

## **Islamic Microfinance and Women Empowerment: A Case Study of Akhuwat Foundation**

### **Abstract**

*This study analyzes the role of Islamic microfinance in empowering women. For this purpose, fifty female borrowers who invested the loan in an income-generating activity were interviewed. Research questions were asked to find whether it has any impact on the material condition of female borrowers after using the loan, and how access to credit contributes to the empowerment of female borrowers. The findings show that, using the loan for an income generating activity, made women able to spend money on household expenses, health and education of the family. It was observed that microfinance had no impact on women's mobility and awareness level. Access to credit cannot be expected to lead to women's empowerment unless it is accompanied by awareness of rights. The study highlights that the purpose of the loan should not only be to improve the material situation of women, but also to improve their status and position in society*

**Keywords:** *Women Empowerment, Islamic Microfinance, Access to Resources, Decision Making Power*

### **INTRODUCTION**

Poor people do not have any material collateral and are not able to take loans from banks or other traditional financial institutions. In times of need, they borrow money from family or friends and in the worst case from moneylenders, who charge very high interest rates, and poor people usually lose their entire assets like land or house in trying to pay back the loans. Therefore, Microfinance institutions were introduced to solve the problems of the poor, by providing them loans without requiring any material collateral. The Grameen Bank model, which uses social collateral as guarantee, was followed widely and in Pakistan also. In this model individuals form a group of three or more to take loan, and it is the responsibility of the whole group to repay the loan, hence the group members monitor each other, which is helpful in reducing the transaction cost also (Ahmad, 2002). In Pakistan, being a patriarchal society, gender inequality is also the main concern of development agencies. Women are among the poorest segment of society due to discrimination in every sphere of life whether it be public or private. Therefore, many microfinance programmes focus more on giving loans to women. Microcredit programs were initiated in Pakistan in the 1980s by two community development

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organizations. The Agha Khan Rural Support Program (AKRSP) and the Orangi Pilot Project (OPP). In 1996 Specialized microfinance institutions like Kashf Foundation, was founded on the Grameen model. In 1998 when microfinance institutions started increasing in number, the Pakistan Microfinance Network was set up for monitoring the activities of already set up microfinance institutions and for representing the new MFIs (Khan, 2007). The impact of microfinance, as discussed by different researchers, is mixed. Being a patriarchal society, household decisions are dominated by men in Pakistan, however access to microfinance has increased women's decision-making power in purchase and sale of different household items (Rauf & Mehmood, 2009). On the other hand, there is evidence that shows that women's bargaining power has been limited especially with regard to their decisions regarding children's health, economic and social mobility (Rauf & Mehmood, 2009). A study by Noreen (2011), shows that empowerment of women is impacted by age, father's inheritance, number of sons alive, and husband's education. However, women who use the loan themselves are better as compared to women who do not use the loan themselves (Noreen, 2011).

There is a copious amount of literature, addressing the importance of microfinance, its role in women empowerment, and its shortcomings to achieve the required goals, but the focus of the majority of studies remains on conventional microfinance; a few studies have discussed Islamic microfinance as well, but only in terms of its sustainability and acceptability. Very little work is available that analyses changes in the status of women resulting from Islamic microfinance, therefore this study will focus on Islamic microfinance: Akhuwat foundation being an Islamic microfinance institution is analysed for its role in empowering women. In 2001, Akhuwat foundation was set up, to provide Islamic Microfinance, for poverty reduction and economic growth (Haider, Eisar, & Kazim, 2012). The approach of Akhuwat foundation is very different from the traditional Microfinance institutes, hence its impact on the borrowers is also very different. The main differences among the two are: Islamic microfinance is supposed to be without interest, but the other microfinance institutes charge interest on the borrowers. Islamic Microfinance provides loans by utilizing funds which are generated through charities and donations while conventional microfinance institutes use savings of clients and external funds to give credit to borrowers (Obaidullah, 2008).

Akhuwat provides loans purely on Islamic principles to alleviate poverty and achieve growth. Akhuwat Foundation currently has 855 branches, and has disbursed PKR 175,213,779,026 to 5,372,655 borrowers (Akhuwat Foundation, 2022). Akhuwat works in urban areas and has its focus on Punjab, but also has branches in KPK and Balochistan (Haider, Eisar, & Kazim, 2012). Although Akhuwat provides interest free loans, it is advised by the foundation to the borrowers to give some donation with every installment, so that someone else can also acquire a loan and become self-sufficient. Akhuwat follows some basic principles which are interest free credit, volunteerism, signatures of both husband and wife on the application, and guarantee is taken in the mosque or church to develop a relationship with religious places.

### **Theoretical Framework**

For the present study, Sara Longwe's "Women's Empowerment Framework" is used to assess the effect of microfinance on women's empowerment. Sara Longwe's framework explains five levels of empowerment (Welfare, Access, Control, Participation and Conscientisation) (Leach,

2003; March, 1999). But for the present research only four levels of empowerment were analyzed, which are (i) Welfare, which is limited to material welfare e.g. food, shelter, cloths etc. (ii) Access is used for analyzing the access of borrowers to income generating activity and their mobility (iii) Control is used to assess the control of borrowers on their earned income. (iv) Conscientisation is assessed by analyzing their awareness regarding cultural norms, roles and their rights, (it was considered as explanatory and influencing factor).

**RESEARCH METHODOLOGY**

For the present research, a qualitative research method was used. In-depth interviews were conducted using an interview guide. The questions were regarding women’s decision-making power, status/position, condition, mobility and awareness regarding their rights etc. The research was conducted with a sub branch of Akhuwat Foundation, which is located in Tench Bhatta, Rawalpindi. The population of this area consists of middle, lower middle, and lower class.

The study was conducted by interviewing fifty female borrowers who were

- using the loan in some earning activity,
- were between the age of 25-50 years (as maximum borrowers of Akhuwat fall in this age bracket),
- were taking the loan for at least two years
- and had completed one cycle of loan (one cycle is completed in a year)

Purposive sampling technique was used for the present research. As the purpose of the study was to take only those borrowers who were engaged in some income generating activity, the researcher after taking the permission of the branch manager, evaluated the application forms and spent three days in the office to select those borrowers who met the inclusion criteria for the research. After selecting the borrowers, the researcher went to the homes of borrowers (as the address was mentioned on the application forms) and collected the data.

The data was analyzed using themes from the interviews. The themes were generated through the responses of respondents.

**RESULTS & DISCUSSION:**

**Characteristics of respondents and decision regarding taking the loans:**

**Table 1: Demographics of Respondents**

	Age group	
	25-37	38-50
No. of borrowers	25	25
Mean No. of Children	4	5
Mean Education	Middle	Primary
Mean of total income	PKR. 20,000	PKR. 35000
<b>Decision regarding taking the loan</b>		
<b>Decisions about the loan</b>	<b>Borrowers ages 25-37 years</b>	<b>Borrowers ages 38-50 years</b>
<b>Decided by themselves</b>	17	21
<b>Took loan on husband’s wish</b>	5	2
<b>Mutual Decision</b>	3	2

The female borrowers who were between the ages of 25-50 were interviewed for the present study. The respondents were then divided into two age groups, one from age 25 to 37 and the other from 38 to 50 to reduce the chance of variation because of the age difference. After taking the demographic information of borrowers, it was analyzed that women who were between the age of 25-37 were more educated as compared to the women who were between the ages of 38-50. The total family income of women between the ages of 38-50 was higher than the women between the ages of 25-37, since younger women had smaller kids with more needs and the children of older women were earning too.

### **Material condition of the respondents**

The material condition of the respondents was not good and that was the reason, they took loans from Akhuwat to start business. They were living in one or two room houses which were near “Nala-Lai”, had very poor sanitation.

### **Nature of Business:**

**Table 2: Nature of Business of the Borrowers between 25-37 yrs**

	<b>No of Borrowers</b>	<b>Average Income generated from loan investment (Per month)</b>
<b>Sewing and Embroidery</b>	17	PKR 7000
<b>Beauty Parlour</b>	4	PKR 10000
<b>Selling Fabric</b>	4	PKR 6000

### **Nature of Business of the borrowers between 38-50 yrs**

	<b>No of Borrowers</b>	<b>Average Income generated from loan investment (per month)</b>
<b>Running Shops</b>	15	PKR 15000
<b>Keeping Cows and Buffaloes</b>	5	PKR 20000
<b>Selling undergarments, bangles etc.</b>	5	PKR 7000

Among the women between the ages of 25-37, seventeen were either sewing clothes or doing embroidery work, four women were running a parlor and four were selling fabric, by inviting women to their home and showing them the fabric. As all of these works could be done within the four walls of the household therefore the young women opted for it. Among the older women 15 were running a shop in one room of the house. Five were keeping cows and buffaloes and five were selling undergarments and bangles. There is a significant difference in the nature of activities that the young and old women were doing. The younger women were doing work which does not require interaction with males or going outside.

### **Role of Women in Decisions**

#### **Initiating earning activity:**

When it was asked by women how it was decided that they should do some income generating activity, eighty percent responded that they started work due to financial issues. Although it was their own choice to start work, they had no other option.

The other twenty percent of women responded that they wanted to do some productive work to utilize the extra time they had. None of the borrowers was forced by the family to do income

generating activity. The main concern of all women was to do something for their children and household and to help their husbands in financial matters.

**Choosing earning activity**

Ninety percent of the young women invested the loan in an activity which was home based and they knew how to do it. Since it was home-based their husbands permitted them to do it. Ten percent of young women chose that work because they thought it was easy to do. Among the older women, seventy five percent chose the activity because of being less hectic and demanded sitting in one place. The remaining twenty-five percent who used to go to different peoples' homes to sell goods responded that they needed money and they only knew this work so they started it.

**Decisions regarding children's education, health and Marriage:**

The ability to make decisions for children not only depends on their earning but also on their age, as the older women were more in a position to decide for their children as compared to younger women. Women aged 38-50 were more independent in making decisions about their children compared to women aged 25-37, since the children of older women were at an age when they didn't need parental assistance, as did the children of younger women; it was not easy for younger women to take one child to the doctor, leaving behind the remaining children. It was also not allowed for them to go out alone, therefore, they take the permission of husband or mother-in-law first and then go with some family member to see a doctor. The children of older women were employed themselves; these women were mostly illiterate and it was their husbands who decided whether and what kind of education the child (be it a girl or a boy) would receive - being illiterate themselves, the women seemed content if the son completed matriculation and did not study further. Older women did not attach importance to girls' education. In their opinion, girls should have the ability to run the house and to do the housework. They were of the view that girls should recite the Holy Quran, and should get religious education instead of going to school. A respondent while talking about the education of girls said that "girls should know how to read Holy Quran and should have the knowledge of Islam; worldly education has no use for girls, as they are supposed to fulfill the household responsibilities and should rear the children"<sup>1</sup>. In contrast, younger women were very interested in the education of children (both male and female).

While asking about the choice of marriage, the older women responded that the decision regarding the marriage of children was taken by their husbands (be it girl or boy). Those women whose children were unmarried also reported that marriage related decisions would be taken by their husbands. The younger women were of the view that they and their husband both would decide about the marriage of their children.

**Access and Control over Income**

Seventy percent of the women responded that their income is used in household items and on children and they don't use it on their own selves, although no-one from the family forced them

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<sup>1</sup> *Larhkion ko Quran parhna ana chahiey aur Islam ka pata hona chahiey, is se ziada taleem hasil ker ke unhon ne kia kerna he, Larhki ka asal kaam ghardaari sambhalna aur bache paalna hota he*

to do so. Twenty percent said that they use some of the income on their personal things. Ten percent responded that they give the earned money to their husbands. This shows that although the majority of the respondents were spending money of their own will, their families were facing financial issues therefore, they preferred to spend money on the household and children.

### **Status & Position**

All the women answered that they became financially stable after investing the loans. Ninety percent of women said that their income-generating work is important to their family because it provides them with extra income to meet their daily household needs. All the women answered that their social life has also improved because they can now interact with more people while selling goods and services. This shows that microfinance has a positive impact on women's well-being and their social network is expanding through their income-generating activities.

### **Division of Labour**

All the younger women stated that their work had been increased, twenty percent of women responded that their mother-in-law helps them in managing household chores within the earning activity. Eight percent responded that they do household chores themselves. None of the younger women were supported by their husbands in terms of doing household chores. It was observed that although women were ready to help their husbands in earning income, men were not ready to help them in household chores and considered it to be the responsibility of women to do all household chores. Among the older women, the majority do not have the burden of household chores, as either their daughters were young or they had daughters-in-law to take the responsibility of household chores. Therefore, they give more time to earning activity.

### **Financial independence**

All women aged 25-37 were of the opinion that earning is very important for women to gain respect in the household. After starting an earning activity, they think they are more financially independent because they don't have to ask their husband for money for most things. Their husbands gave them more respect than before. Women aged 38-50 also believed that personal income is very important for women. Most of them said that it also became a source of "passing time" and meeting different people. Therefore, they are very happy after this job and think that they are useful for the family. This indicates that women feel the burden of increased workload, but are still in favor of work, because personal income is a source of satisfaction for them, and at the same time they can meet the needs of their children.

### **Conscientization (Awareness of rights)**

#### **The right to earn**

Eighty percent of women said that women should earn only when needed. If they are financially stable, women should not be earning. Twenty percent of women said that women should have the right to earn and should earn whether it is needed or not. All the women said that if the husband does not want, they should not earn while most respondents were of the opinion that women should earn from home. When asked if financial problems become the reason for domestic violence, eighty percent of the respondents agreed and said that financial problems

are the main cause of domestic violence. Twenty percent of the women said that financial problems are not the reason for domestic violence, but if the wife is patient, the husband will not beat her. When asked if women who earn have more decision-making power, younger women agreed that when the women earn, they can make decisions in many areas. Seventy percent of older women responded that personal income strengthens the decision-making power they already have, as their husbands and children consult them on important decisions.

**Right to Education**

All the women said that women should have the right to education. As a reason, the respondents stated that if women have education, it can be useful in difficult times. Most women said that if they were educated, they could easily teach their children themselves.

**Legal Rights:**

All women, whether they were aged 25-37 or 38-50, were unaware of their legal rights. When asked what their legal rights were, they said "we don't know". When asked whether any of them received a share of the inheritance, eighty percent of the respondents answered that their parents had no property, therefore they did not inherit any property. They were of the opinion that even if their parents had property, they would not take their share because it is the right of the sons to have the property of the parents.

**Voting rights:**

Thirty percent of women said they had not voted before but would vote now. Seventy percent of women said they would vote. When asked how voting decisions are made, all women said that an older male family member (e.g. father-in-law) or their husband decides who to vote for, and the whole family then votes for the same candidate or the same political party. None of them decided to vote on their own.

**Opinion regarding a happy life**

Different answers were received as to what the qualities of a good husband are. Twenty percent of respondents said that a good husband is one who earns well and spends his earnings on his wife and children. Twenty percent answered that a good husband is one who prays five times a day and treats his wife according to the principles of Islam. Thirty percent answered that a good husband is one who cares about his family and can stand by his wife. Ten percent answered that a man who respects his wife and who listens to her suggestions is a good husband. Twenty percent answered that a good husband is one who takes care of the needs of his wife and children. Sixty percent of women described a prosperous life as having a good home and enough money; thirty percent said that if husband and wife understand each other's problems and solve them together, life will be prosperous. Ten percent said that if their children were pious and good-natured and had a higher education, their lives would be prosperous.

The goal of microfinance is to help the poor by providing small loans to improve their living conditions. This study was conducted to determine the impact of microfinance on women's empowerment. The researcher collected data from Akhuwat Foundation, which is an Islamic microfinance institution. They provide small loans to enable borrowers to start some work to increase their monthly income. Being an Islamic microfinance institution, the loan process provided by Akhuwat Foundation is very different from conventional microfinance

institutions. In Pakistan, microfinance is provided by various types of microfinance institutions such as Kashf Foundation, NGOs, SPs and banks. However, these institutions provide microfinance with interest. They are poor because they don't have enough money, they are mostly unable to pay the interest, and this is the main reason why Akhuwat Islamic microfinance institution has gained popularity among the poor people.

For this study, Sara Longwe's empowerment framework was chosen to analyze the impact of microfinance on women's empowerment. The framework consists of five different levels of empowerment, which are welfare, access, control, participation and conscientisation. However, for this study, the researcher used four levels of the framework which are welfare, access, control and conscientization. Welfare was taken as material well-being. By asking about borrowers' access to food, income and medical care, the quality of the facilities they used was assessed. From the borrowers' responses, it was found that all borrowers had access to food, but no access to income and medical care before accessing microfinance. The respondents got access to money thanks to the loan and were also able to generate income and use this income to contribute to their children's education and medical care. The borrowers' answers also show that they used their income for the household and children and did not use it for themselves. The results of a previous study by Pitt et al (2006) are also consistent with the finding that women's income is more likely to be spent on household and children (Pitt, Khandker, & Cartwright, 2006). It was also noted from the borrowers' responses that female respondents were willing to share their income with their husbands.

**Access** was assessed as women borrowers' access to income-generating activities and mobility. Sample questions to assess the difference between women of different ages in access to loans were whether both types of borrowers have the same access to outdoor activities and whether women can leave their homes for economic activities. Similarly, the study asked whether women sell and buy things themselves or use others as "middlemen" to access markets. Women's access to income-generating activities and their mobility varied by age. Older women had more mobility compared to younger women. This is why women between the ages of 25-37 were restricted to indoor activities only. Women aged 38-50 were not restricted and engaged in income-generating activities that required them to leave the home. Pakistani society is patriarchal in nature and Purdah is strictly observed in most areas of Punjab, leading to restrictions on women's mobility (Isran & Isran, 2012). The study also shows that although women were into economic activities. However, they were still dependent on their husbands for social and economic activities.

**Control** was assessed by measuring borrowers' control over the decision-making process (all decisions related to children's health, schooling, marriage, earning money, use of earned money, etc.). The findings of the current research show that the borrowers decided to take the loan independently, although the decision was taken to alleviate their financial problems and the borrowers were forced to do some income-generating activity to meet the household expenses. From the borrowers' answers, it was evaluated that control over decisions about children's health, education and marriage is not only influenced by the loan they take, but also by relevant factors. Women's age was an important factor in decision-making control. In the case of decisions about children's education, women aged 25-37 were more aware of the

importance of education and wanted to educate their children, and were more independent in making decisions about their children's education after starting some income generating activity. Results of a study conducted by Pitt et al. also reveal that the children of women also reap the benefits of their income. The author explains that as women's access to economic resources increases, the number of children enrolled in school increases and the dropout rate decreases. The study also shows that women's earnings have a positive effect on girls' education. (Pitt, Khandker & Cartwright, 2006) The answers show that it is mostly men who decide on child marriages. Microfinance does not influence decisions about child marriages. Because Pakistan is a traditional society where marriages are arranged, based on the consent of the whole family and men are considered the authority to decide on the marriages of children, especially girls.

**Conscientiousness** was analyzed by measuring borrowers' awareness of gender roles and that these gender roles are culturally constructed. It was also analyzed by measuring borrowers' understanding of their rights. The borrowers' answers show that they are not well aware of their rights. Pakistani society is a patriarchal society and society expects women to be in a subordinate position. The respondents of this study, coming from the lower middle class of urban areas of Pakistan, showed the same attitude. They were very hesitant to talk about their legal, economic and social rights. Most of the respondents were of the opinion that the cause of domestic violence can be financial problems, they consider domestic violence as something bad that should not happen. But they consider it a husband's right. One of them said: "Women are beaten for their own actions, if the husband came home after work and was tired and the wife started telling him about the household expenses, then of course she would be beaten by him". The majority of respondents who were self-employed were of the opinion that there would be less domestic violence if financial problems were resolved. They said that if the wife contributes to the household income, she gets more respect and the husband does not beat her.

Kabeer points to the same in her study and states that women's economic contribution to the household leads to a reduction in domestic violence and strengthens their relative position in the relationship with their husbands (Kabeer, 1998). Questions were also asked to assess the extent to which the women were aware of their rights. The questions were about their property rights and their right to vote. Despite the existence of various women-friendly laws in Pakistan, most of the respondents were unaware of their inheritance and voting rights, and women who were somewhat aware of their rights were also very hesitant to talk about it. They were of the opinion that their brothers had a right to their parents' property, so if their parents gave them property even then, they would not take it; to take property from their brothers is to anger them. This shows that women give up their inheritance rights to please them and to gain the expected favour and help of the brothers in case there is any marital dispute in the future. Despite this, one of the main reasons is male dominated legal institutions and judiciary and lack of legal knowledge and economic resources of women, which prevents women from getting justice (Isran & Isran, 2012). When it came to questions regarding their view of a good husband and a good wife, almost all the women responded according to the existing gender roles of man and woman. Most of them said that if the husband earns well, takes care of his wife and children, he is good, and if the wife takes care of her children and fulfills her household duties, serves the elders, then she is a good wife.

The right to education was the only right that women knew and wanted to have since by getting education, they can cope with any unforeseen circumstances that may arise like husband's inability to earn etc. They also wanted to educate their children, be it daughters or sons. Being self-earning, they were now in a better position to fulfill their desire to educate their daughters. but they thought that if they had financial problems, the daughters would be the first to be unable to go to school because of the costs.

### **CONCLUSION:**

The evidence of microcredit leading to women's empowerment based on the four indicators of welfare, access, control and Conscientisation is mixed from the given analysis and discussion. In this study, women with loans were interviewed to find out whether microfinance has an effect on women's empowerment or not. Findings suggest that after taking a loan and using it for some income-generating activity, women are empowered to spend money on household items, health and education of their children. It can therefore be concluded that the use of credit has a significant impact on the material situation of female borrowers. However, microcredit has no impact on women's mobility and awareness level. Age is an important factor for women's mobility. The findings also show that women are not well aware of their rights, be it economic, social or legal. Akhuwat Foundation, which is an Islamic microfinance institution, strives to inculcate moral values in borrowers. Initial sessions with borrowers (both male and female) include narrating the importance of donations/charity in Islam, these sessions can also be used to make borrowers aware of their legal, economic and social rights and responsibilities - including using links to Islam. Microcredit has some positive effects on women's decision-making and self-esteem and on household consumption, but it needs to be complemented with awareness raising and linked to aspects such as adult functional literacy, raising men's awareness of women's rights, etc. to play a transformative role in uplifting society.

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