

**ROTARY WORLD PEACE FELLOW REPORT**  
**Applied Field Experience (AFE) REPORT**  
**Summer 2010**

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2009–2010 Rotary World Peace Fellow

University of Bradford

Course: Peace Study

Sponsor District: 2770

Host District : 1040

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**1. Title and Responsibilities**

Intern / Monitoring Microfinance activity for its effectiveness

**2. Contact information of the organization where you worked**

Organization: ASA (NGO)

Address: ASA Tower, 23/3, Khilji Road, Shyamoli Mohammedpur, Dhaka–1207, Bangladesh

TEL: +91 (0413) 267–8871/ 267–8872

**3. Highlights and accomplishment**

I chose microfinance as my AFE main topic and aimed to see how financial solution, such as microfinance can contribute to building a peaceful society. The highlight of the AFE in Bangladesh was the direct interviews to the current borrowers of microfinance. During two months of AFE, I successfully interviewed 60 female borrowers in the slums of Dhaka where most of migrants settle when they arrive in Dhaka.

Between 1996 and 2005, the total population living in the slums of Dhaka more than doubled (from 1.5 to 3.4 million), while the number of slum communities increased by roughly 70% (from 3,007 to 4,966). ASA currently covers those slums area with 111 branches under 2 district offices. The field visits were performed during the period from 19 July 2010 through 17 Aug 2010. Out of 10,554 groups in 111 branches, I visited 23 groups in 12 branches in Dhaka and conducted inquiries to 60 ASA borrowers.



ASA Borrowers at Dhaka, Bangladesh



Inside the slum, Dhaka, Bangladesh

In this research, 64% of borrowers are housewife and depend on their spouse or children' s income sources for a living. 94% of borrowers answered their current household income increased from the time before taking ASA loan. However, 2 borrowers' household income decreased. Although both borrowers work as a house cleaner at full time basis, their husbands have been in sick for over a year. This is main cause to decrease their household income since no income earning has been expected other than borrowers' income.

Income increase also brought positive effect to their spending habits. 94% of the borrowers answered that they could buy more food for daily meal than before starting loan. Their daily spending is 214 BDT per household and 50 BDT (0.69 USD) per person on average. When considered Purchasing Power Parity (PPP), the daily spending average is 1.84 USD per day which is clearly above the level of a “extreme poverty” who live on less than 1.25 USD per day at 2005 prices. Although 8 (14%) out of 33 borrowers make living below 1.25 USD per day, all borrowers have properly 3 meals in a day. For average household of 5 family members, they consume 2kg of rice costing 70 BDT and spend 50 BDT for vegetables and dal and purchase meat or fish with the money left over.

In addition to above research, I had an opportunity to visit some villages to monitor the differences between urban and rural area. In the village, there still remains social capital among them and it seems they help each other when someone is short of money.



ASA borrowers in Bogra

4. **Travel:** July 3 through September 2, 2010
5. **Area visited:** Dhaka, Rajshahi, Bogra in Bangladesh
6. **Suggestion / Recommendation for future fellow**

ASA has been selected world's best Microfinance Institution from the perspective of sustainability. Although there is lots of things learned from ASA, ASA only provides financial services and it may face difficulties to research degree of social improvement. It may be more suitable to participate in MFIs which offer comprehensive services (with poverty lending approach), such as BRAC in case of Bangladesh. However BRAC offer 6 weeks of internship period so that s/he may seek additional opportunity with other organization. Also as an intern position, it will be

very different among sponsor organization about what you can/can' t do with them. Therefore, it is important to discuss properly with them about work details before making a decision.

#### **7. Overall impression of the effectiveness of my AFE**

AFE was great opportunity for me to improve my research skill and to see actual situation of microfinance borrowers. However, due to electricity shortage and sometime no access to internet connection at the village in Bangladesh, it was very hard for preparing reports etc.

#### **8. How your AFE impacted your experience as a Rotary World Peace Fellow**

AFE brought me a rich knowledge and experience and also I had more confidence to work for people who fight against structural violence.

Finally, I would like to thank Rotary foundation supporting Rotary World Peace Fellow programme and my sponsor and host districts treating me with gentle patience.