

Empowerment Means Decision-Making: How Does It Empower Women: Case of Slum Areas of Dhaka City, Bangladesh

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Abstract : This paper examines the impact of women's participation in microcredit on women's decision making in the slum areas of Dhaka city, Bangladesh. There is confusion in the literature about whether women's empowerment is or is not a trickle down impact of poverty alleviation or household well-being, and the studies use more or less similar indicators to measure the status of household and the status of women. Studies very rarely conceptualize and operationalize the term 'empowerment' as the word is often used without proper care by policy makers and development practitioners instead of household wellbeing. Currently, decision making in many studies has been used as an indicator of women's empowerment when assessing the impact of microcredit programs on women. Based on a qualitative and feminist study this paper operationalizes women's empowerment through the development of a conceptual framework, the identification of assessment criteria and the development of proper indicators that guided the whole study. The testimonies of participants, both men and women, were the basis of exploration of women's lived experiences, which is the most appropriate method to explore the impact of such programs on women's empowerment. The study considers empowerment as a process that affects various levels of life and gender relationships. The study found that there is a positive change in women's position in decision making when women have developed an independent economic base with credit money. However, predominantly, women's decision making is shared with men with the final decision still in the men's hands. It can be said that women's microcredit participation has not significantly challenged the social norms, therefore it is not surprising that women who hand over credit to their husband rarely have any power in intra-household bargaining process. Nevertheless, overall it is evident that women are continuously struggling toward the freedom to have the authority over household, economic and personal matters. It is concluded that while making strategic choices or gaining empowerment requires several steps, women's participation in decision-making has several implications on their lives and potentially challenges patriarchy.

Keywords : women, gender inequality/equality, decision making, empowerment, microcredit, slums, Dhaka, Bangladesh

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