



# Role of Islamic NGOs in Poverty Alleviation of Bangladesh: An Empirical Analysis

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**Abstract:** Using a purposive sample of 1000 credit recipients, this study evaluates the influence of Islamic microfinance provided by six Islamic non-governmental organizations (NGO) on poverty alleviation in Bangladesh. In addition to borrower's subjective great change in poverty status, this research produced an additional measure changing poverty based on changes in household's assets and education. According to different level logistic regression studies, the amount of credit, various Islamic NGOs, satisfaction level, and accepting PLS based loan as the main way of asset transformation were the variables of change in poor situation. Further research is needed to discover the sources of such heterogeneity in order to optimize the benefits of Islamic microfinance.

**Keywords:** Bangladesh, Islamic NGOs, Microcredit, Poverty Alleviation.

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## 1. Introduction

Food insecurity, physical infirmity, and a lack of basic requirements are all manifestations of poverty. Poverty levels are likely to be higher in rural region, where inequality of income and level of unemployment are fast increasing. The poverty rate in 2016 was 24.3 percent, down from 56.7 percent in 1991 (Household Income and Expenditure Survey -2016). The administration has set a target of 18.6% poverty reduction by the end of the 7th Five-Year Plan (2016-2020). Despite all of these good advances in poverty reduction, one-fourth of Bangladesh's population remains impoverished. Without lifting this segment of the population out of poverty, it may be impossible to attain the desired degree of socioeconomic development. As a result, poverty reduction remains a top priority for the government in terms of policy and development challenges in the country. The Household Expenditure Survey report is used to calculate the prevalence of poverty in Bangladesh (HES). In Bangladesh, the first HES was undertaken in FY1973-74, and until FY1991-92, only a few HESs were conducted using the same procedures as the first. Food Energy Intake (FEI) and Direct Calorie Intake (DCI) were used to calculate HESs. A male with a daily calorie intake of fewer than 2,122 kilocalories is deemed extreme poor, according to this poll. A man who consumes less than 1,805 kcal per day, on the other hand, is termed hard-core impoverished. For the first time in 1995-96, the Bangladesh Bureau of Statistics (BBS) used the term 'Cost of Basic Needs (CBN)' for HES. In the HIES in 2000, 2005, 2010, and 2016, the same procedure was used. For the purposes of calculating the poverty index, this method also took non-food consumption items into account. A small number of interest-free MFIs have recently emerged as an alternative to traditional (interest-based) MFIs' above issues, providing interest free services based on profit and loss sharing (PLS) in hardcore poverty, with changes to the Grameen model in line with Shariah principles. Despite the short time span, Islamic microfinance businesses have outperformed standard microfinance organizations in

the field of resource management mobilization and poverty alleviation (Chowdhury, 2007). In light of these circumstances, it is vital to assess the effectiveness of microcredit programs in alleviating poverty in Bangladesh be addressed (using multi-level modeling). The purpose of this study is to look into the influence of four Islamic organizations' micro-credit programs on poverty reduction in Bangladesh.

### 1.2 Objectives of the Study

The primary goal of this research is to determine the influence of Islamic microfinance on poverty reduction in Bangladesh. The particular goals are to:

- To determine the poverty levels in which micro-credit customers live;
- To design a proper method for monitoring changes in poverty situation;
- To examine if Islamic micro-credit programs have any substantial influence on poverty alleviation.

### 1.3 Data Collection

The study used a technique known as purposive sampling. Four micro-credit-offering organizations, namely Islami Bank Bangladesh Limited (IBBL), Muslim Aid UK- Bangladesh, Rabitat Alam Al Islami Bangladesh, and Islamic Relief Bangladesh, were purposefully chosen for data collection, followed by eight districts: Dhaka, Chittagong, Coxesbazar, Rangamati, Rangpur, Jamalpur, Sherpur, and Lalmonirhat. It should be noted that earlier rankings were not taken into account while selecting organizations and regions. It was assumed that clients under the same organization's micro-credit program were homogeneous in terms of program structure, such as PLS rate and number of installments for a specific amount of loan, and that clients under the same organization's micro-credit program were homogeneous in terms of program structure, such as PLS rate and number of installments for a certain range of loan. As a result, it has been expected that the results would be more or less equivalent to those of a similar nationwide survey. Individuals are nested into villages (sharing shared contextual characteristics) and villages are nested into districts in the data collected for this study. The information was gathered between January 2020 and June 2021.

## 2. Methodology of the Study

Due to a lack of data, the most often used poverty metrics, such as the poverty head count ratio, direct calorie intake, and household expenditure, have limits for assessing poverty change. Recall bias has a significant impact on measuring poverty change using data from two time points, such as before and after. Clients' perceptions of changes in their impoverished condition may not always be accurate. The social evolution around them has a significant impact on their perception. Furthermore, the perception of poverty differs by culture and is influenced by respondents' attributes. This research provided a method for estimating changes in poverty status based on changes in the household's education and asset status.

### *Education level of index*

Education has been defined as the amount of formal education received by the respondent's children up to a specified level. For each year of schooling completed, a score of one was assigned. Before and after the loans, educational scores were obtained. The difference in education level of every child before and after a client's participation in micro-credit was first calculated. Finally, the educational index has been calculated by dividing the educational score by the total number of children in the family.

### Asset index

The overall asset change was then calculated by multiplying changes in asset items by their corresponding weight. The wealth index was calculated by summing the changes in income and total assets. The estimated change in poverty situation is commonly referred to as a poverty index for convenience (PI). Five categories were used to code the poverty index. These were the categories of "fallen," "no change," and "marginal," "adequate, and safe." 'Fallen' refers to respondents who received a PI of zero.  $PI = 0$  is described as 'no change,' implying that this group of respondents was unable to alleviate their poverty. Marginal change refers to respondents who received a score of  $0 < PI \leq 5$ . This group of respondents narrowly avoided poverty, but there is a probability that owing to natural disasters or other accidents, their current poverty position would revert to poverty. The respondents in  $5 < PI \leq 10$  have successfully overcome their impoverished condition and are less likely to revert to it. Safe change refers to respondents who received a poverty index score of 10 or above ( $PI > 10$ ) and have permanently transformed their poor position.

## 2.1 Regression Analysis

### 2.1.1 Model of Binary Logistic Regression

A logistic regression model has been fitted to explore the influence of NGOs' micro-credit programs on poverty reduction alongside other socio-economic drivers. Let  $Y_{ij}$  be a binary answer that equals 1 if the microcredit customer (person)  $i$  in village (community)  $j$  has seen a favorable change in poverty status, and 0 if they have not. The likelihood that the micro-credit client has experienced a beneficial shift then increases is  $P_{ij} = P_r(Y_{ij}=1)$ . If  $k$  independent variables  $X_{ij1}, X_{ij2}, \dots, X_{ijk}$  are measured at the individual level, then a two level random intercept binary logistic regression model can be written as follows:

$$\text{Logit}(P_{ij}) = \beta_{0j} + \sum_{i=1}^k \beta_i X_{ij1} \quad \text{with } \beta_{0j} = \beta_0 + u_{0j}$$

## 3. Results and Discussion

### 3.1 Poverty Alleviation Determinants (using single-level model)

Muslim Aid help respondents were 0.25 times less likely than IBBL respondents to experience a change in poverty position (Table 6.1). The findings revealed that those who received Islamic aid were 3.29 times more likely than those who participated in IBBL to be free of poverty. The data also revealed that respondents from Hilful fujul were 8.24 times more likely than respondents from IBBL to improve their poverty position.

Respondents who have been unsatisfied with NGOs' efforts were 0.16 times less likely to reduce poverty than those who were satisfied, according to the results of the logistic regression analysis. If a respondent is unhappy with the way NGOs operate, he or she will be hesitant to take out a loan in the future. As a result, the degree of satisfaction among respondents plays an important role in poverty reduction. Bangladesh. Microfinance activities are often cost-effective, resulting in a net profit for impoverished borrowers. This strategy has also been shown to have a positive impact on socioeconomic indexes (Khandker, 1998).

The micro loan was the major mean of asset change, according to the regression results. When the major mean of asset change was merely micro-finance, respondents who sought to overcome poverty using both micro-loans and any other approach were 0.21 times less likely to get out of poverty. This could be because respondents who combine microloans with other enterprises are unable to focus on both and achieve less than those who concentrate solely on microcredit-based businesses. Even when the poor respondents are not attempting both, the situation deteriorates significantly.

**Table 1:** Alternate in Poverty Situation (Single Level)

Ind. Variables	change in poverty level		
	B	S.E.	Odds Ratio
Intercept	2.729***	0.678	44.333
Name of NGOs			
(r: IBBL)			
Muslim Aid	-1.233**	0.507	0.252
Rabitat	-0.200	0.513	0.791
Islamic Relief	1.557**	0.432	3.192
Amount of loan (Tk.)			
(r: 1000-10000)			
11000-20000	0.256	0.786	1.342
21000-30000	2.544***	0.665	8.419
Above 31000	0.234	0.556	1.822
Level of utility			
(r: Satisfied)			
Unsatisfied	-2.240***	0.448	0.166
Others	-1.569**	1.049	0.077
Main means of asset change			
(r: Microfinance)			
Micro-loan and others	-1.265*	0.233	0.214
Other	-4.510***	0.767	0.007

**3.2 Poverty Alleviation Determinants (with single and two-level models)**

According to the results of model, different NGOs had no meaningful impact on poverty reduction. The findings revealed that respondents who took out a loan between Tk. 21000 and Tk. 30000 were 5.229 times more likely to be poor than those who took out a loan between Tk. 1000 and Tk. 10000. The outcome is similar to that of the single-level model. Respondents who were dissatisfied with NGOs' work were 0.221 times less likely than satisfied respondents to alleviate poverty. Similar results were found in a single-level model. The primary mean of asset change, like the single level model, was a strong indication of change in poor position. The random effect for poverty change has a standard deviation of 1.36. The poverty situation was 0.232 times less likely to change when the major mode of asset change was a mix of micro-credit and others rather than micro-credit alone. In this study, significant community effects were observed, showing that respondents from different communities with the same set of characteristics will have different effects on changes in poverty. The results of the two-level random intercept binary logistic regression also demonstrate that incorporating the random impact improves the model's understanding. It also aids in explaining some surprising findings reported in single level models, such as the NGO effect. Clearly, this implies that while different NGOs' micro-credit methods may have variable effects on poverty alleviation, the differences in outcomes are due to differences in the communities.

**Table 2:** Regression Model for Poverty Change

Independent variables			Change in Poverty Level		
Single level model			Two-level model		
B	S.E	Odds ratio	B	S.E	Odds ratio

Intercept	2.564***	0.378	33.713	2.207***	1.065	54.278
Name of NGOs						
(r: IBBL)						
Muslim Aid	-1.433**	0.707	0.244	-1.214	0.878	0.271
Rabitat	-0.300	0.433	0.341	0.330	0.659	1.127
Islamic Relief	1.657**	0.672	3.244	1.653	1.432	4.027
Credit range (Tk.)						
(r: 1000-10000)						
11000-20000	0.346	0.496	1.442	0.429	0.678	1.236
21000-30000	2.224***	0.775	5.619	3.00**	0.767	5.229
Above 30000	0.444	0.546	1.332	0.535	0.545	1.129
Level of utility						
(r: Satisfied)						
Unsatisfied	-1.820***	0.778	0.259	-1.058***	0.522	0.221
Others	-2.259**	1.239	0.057	-2.590**	1.334	0.054
Main factors of asset change						
(r: Microloan)						
Microloan and others	-1.265*	0.543	0.215	-1.980*	0.985	0.232
Others	-5.330***	0.977	0.014	-3.911***	0.882	0.003
Random effect variance		1.745**			0.794	

Source: Author's Contribution

## 5. Conclusions

According to the results of the aforementioned investigation, Islamic microfinance and strategy have a substantial impact on poverty alleviation. A total of 1000 people took part in the survey. When all answers are taken into account, 78 percent believe they can improve their financial status. According to the regression results, respondents with loans between Tk. 21000 and Tk. 30000 were 8.4 times more likely than those with loans less than Tk. 10000 to experience poverty alleviation. For every small business, this loan amount (Tk. 21000-30000) is sufficient. A loan of Tk. 1000-10000, on the other hand, is far too little for any long-term business. According to the results of the logistic regression study, respondents who were dissatisfied with NGOs' efforts were 0.16 times less likely to alleviate poverty than those who were happy. If a respondent is unhappy with the way NGOs operate, he or she will be hesitant to take out a loan in the future. As a result, the level of satisfaction among respondents plays an important role in poverty reduction. Bangladesh. Microfinance activities are generally cost-effective, resulting in a net profit for impoverished borrowers. This could be because respondents who combine microloans with other enterprises are unable to focus on both and achieve less than those who concentrate solely on microcredit-based businesses. Even when the poor respondents are not attempting both, the situation deteriorates significantly.

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