

Contribution of the Microcredit with Inputs on Nutrition and Food Security, and Women Empowerment in South Asia: An Evidence from Panel Data of Bangladesh



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BACKGROUND

- Microcredit is widely used for poverty reduction and economic growth.
- Combining microcredit with agricultural inputs can improve nutrition and food security.
- Microcredit programs have improved food security for 30% of low-income households, enhancing nutrition and resilience. Women's economic participation has increased by 50%, enhancing their decision-making power and social empowerment in rural communities.
- This study uses panel data from Bangladesh to assess direct and distributional effects of microcredit-with-inputs programs.

METHODS

- Study design: Observational study
- Sampling: Simple random sampling
- Sample size: 740 individuals
- Study locations: Rajshahi (Paba and Tanore upazila), Natore, and Kishorganj districts
- Analytical Model: Difference-in-Differences (DiD) and Fixed Effects models to assess impacts on well-being, nutrition, food security, and women's empowerment

RESULTS

- The microcredit intervention led to a 52% increase in women's participation in loan decisions (from 25% to 77%).
- The program resulted in a 42% increase in household income (from 43% to 85%).
- Women's involvement in agricultural production decisions rose by 48% (from 40% to 88%).
- The intervention led to a 19.41% increase in food production and consumption, contributing to a 47.19% improvement in nutrition and food security.

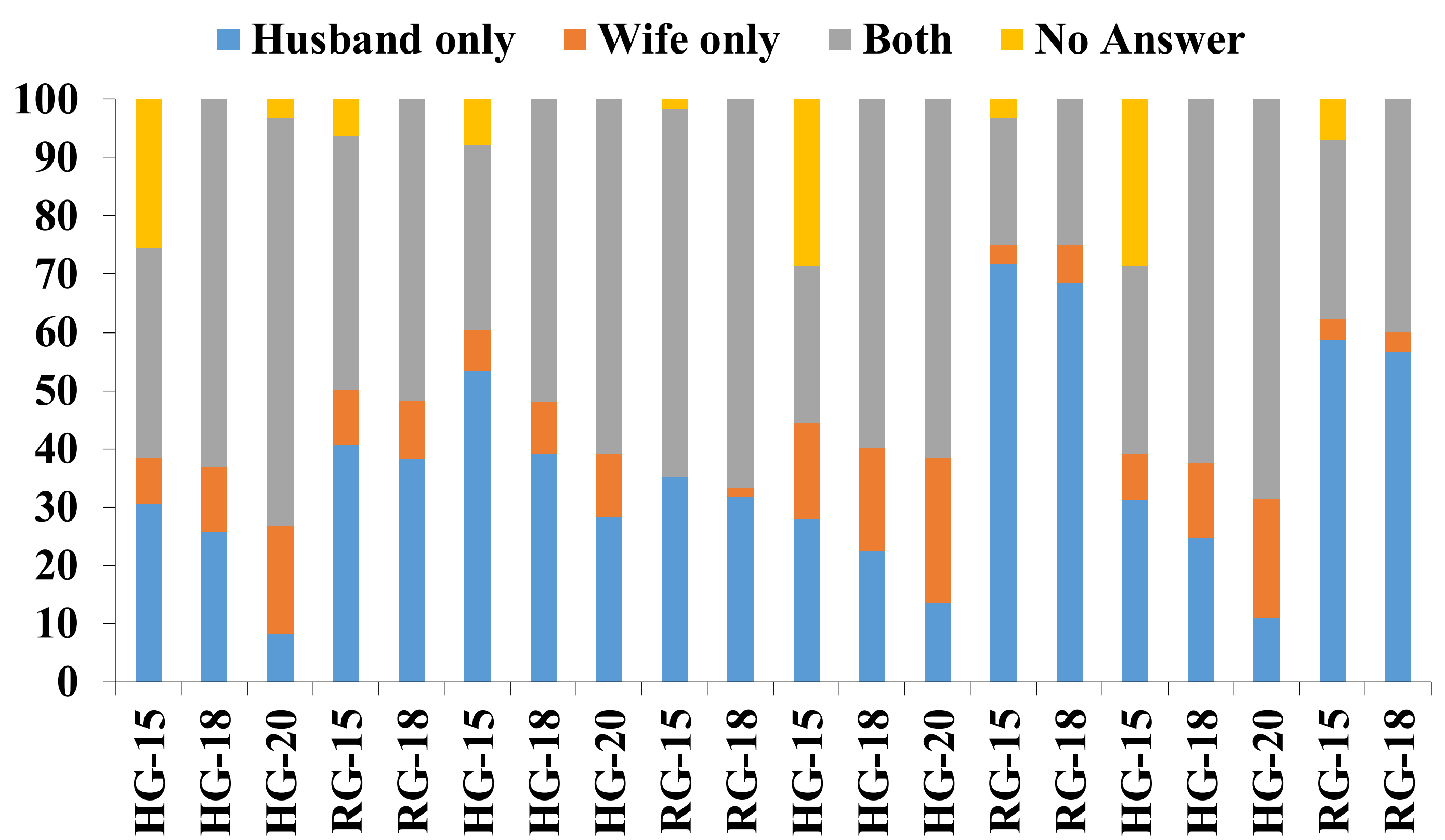


Table: Determinants of dietary diversity of food consumption in different groups of vulnerable people

Explanatory variables	Paba		Tanore		Overall	
	Coefficient	t-value	Coefficient	t-value	Coefficient	t-value
Constant	55.706**	7.064	46.074**	4.315	51.19**	9.963
Education	1.832*	2.289	1.058*	2.215	1.673*	2.373
Income	0.004**	4.389	0.005**	6.531	0.004**	6.165
Age	0.357	1.721	0.633	1.694	0.536	0.976
Family Size	-7.748*	2.213	-5.902*	2.291	-6.768*	2.386
Food Availability	4.091*	2.091	6.183*	2.503	5.355*	2.181
Landholding	3.138*	2.360	2.813*	2.471	2.923*	2.396
R Square	0.772		0.694		0.739	
F	17.211**		12.308**		14.624**	

***significance at 0.01 probability level, **significance at 0.05 probability level, *significance at 0.10 probability level.

Figure: Participation of women in decision-making process over crop production



CONCLUSION

- Microcredit with inputs improves nutrition, food security, sanitation, and household income.
- Women's participation in financial, agricultural, education, and social decisions is significantly increased.
- Scaling programs via partnerships among governments, NGOs, and microfinance institutions can accelerate sustainable rural development.

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