bangladesh, and RDRS-Bangladesh. Most of the organizations start their credit from 5000 Taka and limited to 5 lacs Taka. Each organization has the provision of savings that usually has no limit. The savings are mainly for the safety and security of the group member. Anyone can withdraw her/his savings during the crisis period in one hand, and it also helps to get a higher amount of loans in the future. Along with micro-credit activities, there are other initiatives done by many NGOs in the locality. For instance, RDRS-Bangladesh is providing educational and professional training; Chevron has been providing training on fishing and cattle-farming; BRAC provides training on tailoring.

The study discusses ensuring repayment is a vital concern that reflects on portfolio maintenance from the organizational side. On the other hand, the liquidity represents the temporary need to overcome the 'market' pressure from the borrower's aspect. The loan approval depends on clients repayment quality called 'portfolio performance record' which is suitable to benefit the educated people with capital-centric investment of the competitive sub-urban market. However, microfinance organizations works for vulnerable women empowerment and a portfolio based loan sanction policy is difficult for those women to continue the loan approval procedure.

2. Theoretical Implications

The study emphasizes the argument to ensure women's empowerment. Hossain and Tisdell, (2003:1) addresses women empowerment as a multidimensional concept and prescribed that a "wide range of social-economic-cultural at the family level as well as societal context" need to assess. Though they concentrated on the macro-level provision of empowerment indicators such as education, employment, and political participation to ensure empowerment. They recognized the complexity and justification of "incidence-based," i.e., entitlements theory. They supported the presence of power structure in getting the benefit from the process.

Microcredit induces women working sphere in the market structure; however, in sub-urban distribution, women have no separate recognize work sphere. In an established social-relational procedure, rural micro-credit is working, but women's workspace is still unrecognized in the sub-urban area. From the indicator of control and management of credit used by feminist thinkers for identifying women empowerment, there is a varying pattern of credit-beneficiary women of the microcredit system. Here scholars have emphasized the local history of social and economic relational aspects to specify the community's capitalistic behavior. The subjectivist thinking points out that the orthodox capitalism is unable to explain the 'long and complex histories' economic behaviour in local context. Kalb in Carrier and Kalb eds. 2015: 1-28, demonstrates that capitalism has social, geographical, and individual meaning and has an 'economic' production and meaning. The generalized market expansion policy and economic growth are not always synonymous with women empowerment.

In referring to the influence of culture, there is a recommendation that women's space need biological consideration with socially prescribed responsibility (Kabeer, N. 2012: 23). However, in suburban settings, the systematic need of cash money is needed run market expenses. But there are considerable investment happens where the return remain unsustain. The female workspace income of women from unrecognized work source mostly contribute to mitigates the uncertainty of the cash shortage. Improvement in 'employability' can mitigate by empowering these spaces (Kabeer, N. 2012: 41). The household pattern goes with primary and tertiary negotiations, such as investment, reallocation, and repayment. Naila Kabeer acknowledges the that the benefit of microcredit varies in varied cases and this variation is addressed as "purposive intervention" of formalities of microcredit. She emphasizes on the understanding of social engagement and reality of women in domestic sphere as "socialist compliance" to achieve social change in micro-level through microcredit.

In a new-classical economy, family played a different role in empowerment, not the only economic platform (Tisdell, C. et al. 1999: 7), and in the reference Sen (1985) added as a broad understanding of entitlement functioning. Entitlement relation reveals the pattern of governing possession of resource, ability to own/use, exchange possibilities, transfer of resources, and the opportunity to take away from them (Tisdell, Clam. Roy, Kartik. Ghose, Ananda. 1999: 5). According to Naila Kabeer there are two types of influence of microcredit on women beneficiaries. The positive development in the entitlement of education, property, and husband support has been addressed as intangible aspect. On the other hand the issues such as voice, a negation of power, and in-house gender relation, comes from women's credit access, identified as intangible development for empowerment. She demonstrates that a structured policy of targeting women in

microcredit is not bringing radical change in society's established gender relation but making considerable changes in women's attitude towards empowerment.

The female-male wage ratio (FMWR) and 'non-monetized household activity' get new importance in suburban areas (Bashar and Rashid, 2012). However, there is still an ambiguity on women's involvement in family decision making, freedom, and control over cash. In the overall situation, education and subsidized work have played a positive role to change the relation (Hossain, Mohammad and Tisdell, Clam., 2003). Here, the paper discusses that recognizing informal economic activity of women is necessary through microcredit to ensure women's empowerment in a sub-urban area where the market-induced job opportunity increases without the minimization of gender difference.

3. Methodology

The field work has been carried out from November 2019 to August 2020 periodically with the convenience of respondents work-area and national condition of Covid-19 situation. The study is qualitative, and it followed stratified random sampling (SRS) to identify respondents from different microcredit (MC) categories from the domestic sector. From three well-known MC working organizations in the Sylhet region and 30 (thirty) purposively selected households of MC borrowers, there are fifteen in-depth interviews, five Key informants (KI) with an open-ended questionnaire, and twenty semi-structured interviews (SSI) were conducted for data gathering. The discussion consists of analyzing borrowers' inclusion procedure in MC, borrowers' activity inside the system, difficulties, and consideration in maintaining functions, experience, and recommendation. The study fields are situated nearby Sylhet City, Bangladesh. The areas are Alurtol, Balucor, Arambag, Monglipar, Borshola, Malnicherra, Chatol, Borogul, Akhalia, Tukerbazar, Bagbari, and Loharpar. The study took a total of fifty respondents from thirty households and three organizations. The respondents' categories included the group president 'regular member,' and field officers. However, the data has not been collected at field officers' presence to avoid biases and information manipulation.

The visited Uttor Balucor (7 groups), Uttor Balucor woman (4 groups), Uttor Balucor woman (6 groups), shows that Microfinance loan range are 1000-1 Lakh, CNG loan up to 4 lakh, Shop, Furniture 50000-4 lakh, Ultra-poor microfinance 30,000. Field officer of Uttor Balucor told that beneficiary can pay first loan after first week of loan taken but FO's took it after second week. If anyone miss any installment they can pay it in running month. In previous time they had taken 144 installment 3 years long for 4 lakh, per installment was 4000 taka only, in new process they have taken 138 installment in number, per installment 4500 taka only. In Uttor Balucor woman group no 7, they have 22 members, Uttor Balucor woman group no 6 have 36 members. Among them 25 members in (10000 to 1 lakh) and 11 members has taken Ultra poor loan (4000 to 3000). In group 6, members have told that MF officer visit frequently to monitor the function of the group.

4. Result and Discussion:

4.1 The market trend and women's involvement

Microcredit allows women to work in their self-chosen profession both in the domestic or public places (Chowdhury et. al., 2011). One group member admits that there are little bit changes after receiving the microcredit from different NGOs in the study. The labor structures of the group members remain unchanged. Most male members are construction

workers, small businessmen, grocery shopkeepers, drivers, and daily wage laborers. No agricultural labors or unemployed members were in their group. Only a few members of the group do the agricultural activities. As they answered, women, do household work, tailoring, poultry, small business, and other household works. They invest their loan (microcredit) in the abovementioned business. A few women invest their loans in productive works like vegetation and poultry. Some of them repay their loan from the family business. The scenario is different here than that of the situation of rural areas in Bangladesh. In the study area, people were involved in income-generating activities, and through microcredit, they simply boost up their previous occupations.

4.2 Fund based lending and an obligation to maintain a portfolio

Chowdhury et. al. (2011) said that some studies found easy access to credit by the poor as a positive impact on livelihood strategies. However, other studies found that a poor household becomes more flawed with the extra burden of microcredit. Academically, Pitt and Khandker (1998) and Khandker's (2005) studies are considered identical in assessing microcredit's impact. Both studies have mostly covered the economic impact of microcredit, as the first study quoted, "*annual household consumption expenditure increases 18 takas for every 100 additional takas borrowed by women...compared with 11 takas for men.*" However, there are many critical studies on the impact of microcredit, which connote the adverse effect. The interest rate and usage of credit, the decision on consuming credits, and reluctant over relevant activities are the pertinent factors to devalue the credit's positive impact.

In the study area, people become financially solvent after taking the microcredit. The borrowers who use the money for profitable business, they become benefitted, and hence they achieve a suitable position in society. However, there are some defaulters in the locality, although they are few in number. They usually take loan to meet up or repay the other loan, and ultimately, they are the losers. They are not acceptable in the locality and everyone mistrusts them. From the micro-level data, it is evident that microcredit includes building-house, small business, cattle-farming, small grocery shops, and others. One of our study respondents (Name: Shakuntala Debi, age 60, housewife) said, "*I made up our dwelling home with the loan and saved some money. With this extra money, I bought a sewing machine for my daughter. As my daughter and I have a good relationship with other group members and villagers, my daughter makes their clothes. Besides, some of the village girls get training from my daughter.*"

However, some of the NGOs in this sub-urban area provide a significant amount of money to their borrowers. For example, FIVDB and VARD provide 3 – 4 lacs, Taka, for its members who purchase a CNG vehicle. The borrowers give the loan installment weekly, and they earn much more money than other income-generating activities in the locality.

The installment security depends on seasonal issues. In Bengali month Magh (10th) and Falgun (11th), most of the fields' remains grassless, and those cattle raising borrowers suffer a lot and milk production rate came down. Borrowers from tea garden workers have less opportunity in the winter season and wish that institutions should be flexible at this time of the year.

In the monitoring aspect, the study found that donor institutions only visit loan seekers' homes to know the settlement identity's authenticity and inquiry about the belongings

such as household goods. After loan sanction, they do less monitoring about the installment. Borrowers think that organizations should know the practice of installment usages. The credit receivers are not an efficient investor and may use it for food or household needs. If they monitor the right repayment sources, most of the loan receivers will sustain economic and social conditions.

On the other, a good portfolio certifies a good reputation in the social and organization sector where patriarchal personified domination works as the base of status. Borrowers involved with installment for many years suggest that microcredit institutions should provide benefits such as home, education, and treatment in emergency need and aid. For mandatory purposes, generally, borrowers took the loan. The process of donor institution about installment keeps under pressure. There are cases of borrowers who take a loan and give other people sudden financial shortfalls.

4.3 Family's prioritized demand vs. women's investment performance

Microcredit has multi-faceted impacts on various lifeways in rural, semi-urban, and even urban areas in Bangladesh. Hashemi et al., (1996), addressed the participation in credit programs increases women mobility, purchases capacity and significant household decisions. Also, female participants in microcredit are relevant more from the rights, resolving the conflicts, and control over decision-making at household and community levels perspective (Sebstad & Chen, 1996). The opposite views on the impact of microcredit prevails as it is a long way of women empowerment due to the societal beliefs and other prominent factors. However, Chowdhury and Chowdhury (2011) coined some potential impacts due to microcredit in the agricultural and non-agricultural sectors in rural and semi-urban areas in the country. The loan borrowers, especially the male members of the household, get involved in both agricultural and non-agricultural sectors. Indeed, it has no potential impact on women's labor supply or the changes in a women's labor pattern in case of a loan from other sources. Again, as Chowdhury et. al. (2011) connote eligible participants may come into labour supply process when women obtaining loans for self-employment and require to work outside to continue repayments which is a progressive impact. In the study area, most respondents agreed that there are no significant changes in women's labor supply due to microcredit. The most similar reason is that though women do works, they are behind the scene.

One of the respondents (Kakoli Debi, S.S.C. Passed, cloth vendor) said,

“The labor structure of our area is self-employed as many people (men) work in their shops and firms. On the other hand, women remain working in the family, which is unpaid. So, there are no positive changes regarding women labor in case of microcredit.”

Borrowers think that when someone seeks a loan, the provider should arrange training for particular installment purposes, to know whether the recipient is capable, and then provide financial assistance; otherwise, they should provide it after training. In the installment book, there is no clarification about the relation of loan applicant and the guarantors. Guarantors identity is minimal in the installment book.

4.4 Family and decision depends on patriarchal investment pattern

Orso & Fabrizio (2016) coined that the process of empowerment depends on some 'pre-conditions' which include material, human, social, and cultural aspects of society. Furthermore, access to those resources also plays different roles in social and cultural norms at different institutions. Gender relations represent a 'pre-condition' for the

empowerment process (Kabeer, N. 2001). Here, the involvement of women in public spheres affect the dominant normative aspect of society and restricts making choices. The people of the study area are day-laborers in major and some people are involved with other professions like rickshaw and bicycle workshop, deep tube-well, and cattle farm. Very few are involved in agricultural activities. Women do not do any outside – paid or unpaid – works so far. So, the choices to involve in outside work are not prominent in the area. The contextual facts bring the mixed experience of women after involving the microcredit programs. They get credit from NGOs, but they expense it for an existing family business or other purposes, and their accessibility is identical through social norms, not by the access of microcredit.

Case study – One: Mala Begum, age: 24, illiterate

Begum (40) lives at Alurtol, Majortilla, in Sylhet. At present, she has four members in her family with a male-headed household. The house head works on a cattle farm with a monthly salary of BDT. 10,000. She took a loan an amount of BDT. 350,000 for three years to purchase a CNG. Before taking a loan, she was informed by the neighbors that if she could take a loan, she can buy a cow. She thought of taking a loan and attended a group meeting. She finds that it is tough to include in any group for taking microcredit at forty years of age. In that case, the consent of the president, secretary, and guarantor is essential. She took a loan from FIVDB at first and then from Chevron. It is to mention that FIVDB has three categories of loans: micro, medium, and business. Some NGOs like Chevron have fixed savings, whereas others do not have. She does not take any loan from Chevron yet but took some training from them. She mainly shared the different experiences of different NGOs. She has also had a bitter experience with cattle-rearing. When the cattle became sick last year, she had to sell it and fallen into a risky situation to pay the installment. However, besides her personal experiences, she shared that all the female loan-borrowers give their loan to male household members and use it for different purposes. Sometimes, some borrowers take a loan to pay the installment of other NGOs. In her opinion, there is no extra job creation or employment-generation due to microcredit in the locality. Some women get some space to work more, but most borrowers repay the loan with their son's or husband's income. Since she took a loan from FIVDB, members (or she) cannot withdraw savings money anytime; they only can withdraw after the installment finishes. She agreed that her elder son usually decides in the family, but she decides on internal matters like vegetation and poultry. She believes that her family will make the right decision. However, she supports women's outside mobility after microcredit operated in the area, although she rarely goes outside the home.

Moreover, some loan-receivers have a structured plan and potentiality about loan payment; some have not. One borrower says she has taken 7 lac loans from 4 institutions (BRAC, ASA, FIVDB, Sun-Cred), but she is paying smoothly. She invested the entire loan in potential work. On the other hand, another borrower has taken 120,000Taka from five institutions but an irregular member and suffering to pay the installment. She cannot use money properly.

4.5 Social vulnerability and stereotyped investment for women

Fontana and Paciello, (2009) mentioned that some factors affect women's social position in the historical process, which prevailed in many regions. Among them, employment

segmentation, the gender gap in earning, and the fewer hours of paid work but huge burden are typical. Women generally produce food crops, and men are involved in commercial farming. The situation is country-wise different; for example, as in Pakistan, women are involved in cotton production, but the gender division of tasks is marked (Fontana and Paciello, 2009). The situation raises the unpaid works of female laborers. As a result, women labor or female members of the household fall in vulnerability in terms of social protection, and this situation plays a significant role in the decision making process in every household. Conceptually, micro-credit correlates with women empowerment in Bangladesh, as it sees as a new livelihood. This situation has two sides: a) Women under poverty usually go for microcredit, and sometimes they are pushed into informal tasks. b) Sometimes, the income of the household is increased due to microcredit. The condition of women in the family is not clarifying by the matter. The data from the study area supports both the principles. There are families in the study area that women of the household do the extra work after taking the microcredit. They are primarily responsible for repaying the loan or weekly installment, so they always fear any default payment. To mitigate the material demand, they (women) become involved with additional unpaid or informal work in households.

Case Study- Two: Rabeya Begum, age 45, Shop keeper

Rabeya (45) lives in the Dolia area near the Sylhet city. Her husband is a mason, and they have a family with six members. They have a shop of cutting mat for Hindu worship. She took a loan firstly BDT 2000 in 1992 from Grameen Bank. Now, she receives a loan of BDT 20000 from ASA and BDT 25000 from Grameen Bank. Now she pays the loan installment weekly. At first, they have had only five members in the loan group. There were some strict rules in forming a group or to become a member of the group. So far, she remembered they had a 16-points rule of microcredit. She took a loan from FIVDB, ASA, Grameen Bank, and *Ekti Bari Ekti Khamar* (a government initiative) at a different time. Some organization like Grameen Bank provides educational loan for the children of group members. Her husband started his business after taking the first loan from Grameen Bank. The bank officials and group members encouraged them mostly. She said that every one of the first credit group became benefitted from the loan. After forming the group, they maintained a good relationship with other members. Usually, women do household work in the area and tailoring, poultry, and small business. Her elder daughter has a sewing machine and gets some orders from neighbors. She acknowledged that she has little scope to influence or take any decision at the family or community level. Although her husband helps her repay the loan, he (husband) is a dominant family character.

4.6 Shifting Labour Structure and the Microcredit

In South Asia, only 13 percent of adult women are self-employed in agriculture compared with 33 percent of men, and less than 6 percent of rural women work in non-agricultural sectors compared with 27 percent of men (Fontana and Paciello, 2009). In Bangladesh, there are no detailed data in this regard. Though women are relatively engaged in agricultural work, but their weaker property rights devalued their activities. In the study area, women are mostly engaged with unpaid works – homestead gardening, household works, agricultural seed preservation, paddy processing, and separating rice from the paddy. The usual labour of women changes after the microcredit are enhanced locally or

personally. Household works remain the same; the additional new works imposed on women are considered dutiful jobs for the family's betterment. ILO study (2007) found that more women contribute to the family works in South Asia, compared to Southeast Asia, Sub-Saharan Africa, and even with Latin America. The labor structures in the sub-urban area in Sylhet have remained unchanged after the microcredit in the sense of wage labor and non-wage labor.

In analyzing the decision-making scenario, Malhotra et al. (2002) categorized women empowerment into economic, socio-cultural, familial/interpersonal, legal, political, and psychological aspects. The ability to share or control domestic financial issues reflects women empowerment in the economy. Here the women empowerment in financial issues is achieved if the three criteria has been met, such as participation in the family's major economic decision, daily purchase, and spending money. In the study area, there are varied situations among microcredit borrowers. If the women borrower has social recognition (like a mother or wife of the eldest son), they take or get the privilege to influence the family members to partake in economic activities. They can interfere in every step mentioned above of household maintenance. Some of the respondents said that they have full access to the family's decision-making process; they can independently make some decisions. Few women microcredit borrowers have full control over every step of financial empowerment.

Secondly, there are some other domestic issues along with financial matters like household work, child rear, own health care, and family planning. Studies show that microcredit assist in achieving self-determination, control over resources, and status and power relations with households. In the study area, some families have freedom of decision-making. In a household, the cooking is usually the mother's decision, although it sometimes hampers some male household members. As the respondents viewed, most women have authority over children's education, family welfare, and cooking items, but very few have choices over the family planning decision.

Thirdly, Parveen and Leonhauser (2004) viewed that the women's limited physical mobility deprives them from better livelihood opportunities. In the area, the mobility of women is something strict than other two dimensions. The view of one respondent, *"we do not need to go outside the house like other male members. If we go, there is not a problem. However, if my daughter wants to go outside the home, she must be accompanied by my son or me. In urgency, she calls her son or husband. There are no social barriers to go outside the home or village, but we (the female members) do not go without any valid reasons"*.

The above discussion compels us to rethink the relation of women empowerment with microcredit in the sub-urban context. Some scholars view that microcredit is a short-term solution for poor people; it cannot be long-term. After exposing the credit, women return to their previous position. The question is whether the situation would be termed as women empowerment or reducing vulnerability. The devaluation of women in the family makes it unable to reduce women's vulnerability through microcredit.

Studied locality	Purpose of loan	Investment of loan	logic
Alurtol	construction of the home, purchase of cow, shop, tin, farm.	CNG vehicles, bicycle, treatment,	Everyday food cost
Baluchor	House construction, reconstruct the house, run grocery and small business, buy a cow,	Buy CNG vehicle, wood and furniture business, seasonal business, Send abroad family members.	Food cost
Malnicherra	Reconstruct house, buy a cow,	For children's education, to admit brother in college, invest in tea stall and fishery, treatment, support husband's friend.	Pay loan repayment
Loharpara	Vegetable business,	Help son's firm, CNG business, help son's cloth store, treatment in childbirth, buy land property, send son in abroad.	Family food cost, family management,
Sagordighirpar	grocery shop and handloom development	support a workshop, to buy a motor instrument, CNG vehicle.	
Akhaliaghat	Construction of home, an extension of house for rent, reconstruct home,	Fees of education, buy CNG vehicle	Loan repayment
Chatol	Repairing house	To do a driving license, for son's treatment, support husband CNG owner, treatment of relatives, renewal of a driving license, assist brother to go abroad, arranging son and daughter's marriage	Loan repayment, maintaining the household standard
The entire beneficiary has taken Uthsob Loan for Festival as a loan. They pay it as a system of loan.			

Source: Fieldwork, 2019 (Compilation by authors)

5. Conclusion: Women Empowerment and the issues of Sustainable Informal Economic Activities

Orso and Fabrizi (2016) referred to the model of empowerment mentioned by Naila Kabeer (1999), where access to resources is the priority, and if the women achieves, it could consider as empowerment. In microcredit, a small number of women can achieve entitlement or access to resources. Again, Orso and Fabrizi (2016) placed a model of empowerment regarding the partner's attitudes. In this model, land ownership is the key to microcredit, and other factors are essential to empower the women (partners). Besides, Balk's (1997) opinion is that the poorest women have greater participation in the labor force because of their access of outside home. The mainstream social stand involving working outside home i.e., visiting a relative/friend outside the village/city, and going to a health center is factual for the study area. The women with CNG and tailoring business do not usually go outside; they only go outside for treatment and attend family programs.

However, outside mobility is spontaneous only when they go to the NGOs' office to take money and savings. Otherwise, as they viewed, every woman needs to take permission from the head of the household. If the head of the household is herself, she takes permission from her son. The hindrances of socio-cultural values prevailing in status-based sub-urban Bangladeshi society reflected in one respondent's assertion, *"I am not bound to take permission from anyone as there are no hard and fast rules. If I want to go outside the village or other places, I can go."*

Nevertheless, I always seek permission from my husband as respect and care. There is no issue from the neighbor and relative sides". However, in many cases household decision-making depends on socio-cultural attitudes prevailing in the community rather than wealth or personal belonging of women.

As the study conducted in the semi-urban area of the Sylhet city in Bangladesh, microcredit is a bit different here. Most of the respondents do engage with income-generating activities. As the people have a close connection with the urban area and rural area, they have several options than microcredit borrowers of rural areas. Studies show that microcredit borrowers engage with homestead gardening, vegetation, and poultry business after taking a loan from different NGOs. However, in the study area, the respondent said they had previous occupations and got support from the loan to boost their business and other works. As the communication system in the towns or cities is as easy-mode, most respondents have CNGs owned by their family. In that case, they take a large number of loans to purchase CNG and continue the weekly installment. Only two of the respondents have tailoring service in their village home, and their daughters run the business. Some of them run the poultry farm, vegetation, which is not their prime occupation. So, the viability of their informal economic activities is prevailed due to their family orientation. The role of microcredit is not always necessarily a primary concern.

From an organizational aspect, the presence of market forces, i.e., pattern in need assessment, target people selection, receiving, and using criteria of financial inclusion process, has been found less harmonious about following the outcome of women empowerment. Recognition of women's space and employment sector can benefit women empowerment through microfinance investment in the suburban sector. Here the informal, strategic, and struggling market behavior of women needs to address in the portfolio, not the only monetary success of repayment. The paper suggests that in microcredit, though, there is an institutional practice associated with organizational safety- repayable investment, but women-focused credit utilization need to monitor. The increase of investment space with domestic social and ideological spheres is needed to ensure women's empowerment.

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