

## Microfinance And Empowerment: A Case Study On Beneficiaries Of A Community Development Program

Muhammad Abrar ul Haq<sup>1</sup>, Muzaffar Asad<sup>1</sup>, Vinodh Natarajan<sup>2</sup>, Jayendira P Sankar<sup>2</sup>  
Muhammad Uzair Asif<sup>3</sup>

**Article History:** Received: 11 January 2021; Revised: 12 February 2021; Accepted: 27 March 2021; Published online: 20 April 2021

**Abstract:** In the current era, for developing countries, empowerment as a mechanism for poverty alleviation, is becoming a challenge. Poverty alleviation requires a shift from a traditional “top-down” approach to a “bottom-up” approach. This can be done by building capacity within the communities. Considering the importance of the bottom-up approach a microfinance institution started its activities in a small village under the scheme of a community development program for getting sustainable empowerment. In order to explore the change that has occurred because of microfinance, provided under the scheme of a community development program, a qualitative study has been conducted. For data collection, two focus groups were conducted over the community development program. The findings revealed that beneficiaries experienced four different phases of empowerment; sensitization, intervention, initiating empowerment, and sustainable empowerment.

**Keywords:** Sustainability, empowerment, entrepreneurship, micro and small enterprises, community development

### 1. Introduction

Real economic development is based on empowered members of the community. Development initiatives move towards addressing the intersection of poverty and social exclusion by increasing the earning (Weber & Ahmad, 2014). Empowerment of the underprivileged has always been paid significant attention as a strategy of alleviating poverty as destitution is highly ‘engendered’ because of uneven access to financial resources and societal, fiscal, and political activities in many developing and underdeveloped countries (Zulfiqar, 2013; Asad, Sharif, & Alekam, 2016). Empowerment has several dimensions. Empowerment is generally theorized as social empowerment, financial empowerment, political empowerment, and empowerment for health (Zulfiqar, 2013). Sustainable empowerment is an enhancement of assets and capacities of underprivileged members to contribute in, exchange with, impact on, control over every matter that affects their lives (Maldonado & González-Vega, 2008). However, dimensions and meanings of empowerment are continuously being challenged and redefined, because empowerment has become a ‘buzzword’.

Traditionally development initiatives were dependent on improving financial access to poor people only (Asad, Sharif, & Alekam, 2016). In this context, microfinance is recognized as the main strategy to improve living standards. However, access to finance has the potential to act as a catalyst for empowering people through income generation and especially empowering them to take their own decisions. Hence, it is obvious that providing access to finance only is not enough for the socio-economic sustainability of the members of a community (Asad, Sharif, & Alekam, 2016). Enhancing the capacity of the poor members of the community requires their own involvement in the process of development. Believing that poor members have agency as an important player in change process, improves their empowerment (Augsburg, Haas, Harmgart, & Meghir, 2013).

The traditional top-down approach of poverty alleviation is contradicted by empowering people through microfinance for alleviation of poverty. Empowering people with the help of community development programs gives a sense of self-reliance because it shows a paradigm shift of development which is based on the utilization of the assets of the community itself (Haider, Asad, Atiq, & Fatima, 2017). Thus, initiating a bottom-up approach dependent on the assets of the community members. Usually, the development processes have remained dependent on the external resources rather than utilizing the resources of the community itself (Cheng, Ioannou, & Serafeim, 2013). The consequence of such traditional approaches is that such approaches supersedes self-owned assets of the community members and ignores the capacities of members of the community, which might be having the capacity to generate sustainable empowerment (Haider, Asad, Fatima, & Abidin, 2017). The traditional approach which ignores the internal potential of the community creates a permanent dependency on external funding which hinders sustainability or permanent improvement. These hurdles have caused the paradigm shift in international development by recognizing the potential of the community and channelizing their assets

<sup>1</sup> College of Business Administration, University of Bahrain, Bahrain

<sup>2</sup> College of Administrative & Financial Sciences, AMA International University-Bahrain

<sup>3</sup> Faculty of Management and Social Sciences, Capital University of Science and Technology

Corresponding author: Email: [mohdaulhaq@gmail.com](mailto:mohdaulhaq@gmail.com)

and potential. In addition to poverty reduction, there is a dire need to understand the importance of empowerment by attaching social (Shah & Asad, 2018), political, and psychological components (Asad, Rizwan, Shah, & Munir, 2018) with poverty alleviation (Newman, Schwarz, & Borgia, 2014).

The key dimensions of community building involve participation, capacity building, empowerment, and sustainability. Participation in any community-building program is encouraged where communities understand their abilities to make improvement in their lives and engage in dialogue (Basargekar, 2010). This recognition is built on strength of the members of the community. These strengths are education, skills, values, and the power to initiate and motivation to resolve the issues on their own. Capacity building improves the process of participation of the community members. Capacity building primarily identifies the hurdles that members face in handling the issues of their own life, and assists to identify the proper methods to overcome those challenges.

Empowerment is the basis for this paradigm shift of the economic development of a community. It brings members of the community as focal of empowerment and considers the members as a significant resource (Haider, Asad, Fatima, & Abidin, 2017). Human development, therefore, is the key factor of involving the underprivileged in a community development program, mainly because destitution is primarily stimulated with unequal access to financial assets and partial contribution in political, fiscal, and communal spheres (Haider, Asad, Fatima, & Abidin, 2017). When the members of the community are engaged genuinely, because of their skills, education, and capacity for defining their future, they often feel empowered, which in return improves the likely hood of sustainability of the process. Therefore, enhancing the participation of the underprivileged can prove as the main source of poverty alleviation and empowerment of the people living below the line of poverty (Haider, Asad, Fatima, & Abidin, 2017; Asad, Sharif, & Alekam, 2016). In light of the above discussion, the purpose of the current study is to explore that how the intervention of microfinance through a community development program makes the members empowered on a sustainable basis.

## **2. Literature Review**

Microfinance is considered a tool of poverty alleviation (Aftab & Naveed, 2013). Microfinance is not only related to the provision of microloans but also related to providing the proper business skills, an education facility for their children, health and sanitation of the dwellers, and creating awareness (Asad, Sharif, & Alekam, 2016). Microfinance often operates through a “Rotating Savings and Credit Association” (ROSCA), whereby “several people form a group contribute equal amounts periodically to pool a sum of money which is usually given to one member after every certain period until all members in the group receive the money in turn” (Ullah, Naimi, & Yousoff, 2016). This system helps individual to build their assets; however, the importance of building assets cannot be ignored, but social and economic empowerment is compulsory and it needs agency for empowerment. This changes energies ahead of financial assets only and requires overall socio-economic development.

Moreover, it is important to understand that how members of a community hypothesize and practice empowerment with the help of microfinance. Likewise, it is also significant to understand what mechanisms of microfinance promote empowerment (Weber & Ahmad, 2014). Although several researchers have highlighted the importance and benefits of empowerment strategies implemented by different governments for the development of communities and strengthening the underprivileged, yet the true definition of empowerment has not been given and there are ambiguities on what empowered means (Babajide, 2012; Augsburg, Haas, Harmgart, & Meghir, 2013; Samson, Olubunmi, & A., 2013). Therefore, the current study followed qualitative methodology to explore the procedures with the help of which beneficiaries of community development program through microfinance were empowered as per their perspective. The current study presents a case study from a location nearby Lahore of a similar model of microfinance that was built upon empowering the members of the community, and we pursue to explore how beneficiaries explain the improvement in living standard after the intervention of microfinance through the community development program. The top-down approach pursues to decrease reliance on external help by building agency within the community to empower the beneficiaries (Zulfiqar, 2013). The current research is significant for a developing country like Pakistan where the destitute have least access to financial resources.

## **3. METHODOLOGY**

The purpose of the study was to establish that how microfinance through community development program empowered the beneficiaries. The methodology of data collection was a focused group. Two focused groups were conducted from the members of the community development program to understand the process of empowerment. Qualitative methods were used because it is considered better when experiences have to be analyzed (Haider, Fatima, Asad, & Ahmad, 2016; Asad, Haider, & Fatima, 2018). For seeking guidance grounded theory approach has been used (Creswell, 2012). Two focus groups were conducted in 2018, from randomly selected members, who became members of the community development program in 2013. Selected members were called in the form of a group to explore the process of the community development program, actions that were initiated, and the achievements of sustainable empowerment. Members of the community development program residing in the nearby vicinity of Lahore were interviewed where the community development program was initiated five years ago. The purpose was to understand how members in the community development program gain empowerment. The first focus group overview was taken from the members of the community development program. In the first focus group, all the members were invited to a mosque and a basic overview was taken. Based on that overview

a semi-structured interview guide was developed. The interview guide was based on the answers of the members of the first focus group and impact assessment that was conducted by the University of Central Punjab on the beneficiaries of Akhuwat (Khan, Haider, & Asad, 2011). The two focused groups were organized in Urdu and Punjabi by the first author in person in the area of the beneficiaries where the members felt most comfortable. The duration of the focus groups was 60–90 minutes in duration.

Both the focus groups were recorded digitally, afterwards, they were transcribed and finally translated into English. After the transcription, an independent review was made for the completeness, and accuracy of the focus groups. The analysis of the data was made on a grounded theory basis. In this process, focus groups were transcribed for the production of memos. Finally, the findings have been highlighted that how similar programs can be replicated with what processes and what could be the positive outcomes of such initiatives. The findings were further strengthened by triangulation. For triangulation observation of the first author was used.

#### **4. Results And Findings**

In this section, the overall findings from the focus group have been identified. This section revealed several highlights that how people become members of the community development program and preferred to be empowered rather than remaining dependent. The overall process of empowerment was divided into three phases; experiences of intervention for empowerment, empowerment process through the intervention of community development program, initiating empowerment, and sustainable empowerment. Every phase has been discussed in detail below.

##### **4.1 Experiences of Intervention of Community Development Program for Empowerment**

Many beneficiaries followed the model of ROSCA, before becoming the member of the community development program, however, the success rate of ROSCA was poor and end up in default. Because of the default of ROSCA people were unable to save sum of money. Beneficiaries mentioned that the management of self-help groups was poor. The major reason was no legislation by the government and self-developed rules had several haphazard causing disagreements and mistrust. Distrust and disagreements result in the dissolution of the members and end up in social rift. This rift, mistrust, disagreements, and haphazard rules of those groups provided a ground for the members to leave that group and become members of the community development program. Beneficiaries accepted the program and embraced the community development groups ending up successful in launching the community development program in the village.

##### **4.2 Empowerment Process through Intervention of Community Development Program**

Empowerment through community development programs takes place in three phases. In a developing country like Pakistan when even any such activity is initiated people are more concerned about losing their sovereignty. Thus, primarily, they are realized about the program that is going to take place, this is the first stage and is considered as a difficult one. This phase usually covers the process of empowerment that is going to be implemented. In this section, the three phases are elaborated along with the procedures that were adopted.

###### **a) Revelation**

Enlightenment of anything begins with the revelation of that activity. Initially, the beneficiaries were invited to a training where they were given awareness about group formation, combined growth, and shared learning, and social interaction. This activity helped them to understand a different knowledge about management of funds, saving and investing at a micro level, and foreseeing financial plans on a long-term basis.

###### **b) Skills development**

Along with financial support, a major task was developing skills among the beneficiaries. The skill development includes several skills. The beneficiaries were not only trained about different businesses but also about how to run community development groups. They were primarily trained on how to develop groups on street levels and then how to develop groups on the overall village level. After this training, they were given training that how can they generate income by applying different business skills.

###### **c) Realization**

The acquisition of skills and involvement of community development program realized the beneficiaries about the importance of socio-economic empowerment. They realized their capabilities that they can develop their living standards if they work collectively. They also realized that they have the capability to raise funds and help each other if they work collectively.

##### **4.3 Initiating Empowerment**

The basic process includes holding meetings on regular basis. The management procedures involve the identification of responsibilities of each member and penalties if they fail to meet their responsibility. The procedure also makes group funding compulsory.

###### **a) Financial sustainability**

Beneficiaries identified that how the community development program simplified microcredit. The credits and savings were the mandatory features of the community development program. The program guided the beneficiaries that how small savings individually and on a group basis, can make a big difference. The savings

scheme-imposed group savings which enabled beneficiaries to increase their asset base. Along with this financial support, they also receive training on management of funds and applying effective business techniques. This savings and investment activity changed the mindset of the borrowers and they started thinking from short term to long term financial planning.

b) Community change

After the involvement of the community development program, the beneficiaries highlighted that their financial health improved. With the improvement in the financial health, they gain economic power, which improved their status in the community. They identified that they started receiving social support from other members of the community development program. This supported boosted their encouragement within their groups.

c) Sustainable Empowerment

The third phase was sustainable empowerment which was the ultimate objective of the community development program. Sustainable empowerment can only be achieved if the beneficiaries started feeling financially empowered on a sustainable basis. The last stage of this phase involved approaching other community members who were previously not part of the program to enhance the overall empowerment of the entire community.

d) Financial permanency

The main element of the community development program was financial permanency. The program was designed in such a way that rather than helping people at a particular time it would be better to make them financially sustainable. This could only be achieved through capital growth. Beneficiaries highlighted that financial access, mandatory group savings imposed by the community development program, investment in assets, and financial advisory services all played a critical role in capital growth. The mechanisms of credit and savings helped the beneficiaries to meet their basic needs and to buy assets because of mandatory group savings.

e) Self-assurance

The confidence level of the beneficiaries is also boosted sustainable socio-economic empowerment. When the beneficiaries become capable of meeting their household need independently, they feel more confident and independent. While the focus group beneficiaries highlighted that as they become capable of meeting their expenses and becoming self-reliant, they felt more confident and their morale was boosted. Beneficiaries highlighted the importance of shared working and identified that community development programs have a synergy effect as compared to individual micro-credit schemes. As the beneficiaries progressed their self-esteem and pride also enhanced, and they highlighted that the effects of a community development program would help them throughout life.

## 5. Discussions

The case of a society nearby Lahore analyzed in this study demonstrates that how moving towards an asset-based approach by building the capacity from the available resources of the community may provide sustainable empowerment. This has been analyzed through the focus group that was conducted among the community members who were empowered by the community development program which was based on the principles of microfinance and self-help groups. The current study followed qualitative focus groups to understand three different successive phases of empowerment. The first phase was sensitization, where the members were informed about the community development plan, the second phase was group formation where the local community groups were developed, the third phase was the implementation phase where actual empowerment was realized by the beneficiaries. All the phases covered the development of skills and enhancement of the assets base of the beneficiaries.

Empowerment of the beneficiaries was made both on economic as well as social security. Economic empowerment was not limited to financial capital but covers growth in the group funding, therefore, enhancing improving the financial assets of the beneficiaries as well as their groups. Beneficiaries gave value to social empowerment even more than economic empowerment, because social empowerment gave them a sense of achievement and enhanced their confidence. They become confident that being a part of the community they can enhance their socio-economic wellbeing and they have the capability to gain success in society.

In this way, the experience of the beneficiaries helps their selves in the broader growth procedure. Community development can be done successfully by empowering the people living in the community because it considered people as the centre of development. The findings of the study might be very helpful in developing similar community development programs for the other underdeveloped areas of Pakistan and any other developing country facing a high level of poverty and economic distress. In general, the findings of the study revealed that the bottom-up approach is equally good and important rather than believing only in a top-down approach.

## 6. Conclusions

The purpose of this study was to identify the importance of the bottom-up approach to promote empowerment and socio-economic sustainability. The study is the first of its kind in Pakistan and it can be used as a model for rural community development. The sustainability of change can be guaranteed if it is from within the community. Change should be sustainable and it should be based on skill development and asset development. The approach that has been used in this community development program was based on the development of the underprivileged

and considering them as a valuable asset of the society rather than a liability. The community development program put belief in them and was organized to transform the behaviour of the beneficiaries. The community development approach that was followed in this program was based on enhancing and utilizing the current skills, knowledge, and values of the beneficiaries. The community development program only guides them on how can they utilize their available resources and can raise themselves out of the vicious circle of poverty. The study identified that this community development program treats people with dignity and maintain their self-respect. The community development program also identified that real empowerment is that when people reduce their dependence on external support and make themselves self-reliant.

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